FOR IMMEDIATE RELEASE

Williams & Fudge, Inc. Promotes Chris Ruh to President

Rock Hill, SC - Williams & Fudge, Inc. (“WFI”), an industry leading receivables management firm, is pleased to announce the promotion of Chris Ruh to the position of President, effective October 25, 2023.

Chris Ruh has been an integral part of the WFI team for more than 24 years, serving most recently as the Executive Vice President. During his tenure, Chris has consistently demonstrated exceptional leadership, a deep understanding of the industry, business strategy, client and employee relations and has shown an unwavering commitment to excellence.

In Chris’ prior roles with WFI, he has helped spearhead internal strategies that lead to significant growth within the higher education industry along with successful expansion into new markets, positioning WFI for the future. His knowledge and experience in management, combined with his passion for people has made it possible for Chris to drive expansion initiatives, support the company’s first acquisition, develop strategy and further innovation that support continued revenue growth, client retention and process improvements. His dedication and strategic vision have been instrumental in driving WFI’s success and growth.

As President, Chris Ruh will assume broader responsibilities in steering the company, including its subsidiary RGS Financial, LLC, towards continued success and expansion. He will lead the executive team in implementing new strategies and innovations to meet the evolving needs of clients and further solidify WFI's position as an industry leader.

“We are excited to have Chris transition into the role of President. His exceptional leadership and commitment to our company’s mission make him the ideal choice to lead Williams & Fudge, Inc. into the future,” said David Williams, CEO of Williams & Fudge, Inc. “We are confident that Chris will continue to drive our success and ensure we consistently operate by the highest standards, delivering quality results and services our clients have come to expect.”

Chris Ruh expressed his enthusiasm about his new role, saying, “I am honored and grateful for the opportunity to serve as President of Williams & Fudge, Inc. I want to thank our dedicated team, our clients, and our leadership for their trust and support. I am committed to continuing to enhance the experience and satisfaction of our clients, consumers and employees through innovation and collaborative technologies. My vision is to further develop our partnerships, leverage intelligence and

cutting-edge technology for even more efficient collection strategies, while maintaining our reputation for ethical practices. I am committed to guiding Williams & Fudge, Inc. towards continued growth and success in the ever-evolving world of collections."

Williams & Fudge, Inc. looks forward to a promising future and is committed to upholding its reputation for excellence and professionalism in the debt collection industry.

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Williams & Fudge, Inc. is a leading collections company that provides solutions that help businesses and individuals recover debts and improve their financial stability. The company has been in operation since 1986, and it has built a reputation for providing superior service to clients across various industries.

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