

Zibby Announces \$13.5 Million Investment led by CURO Financial Technologies Corp. and MissionOG

NEW YORK—May 24, 2017 -- Zibby, the omnichannel lease-to-own payment option for online and in-store shopping, today announced a \$13.5 million investment led by CURO and MissionOG, with participation from Blumberg Capital, Tribeca Venture Partners and other institutional investors. This brings Zibby's total capital raised to more than \$150 million. With the investment, Zibby will further expand its presence among retailers to offer non-prime and near-prime customers a monthly payment option for furniture, appliances, electronics and other consumer durables.

Launched in 2014, Zibby's mission is to reduce costs and expand access to financing for non-prime consumers. Today, Zibby is available at more than 330 retailers in 46 states. By leveraging complex machine learning algorithms and risk analysis, the platform makes real-time approval decisions for retailers. Zibby offers its lease-to-own product with terms ranging from 12 to 24 months for a variety of consumer durables at some of the nation's largest retailers.

With Zibby, retailers can now provide a manageable monthly payment option to the 50 percent of US adults with low and evolving credit scores. By providing 30-second pre-approvals at the speed of retail, both online and in-store, Zibby efficiently unlocks a \$49 billion market for non-prime consumers at the point of sale.

"Over the past few years, Zibby has experienced tremendous growth as it benefits from strong demand for its flexible payment options for non-prime consumers," said Brandon Wright, founder and CEO, Zibby. "Our team looks forward to expanding our retailer footprint in both online and brick and mortar. We offer a win-win that helps retailers grow sales to 100M underserved non-prime customers, while helping customers affordably finance life's necessities."

CURO and MissionOG bring deep industry expertise and understand the pressing need for a highly effective omni-channel financing option. After assessing a series of companies in the alternative fin-tech landscape, they selected Zibby due to its best in class platform, team, capability and significant potential for growth and expansion.

With the investment, Don Gayhardt, CURO's president and CEO, will join Zibby's board of directors. "We ultimately chose Zibby because they understood the criticality of having a fully integrated system for the ease of both the retailer and the ultimate consumer," stated Gayhardt. "The underbanked industry is constantly evolving and Zibby has developed the technology, product offerings and management team to emerge as a leader in this space. We are also very

pleased to be partnering with Victory Park Capital, who provides asset-backed financing to both Zibby and CURO.”

Gene Lockhart, chairman and managing partner of MissionOG, will also join Zibby’s board. Lockhart has served in a variety of senior positions including president and CEO of MasterCard International, CEO of Midland Bank PLC, president of the Global Retail Bank for Bank of America and chaired or served on the board of numerous other companies, including NetSpend, Progressive Finance and Metro Bank PLC. “Zibby has an impressive team of proven entrepreneurs whose model of continuous, machine-based learning is at the cutting edge of consumer credit providers,” stated Lockhart.

Marc Werner, CEO of GhostBed says “After learning about Zibby’s product and streamlined user experience, we knew that we had found a great partner. Adding Zibby as a payment option helps us expand our customer base and drive incremental sales growth.”

About Zibby

Zibby is a consumer leasing platform for online, brick and mortar and omnichannel retailers. Customers can apply in 30 seconds in-store or via the Zibby button on a retailer’s website and be approved for \$300 to \$3,500. Zibby increases retailer sales by providing a fast and easy lease payment option for nonprime consumers seeking to acquire furniture, appliances, electronics, and other consumer durables. Zibby was founded at Cornell University and is based in New York City. For more information, visit zibby.com or contact Zac Prince at zac@zibby.com for business development opportunities.

About CURO

CURO Financial Technologies Corp. (CURO), operating in three countries and powered by its fully integrated technology platform, is a leader in providing short-term credit to underbanked consumers. In 1997, the Company was founded in Riverside, California by three Wichita, Kansas childhood friends to meet the growing consumer need for short-term loans. Their success led to opening stores across the United States, and expanding to offer online loans and financial services across three countries. Today, CURO combines its unmatched market expertise with a fully integrated technology platform, omni channel approach and advanced credit decisioning to provide an array of short-term credit products across all media. CURO operates under a number of brands including Speedy Cash, Rapid Cash, Cash Money, LendDirect, Opt+ and WageDayAdvance. With over 20 years of operating experience, CURO Financial Technologies Corp. provides financial freedom to the underbanked, a massive and underserved market. For more information visit www.curo.com

About MissionOG

MissionOG provides capital to early and growth stage B2B technology companies. We apply our experience and capabilities to a group of highly skilled and passionate entrepreneurs whose businesses

are on the cusp of exponential growth. Headquartered in Philadelphia with offices in New York City, the MissionOG Fund is managed by entrepreneurial operators who have effectively built early to growth stage businesses and guided them through successful acquisitions. For more information visit www.missionog.com