



Acima Leasing Emphasizes the Importance of Inclusive Shopping Options with New White Paper

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White Paper Highlights the Significant Customer Benefits and the Retailer Necessity of Selecting and Partnering with a Lease-to-Own Provider

PLANO, Texas, May 7, 2024 /PRNewswire/ -- Acima Leasing, one of the nation's leading providers of lease-to-own solutions and a business of Upbound Group, Inc. (NASDAQ: UPBD), announced the release of its white paper addressing the importance of having a best-in-class lease-to-own (LTO) partner to provide flexible and transparent shopping options for customers and help retailers enhance customer loyalty.



In an LTO transaction, with a provider such as Acima Leasing, the retail partner benefits from the additional sale to the LTO provider and increased customer satisfaction, and the customer benefits from access to the products they want under flexible lease terms that include options to obtain ownership or return the product to the LTO provider and terminate their lease.

"Acima's LTO offering meets a critical need for consumers. Our partnerships with retailers continue to expand and provide growth opportunities for retailers and customers with access to a wide range of quality durable goods," said Tyler Montrone, EVP, Acima. "With our white paper, we are underscoring the valuable advantages of LTO options and highlighting the financial flexibility that helps millions of underserved Americans each year."

Giving an in-depth understanding of the LTO process and sharing critical insights about the customer base, the Acima Leasing white paper emphasizes the necessity of LTO options for retailers.

Key topics covered in the white paper include:

- A thorough review of LTO shoppers, often consumers with un-scorable or non-prime credit profiles, including potentially a high percentage of Gen Z
- A detailed overview of the numerous benefits of LTO from a retailer and consumer perspective
- An illustration of potential LTO vs. credit card costs for consumers who choose to acquire ownership
- What makes an ideal LTO partner for retailers

Acima Leasing can help retailers reach a new audience and a broader range of customers. Accelerating growth and capturing new customers is becoming increasingly important in the current economy, given the large number of consumers that are credit-challenged. As a leading provider of inclusive tech-forward lease-to-own solutions, Acima Leasing allows its retail partners to serve more consumers and delivers value to underserved consumers.

Download the white paper at www.getacima.com/2024-white-paper.

About Upbound Group, Inc.

Upbound Group, Inc. (NASDAQ: UPBD) is an omnichannel platform company committed to elevating financial opportunity for all through innovative, inclusive, and technology-driven financial solutions that address the evolving needs and aspirations of consumers. The Company's customer-facing operating units include industry-leading brands such as Rent-A-Center® and Acima® that facilitate consumer transactions across a wide range of store-based and digital retail channels, including over 2,400 company-branded retail units across the United States, Mexico, and Puerto Rico. Upbound Group, Inc. is headquartered in Plano, Texas. For additional information about the company, please visit our website www.Upbound.com.

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