



CreditShop to partner with Spirit Airlines for more travel options

New alliance will expand customer base

Wilmington, Del. & Austin, Texas (Sept. 17, 2020) — CreditShop Holdings LLC (CreditShop) announced its partnership with Spirit® Airlines (Spirit) today, aimed at expanding rewards and travel options for members of the Free Spirit® loyalty program. CreditShop, a leading non-bank credit card company in the United States, will complement Spirit's existing credit card program by serving near-prime customers who may have been previously unable to obtain one of the airline's co-branded cards. This will significantly expand access to Free Spirit's industry-leading credit card program when the partnership launches in early 2021.

Spirit's goal of providing Guests with high-value, low-cost travel matches up with CreditShop's mission of providing simple and easy-to-understand credit cards with premium value.

"Our ability to be a complementary lender, partnering with leading travel and retail brands, is a natural progression for our company," CreditShop Head of Revenue and Business Development Matt Tomko said. "It expands our ability to fulfill our mission to empower an audience that has largely been overlooked in the financial industry that tends to focus on the prime segment."

The co-branding partnership with Spirit is a natural extension of CreditShop's strategic growth, which encompasses digital, cloud-based advancements designed specifically for the underserved near-prime segment.

"Our objective is to provide hard-working Americans with simple and flexible solutions," CreditShop CEO James Peterson said. "We are well-positioned to serve near-prime customers to allow them to build better credit for a better life."

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About CreditShop:

CreditShop (www.creditshop.com) is the largest non-bank credit card company in the US, and is led by CEO James Peterson, and a seasoned management team with decades of experience at major banks.

CreditShop provides fair and transparent credit card offerings that target consumers through direct mail, digital affiliates, email origination channels and co-branded partnerships. To date, \$2.5 billion in credit lines have been extended to nearly a million customers, providing them with a credit card that earns rewards, carries no monthly fees and has an affordable APR.

CreditShop understands that, for many people, finding an unsecured credit card with reasonable terms can be challenging. The Company is working to solve this problem every day with the Mercury Mastercard® (www.mercurycards.com). CreditShop has created a data- and tech-centric credit card origination and servicing platform uniquely positioned to identify and attract the near-prime consumer

segment to fast-track our new account growth. Well over a hundred thousand new accounts have been originated utilizing this sophisticated servicing platform.

With offices in Wilmington, Delaware and Austin, Texas, the CreditShop team is committed to helping customers manage their credit responsibly, so they can enjoy the benefits of having better credit and better lives. The Company offers simple and easy to understand credit cards with the tools and flexibility that provide premium value to its customers.

About Spirit Airlines:

[Spirit Airlines](#) (NYSE: SAVE) is committed to delivering the best value in the sky. We are the leader in providing customizable travel options starting with an unbundled fare. This allows our Guests to pay only for the options they choose — like bags, seat assignments and refreshments — something we call À La Smarte. We make it possible for our Guests to venture further and discover more than ever before. Our Fit Fleet® is one of the youngest and most fuel-efficient in the U.S. We serve destinations throughout the U.S., Latin America and the Caribbean, and are dedicated to giving back and improving those communities. Come save with us at [spirit.com](#). At Spirit Airlines, we go. We go for you.

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