

Investment Banking Update

July 13, 2022

\$225 MILLION



A SUBSIDIARY OF



SENIOR SECURED REVOLVING
CREDIT FACILITY

Stephens served as exclusive financial advisor to CURO Group Holdings Corp.

Transaction Details

- On July 13, 2022, CURO Group Holdings Corp. (NYSE: CURO) (“CURO” or the “Company”) and its subsidiary, First Heritage Credit (“FHC”), entered into a new \$225 million Senior Secured Revolving Credit Facility
- Proceeds from the new facility will be used to replace First Heritage Credit's incumbent lender and finance future loans originated by FHC
- The new two-year facility will support the acceleration of First Heritage Credit's loan growth
- Stephens served as exclusive financial advisor to CURO in the transaction

Stephens Contacts

- Nick Bellmann, *Managing Director – Debt Capital Markets* ([Bio](#))
- Bruce Miller, *Managing Director – Specialty Finance* ([Bio](#))
- Blair Farinholt, *Managing Director – Specialty Finance* ([Bio](#))

According to the Company's Press Release

CURO Group Holdings Corp.

CURO is a full-spectrum consumer credit lender serving U.S. and Canadian customers for over 25 years. The Company has worked diligently to provide customers a variety of convenient, easily accessible financial services. CURO's decades of alternative data power a hard-to-replicate underwriting and scoring engine, mitigating risk across the full spectrum of credit products. The Company operates a number of brands including Cash Money, LendDirect, Flexiti, Opt+, Revolve Finance, Heights Finance, Southern Finance, Covington Credit, Quick Credit, First Phase, and First Heritage Credit.

First Heritage Credit

Based in Ridgeland, MS, with offices and branch locations in the states of Alabama, Louisiana, Mississippi, South Carolina, and Tennessee, First Heritage Credit offers short- and long-term personal loans designed to provide its customers with a convenient and dependable source for additional cash when they need it.

Source: Press Release.

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