



Jefferson Capital Appoints Two New Independent Directors

March 18, 2026

MINNEAPOLIS, March 18, 2026 (GLOBE NEWSWIRE) -- **Jefferson Capital, Inc. (NASDAQ: JCAP)** ("**Jefferson Capital**"), a leading analytically driven purchaser and manager of charged-off, insolvency and active consumer accounts, today announced the appointment of Susan Atkins and James Pierce to its Board of Directors, effective March 18, 2026. Jefferson Capital also announced that Christopher Giles is stepping down from its Board of Directors, on which he has served since 2018 to focus on his other professional commitments and as part of the Board's evolution as a public company.

Susan Atkins has more than 40 years of experience leading complex corporate initiatives, with deep expertise in corporate finance, risk management, strategy, and governance. She previously served as Global Head of Wholesale Restructuring at JPMorgan and currently serves as an independent director for several pre- and post-restructuring companies. Ms. Atkins also serves on the Creditor Advisory Committee of the FTX Post-Bankruptcy Trust.

James Pierce currently serves as the Chief Operating Officer at Minnesota Diversified Industries, and previously served as Chief Information Officer at SALO Korn Ferry. Prior to that, Mr. Pierce spent over 30 years at Cargill in a variety of leadership capacities in IT and commercial business development. Mr. Pierce also serves as an Independent Board Director at MinnWest Bank.

"Both Sue and James are proven leaders with extensive operational and commercial capabilities," said David Burton, Chairman and Chief Executive Officer. "Sue's extensive experience working on complex restructurings and in risk management, and James' technology leadership and broad expertise in cybersecurity oversight and enterprise risk management make them ideal additions to our Board. They have each helped companies achieve operational excellence, and their perspectives will be invaluable as we execute our plan to grow Jefferson Capital and realize long-term sustainable value for our shareholders. I also wish to sincerely thank Chris for his many contributions over the past seven years, during which time his insights and dedication significantly benefitted our transition to a publicly traded company, and I wish him all the very best in the years ahead."

About Jefferson Capital, Inc.

Founded in 2002, Jefferson Capital is an analytically driven purchaser and manager of charged-off, insolvency and active consumer accounts with operations in the United States, Canada, the United Kingdom and Latin America. It purchases and services both secured and unsecured assets, and its growing client base includes Fortune 500 creditors, banks, fintech origination platforms, telecommunications providers, credit card issuers and auto finance companies. Jefferson Capital is headquartered in Minneapolis, Minnesota with additional offices and operations located in Sartell, Minnesota, Denver, Colorado and San Antonio, Texas (United States); Basingstoke, England, London, England and Paisley, Scotland (United Kingdom); London, Ontario and Toronto, Ontario (Canada); as well as Bogota (Colombia).

Disclosure Regarding Forward Looking Statements

This press release may contain "forward-looking statements" within the meaning of Section 21E of the Securities Exchange Act of 1934, as amended, and in the U.S. Private Securities Litigation Reform Act of 1995. All statements contained in this press release that do not relate to matters of historical fact should be considered forward-looking statements, including without limitation statements concerning the impact of the new directors on our Company and ability to execute our plan to grow Jefferson Capital and realize long-term sustainable value for our shareholders. These statements are neither promises nor guarantees, but involve known and unknown risks, uncertainties and other important factors that may cause our actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by the forward-looking statements, including, but not limited to, the following: a deterioration in the economic or inflationary environment in the United States, Canada, the United Kingdom or Latin America, including the interest rate environment; our ability to replace our portfolios of nonperforming loans with additional portfolios sufficient to operate efficiently and profitably; our ability to collect sufficient amounts on our nonperforming loans to fund our operations; the possibility that third parties we rely on to conduct collection and other activities fail to perform their services; the possibility that we could recognize significant decreases in our estimate of future recoveries on nonperforming loans; changes in, or interpretations of, federal, state, local, or international laws, including bankruptcy and collection laws, or changes in the administrative practices of various bankruptcy courts, which could negatively impact our business or our ability to collect on nonperforming loans; goodwill impairment charges that could negatively impact our net income and stockholders' equity; our ability to comply with existing and new regulations of the collection industry, the failure of which could result in penalties, fines, litigation, damage to our reputation, or the suspension or termination of or required modification to our ability to conduct our business; adverse outcomes in pending or future litigation or administrative proceedings; the possibility that class action suits and other litigation could divert management's attention and increase our expenses; investigations, reviews, or enforcement actions by governmental authorities, including the Consumer Financial Protection Bureau, which could result in changes to our business practices, negatively impact our deployment volume, make

collection of account balances more difficult, or expose us to the risk of fines, penalties, restitution payments, and litigation; the possibility that compliance with complex and evolving international and United States laws and regulations that apply to our international operations could increase our cost of doing business in international jurisdictions; our ability to comply with data privacy regulations such as the General Data Protection Regulation; our ability to retain, expand, renegotiate or replace our credit facility and our ability to comply with the covenants under our financing arrangements; our ability to refinance our indebtedness; our ability to service our outstanding indebtedness; changes in interest or exchange rates, which could reduce our net income, and the possibility that future hedging strategies may not be successful; and the possibility that we could incur business or technology disruptions or cybersecurity incidents. These and other important factors discussed under the caption "Risk Factors" in our Annual Report on Form 10-K for the year ended December 31, 2025 filed with the SEC, and our other filings with the SEC, could cause actual results to differ materially from those indicated by the forward-looking statements made in this press release. Any such forward-looking statements represent management's estimates as of the date of this press release. While we may elect to update such forward-looking statements at some point in the future, we disclaim any obligation to do so, even if subsequent events cause our views to change.

Contacts:

Investor Relations

IR@jcap.com

Media Relations

Doug.Donsky@icrinc.com