



NEWS RELEASE

ATLANTICUS HOLDINGS CORPORATION APPOINTS MATT ZALUBOWSKI SENIOR VICE PRESIDENT, BUSINESS DEVELOPMENT – RETAIL CREDIT

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ATLANTA, Sept. 23, 2019 (GLOBE NEWSWIRE) -- Atlanticus Holdings Corporation (NASDAQ: ATLC) ("Atlanticus," "we," "our" or "us"), a technology-enabled consumer finance company, today announced the appointment of Matt Zalubowski as Senior Vice President, Business Development – Retail Credit. In this role, Matt will lead business development across traditional and emerging industry verticals including general and specialty retail, e-commerce, furniture, automotive, consumer electronics and home improvement.

Matt's career in financial services spans over 17 years including roles at Capital One, First Annapolis Consulting and most recently at Synchrony where he delivered several of their key partnership additions over the past three years.

"We are excited to have Matt lead our business development efforts. Matt's depth and broad range of expertise in financial services are a significant addition to both our leadership team and our Fortiva® and Aspire® branded private label and general-purpose card services. His contributions will further enhance our industry-leading technology and client-centric Retail Credit platform." said David Caruso, Chief Commercial Officer, Atlanticus Holdings Corporation.

"I am eager to join this dedicated and passionate team, and I am looking forward to deploying Atlanticus' market leading technology stack across the Fortiva® and Aspire® suite of products including private label, installment and co-branded credit card solutions. I am committed to partner with the team to further build upon the significant growth and innovation they have delivered in the industry." said Matt Zalubowski.

About Atlanticus Holdings Corporation

Founded in 1996, our businesses, including the Fortiva® and Aspire® 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 23-year operating history to support lenders that originate a range of consumer loan products. These products include retail and general-purpose 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.

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