

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

**FORM 8-K**

**CURRENT REPORT**

**PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934**

**Date of Report:  
(Date of earliest event reported)  
March 6, 2025**

**UPBOUND GROUP, INC.**  
(Exact name of registrant as specified in charter)

**Delaware**  
(State or other jurisdiction of  
incorporation or organization)

**001-38047**  
(Commission  
File Number)

**45-0491516**  
(IRS Employer  
Identification No.)

**5501 Headquarters Drive**  
**Plano, Texas 75024**  
(Address of principal executive offices and zip code)

**(972) 801-1100**  
(Registrant's telephone number, including area code)

**N/A**  
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the Registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425).
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12).
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b)).
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c)).

Securities Registered Pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, \$.01 Par Value	UPBD	The Nasdaq Global Select Market

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

### Item 7.01 Regulation FD Disclosure

On March 6, 2025, Upbound Group, Inc. (NASDAQ: UPBD) (“Upbound” or the “Company”) issued a press release announcing that (i) the U.S. Consumer Financial Protection Bureau (the “CFPB”) voluntarily dismissed with prejudice its lawsuit against Acima Leasing (“Acima”) and (ii) Acima agreed to dismiss the lawsuit it filed against the CFPB challenging the CFPB’s authority to pursue claims against Acima.

A copy of the press release issued by the Company is attached hereto as Exhibit 99.1 and is incorporated herein by reference. The information contained in this Item 7.01, as well as Exhibit 99.1 referenced herein, shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933.

### Item 8.01 Other Events

On March 6, 2025, Acima, a business of Upbound, announced that the CFPB has voluntarily dismissed with prejudice its lawsuit against Acima, which, as the Company previously disclosed, the CFPB filed in the United States District Court for the District of Utah in 2024 regarding certain alleged business practices. The CFPB’s dismissal follows its multi-year investigation which began prior to Upbound’s acquisition of Acima in 2021. Acima will not pay any money, be required to change any business practices, or be subject to any injunctive or other relief, and the dismissal with prejudice ends the CFPB’s challenge to the alleged business practices that were the subject of its investigation and lawsuit. In connection with the CFPB’s determination to drop its claims against Acima, Acima has agreed to dismiss the lawsuit it filed against the CFPB in the United States District Court for the Eastern District of Texas, which challenged the CFPB’s authority to pursue those claims against Acima.

### Item 9.01 Financial Statements and Exhibits.

(d) The following exhibits are being filed or furnished herewith.

Exhibit No.	Description
<a href="#">99.1</a>	<a href="#">Press Release Regarding CFPB’s Dismissal of Its Lawsuit Against Acima</a>
104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

---

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**UPBOUND GROUP, INC.**

Date: March 6, 2025

By: /s/ Bryan Pechersky

Bryan Pechersky

EVP, General Counsel and Corporate Secretary

---



## Upbound Group's Acima Leasing Announces CFPB's Voluntary Dismissal of Previously Disclosed Lawsuit

### *Dismissal Brings Longstanding Matter and Litigation to An End*

PLANO, Texas--(BUSINESS WIRE)—March 6, 2025-- Acima Leasing (“Acima”), one of the leading providers of lease-to-own solutions and a business of Upbound Group, Inc. (NASDAQ: UPBD) (“Upbound” or the “Company”), today announced that the U.S. Consumer Financial Protection Bureau (the “CFPB”) has voluntarily dismissed with prejudice its lawsuit against Acima, which, as the Company previously disclosed, the CFPB filed in the United States District Court for the District of Utah in 2024 regarding certain alleged business practices. The CFPB’s dismissal follows its multi-year investigation which began prior to Upbound’s acquisition of Acima in 2021. Acima will not pay any money, be required to change any business practices, or be subject to any injunctive or other relief, and the dismissal with prejudice ends the CFPB’s challenge to the alleged business practices that were the subject of its investigation and lawsuit. In connection with the CFPB’s determination to drop its claims against Acima, Acima has agreed to dismiss the lawsuit it filed against the CFPB in the United States District Court for the Eastern District of Texas, which challenged the CFPB’s authority to pursue those claims against Acima.

Acima provides its customers with the opportunity to access quality brand-name products for their homes and families through flexible lease-to-own options. Acima vigorously disputed the CFPB’s allegations and contended, among other things, that the CFPB’s investigation and lawsuit constituted an illegal attempt to expand its authority as limited by federal law and usurp the long-standing, comprehensive state regulatory framework governing the lease-to-own industry.

“We welcome and appreciate the CFPB’s recognition that it was appropriate to dismiss its lawsuit and finally bring this longstanding matter to an end,” said Mitchell Fadel, Chief Executive Officer of Upbound. “Acima is dedicated to serving its customers with transparency, fairness and in compliance with applicable laws and to providing them with best-in-class solutions that improve their lives, and we look forward to continuing to focus on serving our customers and retailers.”

#### **About Upbound Group, Inc.**

Upbound Group, Inc. (NASDAQ: UPBD), is a technology and data-driven leader in accessible and inclusive financial solutions that address the evolving needs and aspirations of underserved consumers. The Company’s customer-facing operating units include industry-leading brands such as Acima®, Brigit™, and Rent-A-Center® that facilitate consumer transactions across a wide range of store-based and digital channels, including over 2,300 company branded retail units across the United States, Mexico and Puerto Rico. Upbound Group, Inc. is headquartered in Plano, Texas. For additional information about the Company, please visit our website [Upbound.com](https://Upbound.com).

---

**Investor Contact**

Upbound Group, Inc.

Jeff Chesnut

SVP, IR & Corporate Development

972-801-1108

[jeff.chesnut@upbound.com](mailto:jeff.chesnut@upbound.com)

---