

Rifco renews Securitization Facility for \$20 Million from Aviator

Red Deer, Alberta. November 5, 2013; Rifco Inc. (TSXV: RFC) is pleased to announce that Rifco National Auto Finance Corporation has received its first renewal securitization facility through Aviator Trust for \$20M.

The facility will allow Rifco to securitize an additional \$20M in loans. The facility structure and pricing are improved and are competitive with the Company's three other securitization facilities. The facility's next renewal date is set for October 31, 2014. Rifco's loan securitization facilities total \$120M. Rifco's funding capacity is well positioned to handle the continuing origination growth.

The Company must meet certain financial covenants under the terms of the facility. The Company has met all of the financial covenants in the prior year.

Rifco employs a balanced approach for loan portfolio funding of equity, bank borrowing, subordinated debt and loan securitization funders.

About Securcor Financial Group (Administrative Agent for Aviator Trust)

Aviator Corporation is a member of the Securcor Financial Group. Securcor provides customized securitization and structured financing programs for the automotive, equipment, consumer loan and leasing industries, and has originated more than \$3.5 billion in auto financing, equipment leases and consumer loans since its inception.

Securcor facilitates the structuring and distribution of securities and provides portfolio tracking, reporting, audit and compliance management services, with a particular emphasis in the automotive and equipment industries. The address of the Securcor website is www.securcor.com.

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, 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 20.95 million shares outstanding and 22.21 million (fully diluted) shares.

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