



NEWS RELEASE

Fortiva® Retail Credit Expands Partnership with American Signature Furniture to Offer Second Look Financing Solutions Nationwide

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ATLANTA, Nov. 12, 2019 (GLOBE NEWSWIRE) -- Fortiva® Retail Credit, the leader in second look point-of-sale financing, today announces its partnership to provide the exclusive second look financing solution to all 118 stores and on-line platforms within the American Signature, Inc. (Value City Furniture, American Signature Furniture) umbrella, one of the nation's largest home furnishing retailers.

Fortiva Retail Credit

Fortiva Retail Credit has supported the consumer financing program for American Signature Furniture stores since 2012, and after successfully increasing sales through more efficient technology and higher approval rates, entered an agreement to expand its services to exclusively serve the furniture retailers' customers nationwide.

"At American Signature, we firmly believe everyone has the right to a well-furnished life, and Fortiva Retail Credit's ability to meet the needs of customers throughout the credit spectrum helps us provide quality furniture to more customers by approving customers for convenient financing that otherwise might not qualify," said Eric Jackson, CFO of American Signature, Inc. (Value City Furniture, American Signature Furniture). "Fortiva Retail Credit's unparalleled technology, secure and fast application process, and deep underwriting expertise aligns with our mission to make furniture shopping easy for each and every customer – whether in-store or online."

Fortiva Retail Credit provides second look financing to approve more customers with robust technology to enable a frictionless application process across points of sale. If a shopper is declined by a provider of prime financing at American Signature, her or his application is instantly processed for Fortiva Retail Credit's second look solution, which creates an integrated consumer experience and more approvals. Using knowledge gained from over 23 years of data aggregation and consumer performance, Fortiva Retail Credit offers the industry's deepest underwriting to approve consumers based on factors beyond their credit score.

"We are excited for the opportunity to deepen our partnership with American Signature and enhance the shopping

experience by deploying simple and convenient financing solutions to make furniture shopping easy for their customers,” said David Caruso, Chief Commercial Officer for Fortiva Retail Credit. “We are proud that leading retailers like American Signature, which is number 16 on Furniture Today’s Top 100 ranking, turn to us as a trusted partner and extension of their brand to both elevate their sales and their customer experience. Our market-leading technology and underwriting create the best customer and sales associate experience available in the market today”

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 118 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 Collection, which offers high-end styles at affordable prices. For more information, please visit <https://www.americansignaturefurniture.com/>.

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, and a paperless process to provide a best-in-class retail finance program for its clients both in-store and online. The 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 program for second look financing. Fortiva® Retail Credit serves all U.S. markets, including Puerto Rico and the U.S. Virgin Islands. The Fortiva Retail Credit program is managed by subsidiaries of Atlanticus Holdings Corporation (NASDAQ: ATLC). For more information, please visit <https://www.fortivaretailcredit.com>.

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