NEWS RELEASE

Fortiva Retail Credit Growth Drives Strategic Promotions for Client Development Team

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ATLANTA, March 19, 2019 /PRNewswire/ -- Fortiva® Retail Credit, the leader in second-look point of sale financing, today announced the promotions of Ed Beldowicz to SVP of Client Development and Tessa Komer to VP of Client Development. As key members of the team, Beldowicz and Komer are responsible for growing partner relationships, maximizing retail credit program success, and providing an overall prime experience.

"Already, Ed has provided exceptional leadership and has proven his ability to provide impactful results for both the Fortiva Retail Credit organization and our client partners," said David Caruso, Chief Commercial Officer – Retail Credit. "Now, in adding Tessa, we are thrilled to expand capacity, deepen existing partnerships, and further enhance our dedication to key market presence in home furnishings, consumer electronics, home improvement, big box/specialty retail, eCommerce, and elective medical. Ed and Tessa are a powerhouse team dedicated to one of our most important initiatives."

For almost 20 years, Beldowicz has fostered the organization's largest client relationships, while also working with strategic partners to solidify new business. With his partnership and transaction experience focused on the less-than-prime consumer finance space, Beldowicz has worked to successfully educate hundreds of retailers and partners on the importance of this untapped consumer credit segment. Joining Beldowicz, after 7 years directing Fortiva's retail marketing division, Komer brings over a decade of experience successfully strengthening existing partnership portfolios. Her ability to identify new revenue-driving opportunities for clients, along with her proven marketing perspective, will enhance Fortiva's already strong relationships by fostering symbiotic long-term growth and strategic thought partnerships.

"I'm excited to expand upon the level of support our clients receive," said Beldowicz. "Second look financing is a key

component to a tiered financing program and our clients recognize its importance to their customers and the bottom line. Fortiva's client focus helps retailers optimize their financing programs, increase revenue and create lasting customer relationships."

About Fortiva Retail Credit

Fortiva® Retail Credit is a technology-enabled second look consumer credit program issued by The Bank of Missouri. The program leverages instant decisioning capabilities, deep underwriting and a paperless process to provide a best-in-class retail finance program for its clients. The flexible technology platform utilized provides a loan decision to consumers within seconds. Clients in a number of markets such as Furniture, Big Box/Specialty Retail, Flooring, Home Improvement, HVAC, Electronics, offer the program for second look financing both in-store and online. 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).

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