



NEWS RELEASE

# Fortiva® Retail Credit and Vivint Extend Financing Partnership

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ATLANTA, Feb. 8, 2024 (GLOBE NEWSWIRE) –Atlanticus Holdings Corporation (NASDAQ: ATLC) (“Atlanticus”, “we” or “our”) today announced that Fortiva® Retail Credit, the leader in second look point-of-sale financing, entered a multi-year renewal of the partnership with Vivint, a leading smart home provider in the United States.

The Fortiva Retail Credit program leverages market-leading technology and a proprietary underwriting platform to provide second look financing solutions that help businesses approve and retain more consumers. Vivint has utilized the Fortiva Retail Credit program since 2019 to provide its customers with a variety of financing options.

“This second, consecutive renewal speaks to the strategic importance of the partnership we have established with Vivint,” said David Caruso, Chief Commercial Officer at Atlanticus Services Corporation. “We are proud of the longevity of our relationship, and we are excited to further enable the financing of Vivint’s innovative products that ensure everyday Americans’ homes are safer, smarter, and more efficient.”

## **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 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>.

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