



FINANCING SOLUTIONS FOR THE **FOOD PROCESSING** **INDUSTRY**

WINTRUST
COMMERCIAL FINANCE

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 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 property, plant, and equipment financing for the food processing industry, including but not limited to:

- General preparation machinery
 - ◊ Mixing
 - ◊ Proofing
 - ◊ Baking
 - ◊ Assembly
 - ◊ Packaging
- Processing lines
- Bottling lines
- Refrigeration equipment
- Truck tractors and trailers
- Material lifts and support assets
- Dry and refrigerated container assets

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.



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

Wintrust Commercial Finance is a division of Wintrust Asset Finance Inc. Banking products provided by Wintrust Financial Corp. banks.

PROUD TO BE PART OF THE
AWARD-WINNING WINTRUST FAMILY
WINNER OF 14 GREENWICH BEST BANK AWARDS
in Middle Market Banking¹

