



## ***NEWS RELEASE***

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### **CPS ANNOUNCES NEW \$900 MILLION FORWARD FLOW AGREEMENT**

**LAS VEGAS, Nevada, January 13, 2026 (GlobeNewswire)**-- Consumer Portfolio Services, Inc. (Nasdaq: CPSS) (“CPS” or the “Company”) today announced that on December 12, 2025, it began a new forward flow program with Valley Strong Credit Union, a leading full-service credit union located in California’s Central Valley.

Valley Strong’s commitment under the forward flow program will enable CPS to expand its annual origination volumes by as much as \$900 million. The program will focus on borrowers with prime credit, providing CPS the opportunity to serve borrowers in all tiers of the credit spectrum, through its AI enabled auto finance platform. Additionally, the program enhances CPS’ ability to be a full spectrum lender and will further establish CPS as the preferred lender for its dealership partners. Finally, CPS will leverage its proprietary, AI enhanced loan and collections systems on behalf of Valley Strong to originate and service the prime automobile loans.

“We are excited to begin our partnership with Valley Strong,” said Mike Lavin, President and Chief Operating Officer of CPS. “The partnership will contribute to the growth in our origination volumes, allow us to move closer to our goal of being a full spectrum lender for our dealer partners, and expand our national footprint of our AI enabled platform.”

“Valley Strong Credit Union is committed to delivering innovative financial solutions to our members,” said Nicholas Ambrosini, President and CEO of Valley Strong. “This partnership with CPS aligns with our mission to provide access to competitive auto financing options while leveraging advanced technology to enhance the member experience.”

#### ***About Consumer Portfolio Services, Inc.***

Consumer Portfolio Services, Inc. is an independent specialty finance company that provides indirect automobile financing to individuals with past credit problems or limited credit histories. We purchase retail installment sales contracts primarily from franchised automobile dealerships secured by late model used vehicles and, to a lesser extent, new vehicles. We fund these contract purchases on a long-term basis through the securitization markets and service the contracts over their lives.

#### ***About Valley Strong Credit Union***

Valley Strong Credit Union operates 31 branches in Kern, San Joaquin, Solano, and Tulare/Kings Counties, serving more than 360,000 individuals, with approximately \$4 billion in assets. Named by Forbes as the #2 Credit Union in California, it remains one of the largest financial institutions headquartered in the Central Valley.

#### ***Investor Relations Contact***

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