PRESS RELEASE

RIFCO grants options

Red Deer, Alberta, July 6, 2012: RIFCO Inc. (TSX.V-RFC) as part of its regular review of compensation, the Board of Directors has approved the grant of 390,000 stock options to senior officers and directors of the Company. The options were granted at an exercise price of \$1.95 per common share and will expire on July 6, 2017. The options will vest over two years.

About RIFCO Inc.

RIFCO Inc. operates through its wholly owned subsidiary RIFCO National Auto Finance Corporation to provide automobile loans through its dealership network across Canada.

RIFCO National Auto Finance provides consumers with financing options on new and used vehicles. RIFCO specializes in building long-term partnerships with dealers by investing time in personalized services through dedicated account representatives. RIFCO's quick credit decisions, common sense lending, and expedited funding processes give its dealers better financing options and more closed deals. RIFCO's most successful partnerships result in graduated recognition programs for its loyal dealerships.

RIFCO is committed to continuing growth. Key strategies for achieving this growth include the expansion of its automobile dealer base, excellence in credit and collections processes, and exceptional service to its Dealer partners and its customers.

The common shares of RIFCO INC. are traded on the TSX Venture Exchange under the symbol "RFC". There are 20.18 million shares outstanding and 21.80 million (fully diluted) shares.

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