NEWS RELEASE

# Atlanticus Holdings Corporation announces appointment of Senior Vice Presidents of Marketing and Business Development

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ATLANTA, Nov. 23, 2020 (GLOBE NEWSWIRE) -- Atlanticus Holdings Corporation (NASDAQ: ATLC) ("Atlanticus," "we," "our" or "us"), a technology-enabled financial services company, today announced the appointments of Matt Zalubowski as Senior Vice President of Marketing and Kurt Brown as Senior Vice President, Business Development.

Matt Zalubowski will lead all product marketing programs as Atlanticus continues to facilitate financial solutions to meet the needs of everyday consumers. Prior to this role, Matt was responsible for leading Atlanticus' retail credit business development efforts.

"We are a leader in leveraging technology to enable our bank partners to bring financial solutions to over 90 million consumers who are underserved by big banks. As our platform growth continues across multiple asset classes, product offerings, marketing channels, and partnerships, I am excited to have someone with Matt's experience lead our marketing efforts," said Jeff Howard, President, Atlanticus Holdings Corporation.

Matt Zalubowski added, "I am looking forward to leveraging my consumer finance experience to help tell our story and accelerate our growth. Atlanticus' service offerings help address the needs of those that are financially underserved, and I am excited to help the organization further this pursuit."

Kurt Brown will lead business development across traditional and emerging industry verticals including general and specialty retail, e-commerce, furniture, automotive, consumer electronics, elective healthcare and home improvement.

Kurt comes to Atlanticus after spending 16 years in client partnerships and new business development with Alliance Data Card Services. In that time, Kurt led the client facing new business development team responsible for new co-branded and private label credit programs.

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

“I am excited to join the talented team at Atlanticus and lead the growth efforts of the Fortiva Retail Credit brand to help grow their strong family of partnerships.  Atlanticus has a proven, market leading technology suite and customer servicing platform which makes it easy for retail partners to drive sales and deliver buying power and satisfaction across their customer base,” said Kurt Brown.

**About Atlanticus Holdings Corporation**

Founded in 1996, our business  utilizes 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 24-year operating history to support lenders that originate a range of consumer loan products. These products include retail credit and general-purpose credit cards marketed through our omnichannel platform, including 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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