NEWS RELEASE

ATLANTICUS HOLDINGS CORPORATION APPOINTS DAVE CARUSO CHIEF COMMERCIAL OFFICER – RETAIL CREDIT

2019-01-09

ATLANTA, GA, Jan. 09, 2019 (GLOBE NEWSWIRE) -- Atlanticus Holdings Corporation (NASDAQ: ATLC) ("Atlanticus", "we", "our" or "us"), a technology enabled consumer finance company, today announced the appointment of Dave Caruso as Chief Commercial Officer – Retail Credit.

Dave joins us following an 18-year career at Synchrony Financial where he most recently led the Business Development team for their payment solutions business. Dave will oversee the continued growth of the Fortiva branded second-look point-of-sale business with responsibility for strategy, business development, product development, sales and marketing.

"We are very excited to have someone of Dave's caliber join our team. We have built the industry leader in second-look, point-of-sale finance. Adding Dave to our team further illustrates our commitment to the continuous improvement of our client-centric, technology enabled platform. Through his leadership, we look forward to continuing our successful track record of growth with the Fortiva brand" said Jeff Howard, President, Atlanticus Holdings Corporation.

Dave Caruso added, "After almost 20 years of leading business development at Synchrony and its predecessor, GE Capital Consumer Finance, I am excited for the opportunity that lies ahead for Fortiva Retail Credit. The applicability of second-look financing in the market has never been greater, and the Fortiva Retail Credit brand represents the type of innovation and client focused solutions that bring immediate value to our partners. I joined the Atlanticus team because the flexible technology, 20 plus years of data aggregation and underwriting expertise, and curated

solutions offered by Fortiva provide a best in class solution across numerous industry verticals and shopping experiences. The Fortiva Retail Credit platform presents a unique and exciting opportunity to further enhance growth of our retail partners and our consumers in financing their needs and dreams."

About Atlanticus Holdings Corporation

Founded in 1996, our businesses, including the Fortiva branded products, utilize proprietary analytics and a flexible technology platform to enable financial institutions to provide various credit and related financial services and products to the financially underserved consumer credit market. We apply the experience gained and infrastructure built from servicing over 17 million customers and $25 billion in consumer loans over our 22-year operating history to support lenders that originate a range of consumer loan products. These products include retail credit, personal loans, and credit cards marketed through our omni-channel platform that includes, retail point-of-sale, direct mail solicitation, Internet-based marketing and partnerships with third parties. Additionally, through its CAR subsidiary, Atlanticus serves the individual needs of automotive dealers and automotive non-prime financial organizations with multiple financing and service programs.

Source: Atlanticus Holdings Corp