



NEWS RELEASE

Fortiva® Retail Credit Announces Second Look Partnership with Mor Furniture for Less

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ATLANTA, October 15, 2024- Fortiva® Retail Credit, the leader in second look point-of-sale financing, today announced a new partnership with Mor Furniture for Less, a premier furniture retailer on the West Coast that ranks among the top 100 furniture retailers in the US.

The Fortiva Retail Credit program offers second look financing solutions that help businesses sell more goods by providing more consumers with access to credit. This partnership will allow Mor Furniture for Less to expand consumer financing options for home furnishings purchases. Fortiva Retail Credit's market-leading technology and proprietary underwriting will help Mor Furniture for Less approve more consumers and facilitate a seamless consumer application process for customers in-store and online.

"We are thrilled to announce our partnership with Mor Furniture for Less, offering a second look lending solution to optimize Mor Furniture'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 is a core principle which aligns with Mor Furniture's mission of delivering consumers the best value on quality merchandise."

Harold Linebarger, Chief Operating Officer for Mor Furniture, stated, "Partnerships which provide value to both the consumer and the retailer are essential to Mor's success. Mor is thankful for the opportunity to provide even greater value to our valued customers and is looking forward to this new partnership."

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 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 consumers with a loan decision 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 www.fortivaretailcredit.com

About Mor Furniture for Less

Mor Furniture for Less, established in 1977, is the largest furniture company on the West Coast with 38 stores in 7 states, offering a great selection and guaranteed low prices in all home furnishing categories: bedroom, mattresses, living room, small spaces furniture, and dining furniture. To learn more, visit www.morfurniture.com

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www.fortivaretailcredit.com