

Atlantic Capital Bank and Self Financial Expand Partnership to Improve Financial Inclusion

Atlantic Capital's issuance of Self's Visa® Credit Card supports Self's mission to improve consumer financial wellness

ATLANTA - October 15, 2021 – Atlantic Capital Bancshares, Inc. a publicly-traded bank holding company, and Self Financial, Inc., a leading fintech company based in Austin, Texas that enables consumers to build credit and savings, today announced an expanded partnership. Atlantic Capital will combine its size, scale and expertise with Self's innovative credit builder products to expand Self's Visa® secured credit card offering, access to credit for U.S. consumers, particularly underserved consumers who have not historically had easy credit access. The card launch is an expansion of the partnership between Self and Atlantic Capital beginning in February 2019 with Self's credit builder loan product.

"We have been extremely impressed with Self's ability to develop, market and support bank-issued products that improve the financial wellness of consumers across the United States," commented Doug Williams, President and CEO at Atlantic Capital Bank. "Self has served well over a million consumers trying to build their credit, and on behalf of Atlantic Capital, we are excited to partner to fuel that mission."

The credit card program launched in September of 2020 for select customers that have successfully used Self's Credit Builder Account, which provides small-dollar loans combined with a deposit account to help consumers build their credit. The card program enables credit builder account holders to use their certificate of deposit with the bank as security for a secured Visa® card they can use for their daily spending needs.

"The continued support of Atlantic Capital gives Self increased ability to scale and meet consumer demand," commented James Garvey, founder and CEO of Self. "We're pleased to expand our relationship with Atlantic Capital, with the shared aim of improving the financial well-being of more Americans."

ABOUT ATLANTIC CAPITAL BANK

Atlantic Capital Bancshares, Inc. (ACBI), with assets of \$3.8 billion, is a publicly-traded bank holding company headquartered in Atlanta, Georgia. Atlantic Capital offers commercial and not-for-profit banking services, specialty corporate financial services, private banking services and commercial real estate finance solutions to privately held companies and individuals in the Atlanta area, as well as specialized financial services for select clients nationally.

ABOUT SELF FINANCIAL

Self Financial is working to increase economic inclusion and financial resilience through products that enable people to build credit while building savings. With no hard credit check to get started, Self's signature credit builder products issued by its partner banks are designed to make building credit and savings accessible, regardless of financial history. Download the Self app at the [Apple App Store](#) (160k+ reviews and an average 4.9 rating) or [Google Play](#) or visit [Self.inc](#) for more information.

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