

RIFCO Renews \$30 Million Securitization Facility with Bank West

Red Deer, Alberta, January 2, 2013; RIFCO Inc. (TSXV: RFC) is pleased to announce that it has completed its third annual renewal of its securitization facility with Bank West. This facility was originally established in September 2009 and has a \$30M revolving facility limit with a Dec 31, 2013 expiry date. The facility is currently 92% utilized.

RIFCO employs a balanced approach for loan portfolio funding of equity, secured revolving line of credit, subordinated debt and loan securitization funders.

About RIFCO

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.

The common shares of RIFCO INC. are traded on the TSX Venture Exchange under the symbol "RFC". There are 20.25 million shares (basic) outstanding and 21.80 million (fully diluted) shares.

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