



NEWS RELEASE

Fortiva® Retail Credit Announces Multi-Year Partnership Renewal with American Signature Furniture

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ATLANTA, May 11, 2022 (GLOBE NEWSWIRE) -- Fortiva® Retail Credit, the leader in second look point-of-sale financing, today announced a multi-year renewal of its exclusive partnership with American Signature, Inc. (Value City Furniture, American Signature Furniture), one of the nation's largest home furnishing retailers with 125 stores nationwide.

Fortiva Retail Credit has supported American Signature's consumer financing program since 2012. Through the partnership, American Signature provides customers with critical financing options at the point of sale, enabling them to purchase the furniture they need without hassle or stress,

"We are excited to extend our long-standing partnership with American Signature and continue to enhance the customer shopping experience with the market leading Fortiva Retail Credit second look financing solution," said David Caruso, Chief Commercial Officer for Atlanticus Services Corporation. "We are helping American Signature to power better financial outcomes for their customers every day. We're proud of the longevity and strength of our partnership and look forward to a bright future together."

"American Signature is committed to being our customers' favorite furniture brand, offering Designer Looks® furniture at incredible prices. Providing a seamless, stress-free consumer financing process is critical, as it ensures we deliver on our promise to provide an exceptional furniture shopping experience," said Eric Jackson, CFO of American Signature, Inc. "Fortiva Retail Credit's unparalleled technology, secure and fast application process, and deep underwriting expertise help make furniture shopping easy for each and every customer - both in-store or



online.”

About American Signature, Inc.

Founded in 1948, American Signature, Inc. is a family-owned and operated furniture retailer based in Columbus, Ohio. It is the parent company of Value City Furniture and American Signature Furniture, with 125 stores across the U.S. The business believes everyone has the right to a well-furnished life and is known for its quality made Designer Looks® furniture, which offers high-end styles at incredible prices. For more information, please visit <https://www.americansignaturefurniture.com/> or [_https://www.valuecityfurniture.com](https://www.valuecityfurniture.com).

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About Fortiva Retail Credit

Fortiva® Retail Credit is a technology-enabled second look point-of-sale consumer credit program issued by The Bank of Missouri. The omnichannel program leverages the instant decisioning capabilities, deep underwriting analytics, and paperless process of Atlanticus’ platform to provide best-in-class retail finance solutions for its clients both in-store and online. This flexible technology platform provides a loan decision to consumers within seconds. Clients in markets such as furniture, big box/specialty retail, flooring, home improvement, HVAC, electronics, elective medical, health and fitness, and home automation offer the Fortiva Retail Credit program for second look financing. The Fortiva® Retail Credit program is available throughout the United States, including Puerto Rico and the U.S. Virgin Islands. The Fortiva Retail Credit program is managed by subsidiaries of Atlanticus Holdings Corporation (NASDAQ: ATLC).

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For more information, please visit <https://www.fortivaretailcredit.com>.