

Rifco Joins RouteOne Canada to Improve Financing Options for Dealerships

Red Deer, Alberta. December 21, 2015; Rifco Inc. (TSXV: RFC) is pleased to announce that its wholly owned subsidiary, Rifco National Auto Finance (“Rifco”), has joined the RouteOne auto financing portal. Participating dealers who have a relationship with Rifco can now process credit applications and finance contracts through RouteOne.

Rifco’s non-prime offering brings more financing options to RouteOne Canada’s Dealer base and join a growing network of finance sources that provide indirect lending across the country. RouteOne and Rifco have a shared commitment to providing exceptional service and building strong, lasting relationships with their dealer partners.

“We are pleased to bring our dealers the financing options that Rifco can offer” said Barry McMillan, RouteOne Canada President. “We share the same ideals of putting the customer first and making a faster, more efficient process for our dealers to do business.”

“We are excited to add the RouteOne platform to our distribution network.” said Monte Coates, Rifco’s COO. “RouteOne will allow Rifco to service numerous additional dealer partners throughout the country with the high degree of speed and service our existing partners have come to expect.”

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.

About RouteOne

RouteOne was formed in 2002 by Ally Financial, Ford Motor Credit Company, TD Auto Finance, and Toyota Financial Services to create a more streamlined credit application for automobile dealers and their customers. Providing access to thousands of dealers in North America, RouteOne’s web-based system allows automotive dealers to submit credit applications to the largest indirect lenders, request credit reports, and increase profitability with RouteOne’s free Dealer Reporting Suite. RouteOne’s open integration business model also allows the dealer to integrate with their choice of a wide variety of best-in-class providers, including DSPs, CRM systems, F&I modules, and menu providers. RouteOne offers dealers a common platform for all their credit application financing needs. RouteOne Canada is affiliated with RouteOne LLC. More information is available at www.routeone.com.

The common shares of Rifco Inc. are traded on the TSX Venture Exchange under the symbol "RFC". There are 21.35 million shares outstanding and 22.70 million (fully diluted) shares.



It's about time.

PRESS RELEASE

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