

# WINTRUST

[wintrust.com](http://wintrust.com)

# WINTRUST CREDIT ACADEMY

Develop the skills you need to build a career in commercial banking.

Wintrust's rotational credit analyst training program, Wintrust Credit Academy, offers the opportunity to build a career in commercial banking. During the two-year rotational training program, individuals will gain exposure to a variety of functions in the commercial banking field through classroom training and rotational job assignments.

Through in-classroom training, analysts will learn about the organization and our products, services, clients, and business practices. During this portion of the program, individuals will be introduced to the fundamentals of credit analysis, our underwriting framework, and various other subjects, including loan documentation, risk assessment, and concise financial writing.

Credit analysts are responsible for conducting financial analysis and risk assessment of potential borrowers, preparing credit memoranda to be presented to senior management, and monitoring credit risk within various loan portfolios. The rotational component of the program includes rotations in areas such as commercial and industrial, commercial real estate, wealth services, asset-based lending, and treasury management.

After successful completion of the program, highly motivated analysts will have the opportunity to move into a professional role in commercial banking or credit at one of the many Wintrust locations. Wintrust Credit Academy provides a solid foundation for developing a successful career as a commercial banker.

To apply, please visit: [wintrust.com/academy](http://wintrust.com/academy).  
Applications are accepted in the fall for positions beginning the following July.

## PRIMARY RESPONSIBILITIES

You will work alongside relationship managers, business development managers, portfolio managers, and others in your office to develop a deep understanding of the operating performance and potential borrowing needs of prospective clients. You will also assist relationship managers with ongoing support of existing clients. Your responsibilities may include:

- Analyzing a company's financial, operational, and management strengths and weaknesses to minimize capital, balance sheet, and reputation risk
- Representing Wintrust in developing and maintaining relationships with clients
- Actively collaborating with senior relationship managers on underwriting simple and complex transactions for a wide range of companies and individuals
- Underwriting transactions related to traditional commercial lending, wealth management, treasury management, and other credit-related products
- Preparing company annual financial reviews and underwriting memos focusing on a company's leverage, key risk factors, sources of repayment, cash flow, and ability to service debt
- Reviewing and assisting in negotiating loan agreements and ancillary documents related to a transaction closing
- Understanding client needs and identifying potential cross-sell opportunities for other Wintrust products and services

Local travel between Wintrust Community Bank locations will be necessary. Candidates will be expected to provide their own transportation.

## NAMED A CHICAGO TRIBUNE TOP WORKPLACE 8 YEARS IN A ROW!



## WHY WINTRUST?

*Learn what our rotational analysts have to say about working at Wintrust.*

“Wintrust Credit Academy has given me the foundation of credit analysis in various areas of the bank that has allowed me to understand businesses and how they are run. I now have the confidence of my credit background as my career progresses into a commercial banker role.”

—Dan S., 2015 graduate

“The Wintrust rotational credit analyst program felt like having four internships because each rotation lasted about six months, was in a different location, involved a different management team, and was with a different group at the bank. Multiple rotations allowed me to compare them and determine what group was the right fit for me. Instead of joining one group from the start, and becoming acquainted with just that group, I was able to meet many people within the bank.”

—Matt F., 2015 graduate

“I loved being a part of Wintrust Credit Academy. It provided a close community of fellow analysts and the opportunity to explore different interests while still developing a solid foundation of financial analysis.”

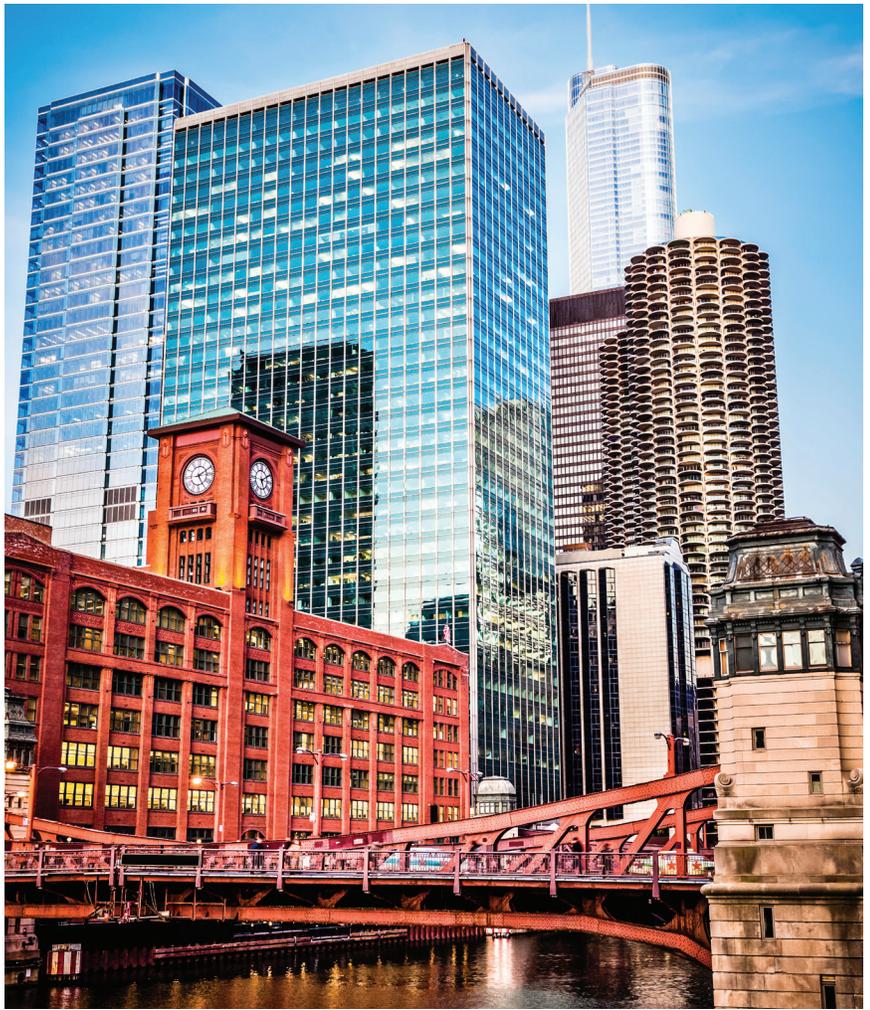
—Christine S., 2015 graduate

“I would say a great part about the program is being able to get a feel for various sectors of the banking industry. The program not only helps determine what you like and what your strengths are, but also helps you develop a broad understanding of the banking industry as a whole. Additionally, you get the opportunity to meet some really great and successful individuals from all over the Chicagoland area, build relationships and friendships, and create a network of support for the present and the future.”

—Mike L., 2015 graduate

“Wintrust is a great place to work! It mixes all the strengths of being a large organization with the heart of a startup, where people truly are eager to help and develop young talent.”

—Bridget S., 2015 graduate



## MINIMUM QUALIFICATIONS

- ✓ Bachelor's degree (business, finance, and accounting preferred)
- ✓ Outstanding academic credentials
- ✓ Superior analytical, quantitative, leadership, interpersonal, and written and verbal communication skills
- ✓ Excellent computer skills
- ✓ Internship in banking or related field preferred
- ✓ Active involvement and leadership in extracurricular activities and previous volunteer experience or community service is a significant plus

## ABOUT WINTRUST

Wintrust is a financial holding company made up of more than 170 community bank locations, as well as a number of specialized financial service companies and groups. Wintrust Community Banks provide personal, business, and commercial banking solutions to customers located in the Chicago area, southern Wisconsin, and northwest Indiana. Visit [wintrust.com](http://wintrust.com) to learn more about the services Wintrust offers and the industries it serves.



Wintrust Financial Corporation, including community banking and financial services subsidiaries, is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, national origin, citizenship status, sex, sexual orientation, gender identity and expressions, genetic information, marital status, age, disability, or status as a covered veteran.

