



# FINANCING SOLUTIONS FOR THE CONSTRUCTION INDUSTRY

**WINTRUST**  
COMMERCIAL FINANCE

[wintrust.com/wcf](https://wintrust.com/wcf)

**Wintrust Commercial Finance (WCF)** is an equipment-focused financing group, headquartered in Texas, offering sophisticated loan and lease products to companies throughout the U.S. WCF has a customer-focused philosophy derived from many years of experience in providing innovative capital solutions to various industries. We are backed by the strength and resources of our parent company, Wintrust, with the perfect blend of independent entrepreneurial vision.

WCF specializes in financing fixed assets consisting of property, plant, and equipment for the construction industry, including but not limited to:

- Dozers
- Excavators
- Loaders and skid steers
- Cranes (AT, RT, crawler, and tower)
- Bucket trucks and digger derricks
- Telehandlers and lifts
- Pile-driving machines
- Trucks
- Pavers and scrapers
- Asphalt and concrete plants
- Directional drills and TBMs

## BENEFITS

- Conservation of capital
- Improve liquidity and cash flow
- Reduce operating and rental expenses
- Operational flexibility
- Matching cash flow with asset usage (life cycle) and revenue
- Facilitate equipment from multiple manufacturers into one monthly payment
- Finance new and used equipment
- Fund up to 100% of equipment cost



## TARGET TRANSACTION PARAMETERS

- Transaction size: \$5 million to \$50 million and will use participant banks for up to \$100 million
- Revenues of a minimum of \$50 million and earnings before interest, tax, depreciation, and amortization (EBITDA) of at least \$5 million
- Credit profile: Single B to investment grade (or equivalent) with at least three years of successful operations
- Tenor: 24 to 84 months with the ability to go to 120 months on a select basis
- Structure: a variety of loans, leases, and guidance lines of credit

## WINTRUST

Wintrust Commercial Finance is backed by Wintrust, a \$69 billion financial holding company that provides a wide variety of financial services for both personal and business banking needs. To learn more about the services Wintrust offers and the industries it serves, please visit [wintrust.com](https://wintrust.com).

**PROUD TO BE PART OF THE  
AWARD-WINNING WINTRUST FAMILY**  
WINNER OF 14 GREENWICH BEST BANK AWARDS  
in Middle Market Banking<sup>1</sup>



1. Source. Coalition Greenwich Voice of Client – 2024 U.S. Commercial Banking Study.