

External message to customers

SUBJECT: DirectBuy Home Improvement, Inc. dba Z Gallerie bankruptcy

We know that you trust us to bring inspiration by offering the extraordinary for your home. We take that trust seriously.

Today, Z Gallerie has taken an important step to stabilize its business. We announced a process to improve our financial position. As a part of the process, Z Gallerie has voluntarily filed for protection under Chapter 11 of the U.S. Bankruptcy Code. This is a restructuring of our business to improve our short-term and long-term financial health. We have obtained additional financing to strength our position so that we can continue to serve you.

We want to assure you that we have taken proactive steps to continue providing you with the best possible customer service and home furnishings that showcase your unique style.

Here's what you need to know:

- Z Gallerie will continue to operate and serve our customers. We do not expect this announcement to impact our relationship with you in any way.
- We have taken extra precautions so any pending special orders will be fulfilled as expected.
- Gift cards can still be used in stores and through Customer Service. To place your order, call 424-999-4626 and press 1.
- Payments must still be made on outstanding balances for Z Gallerie and Citizens Pay credit cards. If you have questions about your Z Gallerie credit card, call 877-622-5314.
- As a valued customer, you may receive certain communications and legal notices throughout this process.
- If you have any questions, please reach out to our Customer Support Team at 424-999-4626.

Thank you for your loyal support. We look forward to continuing to provide the extraordinary for your home for years to come.