



FINANCING SOLUTIONS FOR THE TRANSPORTATION 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 transportation industry, including but not limited to:

Truck tractors

- Light duty class 1 to 3
- Medium duty class 4 to 6
- Heavy duty class 7 to 8

Trailers

- Dry van
- Reefer box
- Flatbed
- Tanker

Specialized vocational assets, including trailers built for

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|---|---------------------------------------|
| • Electric service providers | • Power generation |
| • Oilfield services | • Medical (portable MRI) |
| • Medical and industrial use | • Heavy and extra-wide permitted load |
| • Green energy | • Agriculture product |
| • Entertainment and mobile production units | • Livestock |
| • Furniture hauling | • Steel mill transport |
| • Wood products and pole | |

Rail (debt transactions only)

- Boxcars
- Flatbeds
- Gondolas
- Car carriers
- Niche intermodal



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.

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



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