



Conference Call

## Expert Call With Katapult (Rent-To-Own)

Wednesday, March 25th at 2:00 p.m. ET/1:00 p.m. CT

Stephens is hosting a call with four members of the Katapult team: Orlando Zayas, CEO, Derek Medlin, COO, Karissa Cupito, CFO and Greg Wildeman, VP of Payments/Finance .

### About Katapult



Katapult (formerly Zibby) is a virtual Rent-To-Own provider that competes with Aaron's Progressive and Rent-A-Center's AcceptanceNow, among others. Katapult is partnered with several national and regional retailers, including Wayfair (W), P.C. Richard & Son, and Lenovo. We note that Katapult is the sole Rent-To-Own provider for Wayfair, after Wayfair previously trialed both Progressive and Katapult simultaneously. Katapult is also partnered with point-of-sale financier Affirm, as part of the "Affirm Connect".

**Conference call date and time subject to change. To join the call or to obtain more information, please contact your Stephens sales representative.**

### Topics of Discussion

- How has the coronavirus affected customer behavior, either with demand or payment activity?
- What actions is Katapult contemplating if we do go through a recession? What is your playbook for when the economy stabilizes, and for when the US is back on the upswing?
- How are you seeing competitors and other lenders behave? Have you seen higher-tier lenders tighten, and are you therefore getting more volumes?
- With Katapult primarily partnered with online retail, how have you seen your origination volumes do over the past several weeks? Are you getting more interest from retailers for partnerships? How about from prime lender partners?
- What is your own credit ability / liquidity profile? Has it changed much in the past several days? What are the sorts of discussions you're having with your funding partners?

### Conference Call Host

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