



WHOLESALE EQUIPMENT FINANCE SOLUTIONS

THE WINTRUST DIFFERENCE

WINTRUST
SPECIALTY FINANCE

wintrust.com/wsf

Wintrust Specialty Finance (WSF) offers customized wholesale funding solutions for equipment finance and lease originators throughout the U.S. Our wholesale solutions enable originators to increase fee income, manage credit exposures, and preserve long-term vendor and end-user relationships. The WSF team has a customer-focused philosophy derived from years of experience providing clients with innovative capital solutions across a variety of industries and asset classes. We provide quick and efficient financing for business-essential equipment, including but not limited to the following types:

- Manufacturing
- Construction
- Specialty vehicles
- Tree and arbor landscaping
- Technology (including 100% software)
- Health care
- Energy efficiency (solar, LED, and fuel cell)
- New and used equipment

OUR OFFERINGS

- Portfolio purchases and refinancings or individual transactions
- Intuitive app portal, attractive application-only limits, and expedited credit decisions and funding
- Private label or originator-retained servicing
- Financing for nearly all traditional equipment finance products (EFAs/IPAs, first amendment, operating, and TRAC leases)
- Warehouse lines of credit
- Shared risk structures for higher-risk situations (e.g., risk-rated UNL structures)
- Receivables discounting and residual financing

TARGET TRANSACTION PARAMETERS

- Transaction size: \$10,000 to \$2 million
- Portfolios: up to \$200 million
- Term: 24 to 84 months

ABOUT WINTRUST

Wintrust Specialty Finance is a part of Wintrust's over \$3 billion equipment financing business. Wintrust is a more than \$62 billion financial holding company providing 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.

For more information, please contact:



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Wintrust Specialty Finance is a division of Beverly Bank & Trust Company, N.A., a Wintrust Community Bank.

