NEWS RELEASE

Fortiva® Retail Credit Announces Second Look Financing Program with Byte

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ATLANTA, April 17, 2024 (GLOBE NEWSWIRE) –- Atlanticus Holdings Corporation (NASDAQ: ATLC) announced today that a multi-year program with Byte, a leading at-home clear aligner provider was finalized with the Fortiva Retail Credit program, the leader in second look point-of-sale financing.

The Fortiva Retail Credit program offers second look financing solutions that help businesses provide more consumers with access to goods and services. This partnership will provide a second look program for Byte consumers, allowing more people to transform their smiles. Fortiva Retail Credit's market-leading technology and proprietary underwriting will help facilitate a seamless consumer application process for customers at the point-of-sale.

"We are excited to announce the partnership with Byte, offering a second look lending solution to optimize Byte's consumer finance program," said David Caruso, Chief Commercial Officer for Atlanticus Holdings Corporation. "Our commitment to offering more inclusive financial services to millions of everyday Americans aligns with Byte's mission of helping more people smile every day, by making oral healthcare affordable and accessible."

"Together with Fortiva Retail Credit, we're breaking down financial barriers, ensuring that everyone has the opportunity to achieve a healthy and confident smile they are proud of," said Nick Sarnoff, VP, Byte.

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 a paperless process 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 Byte

Byte is a leading at-home clear aligner provider, owned by Dentsply Sirona Inc. (XRAY), the world's largest manufacturer of professional dental products and technologies with over a century of innovation and service to the dental industry and patients worldwide. Byte is headquartered in Los Angeles and has a nationwide network of licensed dentists and orthodontists that oversees every customer's treatment plan, delivering a highly-rated consumer experience and results at a fraction of the cost of traditional methods. Byte has found a way to make the inaccessible, accessible — providing an easy, convenient, and affordable way to upgrade your smile. For more information on Byte, visit: **http://www.byte.com/**.

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