NEWS RELEASE

Fortiva® Retail Credit Announces Second Look Financing Partnership with Daniel's Jewelers

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ATLANTA, March 21, 2023 (GLOBE NEWSWIRE) -- Fortiva® Retail Credit, the leader in second look point-of-sale financing, today announced a new multi-year exclusive partnership with Daniel's Jewelers, a family-operated specialty jeweler with more than 100 stores across the United States.

The Fortiva Retail Credit program offers second look financing solutions that help businesses approve and retain more consumers. This partnership will allow Daniel's Jewelers to bolster its commitment to providing financing for jewelry purchases. Fortiva Retail Credit's market-leading technology and proprietary underwriting platform will help Daniel's Jewelers approve more consumers and facilitate a seamless consumer application process for customers at the point-of-sale, both in person and online.

"We are thrilled to announce our partnership with Daniel's Jewelers, which will allow Daniel's Jewelers to offer an enhanced prime-like experience for its customers who qualify for second look financing," said David Caruso, Chief Commercial Officer for Atlanticus Holdings Corporation. "The company's dedication to providing customized financing solutions based on an individual's credit history is an Atlanticus tenet, where we are focused on offering more inclusive financial services to millions of everyday Americans."

"I'm delighted for the opportunity to partner with Fortiva Retail Credit," said David Sherwood, Chief Executive Officer, Daniel's Jewelers. "Their deep knowledge of the second look space along with their unique insight on the less-than-prime market make them a perfect fit for our goal of providing bespoke financing to every Daniel's customer that needs it."

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, home automation, and jewelry 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. For more information, please visit **https://www.fortivaretailcredit.com**.

About Daniel's Jewelers

Headquartered in Culver City, CA, Daniel's Jewelers is the nation's 4th largest independent jeweler and has been making people's diamond dreams come true since 1948. Now in its third generation of family operation, the company serves its customers at more than 100 stores in California, Arizona, Texas, Nevada, New Mexico, and Florida, and through its e-commerce site, DanielsJewelers.com.