NEWS RELEASE

Atlanticus Refinances Securitization Facility

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ATLANTA, Dec. 10, 2025 (GLOBE NEWSWIRE) -- Atlanticus Holdings Corporation (NASDAQ: ATLC) (Atlanticus, the Company, we, our or us), a financial technology company that enables its bank, retail and healthcare partners to offer more inclusive financial services to millions of everyday Americans, today announced that on December 4, 2025, the Mercury subsidiaries of Atlanticus refinanced an existing $750 million term securitization. The new bonds are for three years, have more favorable structural elements, and achieved an immediate 200+ basis point reduction in the coupon rate, when compared to the bonds they replaced.

Jeff Howard, President and Chief Executive Officer at Atlanticus stated “We appreciate the continued support of investors around the world in our securitization programs. This refinancing highlights the early successes we have achieved in reducing costs across the combined Atlanticus and Mercury organization and furthers our goals to extend the reach of the Mercury brand and empower more everyday Americans. We are ahead of plan on our integration efforts and are pleased with the focus of our combined teams. We look forward to building on this success into 2026 and beyond.”

About Atlanticus Holdings Corporation

Empowering Better Financial Outcomes for Everyday Americans

Atlanticus™ technology enables bank, retail, and healthcare partners to offer more inclusive financial services to everyday Americans through the use of proprietary technology and analytics. We apply the experience gained and infrastructure built from servicing over 20 million customers and $48 billion in consumer loans over more than 25 years of operating history to support lenders that originate a range of consumer loan products. These products include retail and healthcare private label credit and general purpose credit cards marketed through our omnichannel platform, including retail point-of-sale, healthcare point-of-care, direct mail solicitation, internet-based marketing, and partnerships with third parties. Additionally, through our Auto Finance 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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