

CHARTER OF THE SOCIAL IMPACT COMMITTEE OF THE BOARD OF DIRECTORS

I. Purpose

The purpose of the Social Impact Committee (the “Committee”) of the board of directors (the “Board”) of Atlanticus Holdings Corporation (the “Company”) shall be to:

- provide guidance to the Company and its Board on matters relating to the identification, evaluation and monitoring of corporate citizenship, social and political trends, and related issues and concerns;
- oversee and provide advice on Company social responsibility or other public policy initiatives, policies and practices to enhance its alignment with, and promote the achievement of, the Company’s strategy in a manner consistent with its values;
- advise the Board and management on significant public policy issues that are pertinent to the Company and its stakeholders; and
- perform such other functions as the Board may assign to the Committee from time to time.

While management is responsible for directing the Company’s role as a socially responsible organization and generally interacting with internal and external stakeholders, members of the Committee may meet from time to time or otherwise communicate with stakeholders that are involved with the Company either at the request of management or the Board.

II. Structure and Operations

Composition and Qualifications

The Committee shall consist of three directors.

Appointment and Removal

The members of the Committee shall be designated by the Board annually and each member shall serve until such member’s successor is duly designated or until such member’s earlier resignation or removal. Any member of the Committee may be removed from the Committee, with or without cause, by a majority vote of the Board.

Unless a Chairperson is designated by the Board, the members of the Committee shall designate a Chairperson by majority vote of the full Committee membership. The Chairperson will chair all sessions of the Committee and set the agendas for Committee meetings.

Delegation to Subcommittees

In fulfilling its responsibilities, the Committee may delegate its responsibilities to a subcommittee of the Committee and, to the extent not expressly reserved to the Committee by the Board or by applicable law, rule or regulation, to any other committee.

III. Meetings

The Committee shall ordinarily meet at least two times annually, or more frequently as circumstances dictate. Any member of the Committee may call meetings of the Committee.

Any director of the Company who is not a member of the Committee may attend meetings of the Committee; provided, however, that any director who is not a member of the Committee may not vote on any matter coming before the Committee for a vote. The Committee also may invite to its meetings any member of management of the Company and such other persons as it deems appropriate in order to carry out its responsibilities.

Except as otherwise provided by the Company's Bylaws, the Committee is governed by the same rules regarding meetings (including meetings in person or by telephone or other similar communications equipment), action without meetings, notice, waiver of notice, and quorum and voting requirements as are applicable to the Board.

IV. Responsibilities and Duties

The following functions shall be the common recurring activities of the Committee in carrying out its purpose as set forth in Section I of this Charter. These functions should serve as a guide with the understanding that the Committee may carry out additional functions and adopt additional policies and procedures as may be appropriate in light of changing business, legislative, regulatory, legal or other conditions. The Committee also shall carry out any other responsibilities and duties delegated to it by the Board from time to time related to the purpose of the Committee outlined in Section I of this Charter.

To fulfill its responsibilities and duties, the Committee shall:

- (1) Assist in identifying and monitoring the Company's values relating to corporate citizenship, and social and political issues, and assist in the process for communicating those values to internal and external stakeholders, as appropriate and as requested by the Board or management.
- (2) Establish and review the Company's initiatives, policies and practices for alignment between the Company's business strategy and its values on matters relating to corporate citizenship, and social and political trends and developments applicable to the Company's business activities and

performance, and make such recommendations to the Board and management with respect thereto, as it may deem advisable.

- (3) Subject to any oversight authority granted to the Audit Committee of the Board, provide oversight of the Company's risk management policies and procedures relating to corporate citizenship, and social and political matters, and make such recommendations to the Board and management with respect thereto, as it may deem advisable.
- (4) Consider, and bring to the attention of the Board and management, as appropriate, current and emerging legislative and regulatory developments or other government relations, trade or public policy issues that may affect the business operations, performance, or public image of the Company or are otherwise pertinent to the Company and its stakeholders, and make recommendations to the Board and management, as appropriate, regarding how the Company's initiatives, policies and practices can adjust to or address such trends or issues.
- (5) Advise the Board and management on significant stakeholder concerns or proposals relating to corporate citizenship and social and political issues.
- (6) Subject to the duties of the Nominating & Governance Committee of the Board in respect to Board candidate selection, oversee the Company's policies and practices for promoting diversity, equity and inclusion within the Company.

V. Annual Reviews

The Committee shall perform an evaluation, at least annually, of the performance of the Committee. In addition, the Committee shall review and reassess, at least annually, the adequacy of this Charter. The Committee shall conduct such evaluation and reviews in such manner as it deems appropriate.