

PRESS RELEASE

Rifco Increases Aviator Trust Securitization Facility to \$30 Million

Red Deer, Alberta. October 14, 2014; Rifco Inc. (TSXV: RFC) is pleased to announce that its wholly owned subsidiary Rifco National Auto Finance (“Rifco or Company”), has received a funding facility renewal from Aviator Trust for \$30M. This replaces a previously authorized \$20M facility which had been 100% utilized.

The facility limit increase will accommodate new loan origination growth. Previously securitized loans are not included in the utilization calculation for the new facility.

With this renewal, the Company has four funding facilities representing eight lenders. The funding facilities now total \$260M. The Company has reported an aggressive growth target for the fiscal year of \$170M, a 35% growth rate over the prior year.

The Company has the current funding capacity to meet this target. Management is confident that access to additional funding for future growth will be available as required.

The renewed funding facility continues under the Master agreement originally executed on July 31, 2012. The renewed facility will expire on Oct 31, 2015. The renewal terms and rates are improved from those previously received.

Rifco’s strong loan performance within the funding facility continues to generate scheduled cash holdback releases in accordance with the facility parameters. The Company must continue to meet certain financial covenants under the renewal. The Company met all 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 \$4.0 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.securcorfinancial.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 “Fast Forward 500 Club” status 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.

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]The common shares of Rifco Inc. are traded on the TSX Venture Exchange under the symbol "RFC". There are 21.17 million shares outstanding and 22.70 million (fully diluted) shares.

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It's about time.