



Genesis Financial Solutions
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FOR IMMEDIATE RELEASE

Mattress Firm Completes Rollout of Genesis Credit[®] Second Look Financing

Houston, TX, July 29, 2014—Mattress Firm Holding Corp. (NASDAQ: MFRM), the leading retailer of mattresses and accessories in the United States, today announced the completion of its rollout of Genesis Credit second-look financing, which is powered by Genesis Financial Solutions. Genesis Credit allows customers with less-than-perfect credit to purchase goods and services from any Mattress Firm location.

"We've experienced encouraging sales results in the Genesis test markets since the pilot program began," said Ken Murphy, COO, Mattress Firm. "We conducted a test with multiple second-look financing options to ensure we picked the right partner and Genesis came out on top in terms of increasing sales, delivering a process that is easy-to-use for our sales associates, and most importantly, a financing program that is customer friendly resulting in deeper loyalty to Mattress Firm."

Genesis Credit offers second-look financing solutions to customers with near- and non-prime credit. In addition to providing a financing product that looks and feels like the retail partners prime lender, including deferred interest promotions, the program supports repeat purchases that helps foster customer loyalty.

"Genesis is committed to meeting the needs of Mattress Firm's underserved customers," says Bruce Weinstein, CEO, Genesis Financial Solutions. "We are thankful for Mattress Firm's trust in us and it's an honor to be part of Mattress Firm's growth strategy in the months and years ahead."

About Mattress Firm

Houston-based Mattress Firm (NASDAQ: MFRM) is a high growth specialty retailer, recognized as one of the nation's leading specialty bedding companies, offering a broad selection of both traditional and specialty mattresses, bedding accessories and related products from leading manufacturers. With more than 1,500 company-operated and franchised stores across 36 states, Mattress Firm has the largest geographic footprint in the United States among multi-brand mattress specialty retailers. Mattress Firm offers customers comfortable store environments, guarantees on price, comfort and service, and highly-trained sales professionals. For more information, please visit <http://www.mattressfirm.com/>.

About Genesis Financial Solutions

Genesis Financial Solutions, Inc. provides access to financing for consumers with non-prime credit through partnership with educational institutions, retailers, and healthcare organizations that want to

serve more customers while increasing sales. With over 13 years of acquiring, originating, and servicing consumer credit, Genesis Financial Solutions has earned a strong reputation among consumers and partners by offering attractive terms, competitive rates, and exceptional customer service. For more information, please visit <http://www.genesis-fs.com/>.

Contact

To learn more about this partnership, please contact:

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