FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

OMB Number: 3235-0287 Estimated average burden hours per response: 0.5

| | Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b). |
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934

| 1 Name of | nd Address | of Reporting Perce | n* | | - | | | | | | | ompany Act o g Symbol | 1 15 | 40 | | 5. Re | lationshi | p of Repo | rtina P | erson(s) | o Issuer |
|--|---|--------------------|---------|---|--|--|------------------|--------|---------------------------|---|------------------------------------|--------------------------|--|--|---------------------|---|--|--|---------|---|--------------|
| 1. Name and Address of Reporting Person [*] Rippel Douglas Richard | | | | 2. Issuer Name and Ticker or Trading Symbol <u>FirstCash Holdings, Inc.</u> [FCFS] | | | | | | | | | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director X 10% Owner | | | | | | | | |
| | | | | | 3. Date of Earliest Transaction (Month/Day/Year) | | | | | | | | | er (give titl | | | r (specify | | | | |
| (Last) (First) (Middle) | | | | 07/27 | 07/27/2023 | | | | | | | | | | belov | v) | | belo | N) | | |
| 1600 WEST 7TH STREET | | | | 4. If A | 4. If Amendment, Date of Original Filed (Month/Day/Year) 6. Individual or Joint/Group Filing (Check App | | | | | | | | | k Applicable | | | | | | | |
| (Ctroot) | | | | | Line) Form filed by One Reporting Person | | | | | | | | | | | | | | | | |
| | (Street) FORT WORTH TX 76102 | | | | | X Form filed by More than One Reporting Person | | | | | | | | | | eporting | | | | | |
| (City) | City) (State) (Zip) | | | Rule | Rule 10b5-1(c) Transaction Indication | | | | | | | | | | | | | | | | |
| | , (, (k) | | | | X Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10. | | | | | | | | | | | | | | | | |
| | | Tabl | - I - N | lon-Deriva | | | - | | | | | | | | | | | | | | |
| 1. Title of | Security (I | | | 2. Transactio | | | Deen | | | 3. | , 01. | 4. Securities | | | | | 5. Amou | | 6. Ov | vnership | 7. Nature of |
| 1. Title of Security (Instr. 3) 2. Transactio Date (Month/Day/N | | | | /ear) E | xec any | kecution Date, any lonth/Day/Year) | | | Transac Code (Ir 8) | | Disposed Of (D) (Instr. 3, 4 5) | | | | | | es ially | Form: Direct (D) or Indirect (I) (Instr. 4) | | Indirect Beneficial Ownership (Instr. 4) | |
| | | | | | | | | | Code | v | Amount | (# (E | () or () | Price | 9 | Reporte Transac (Instr. 3 | ed tion(s) | | , | (| |
| Common | Stock | | | | | | | | | | | | | | | | 3, | 095 | | D | |
| Common Stock 07/27/202 | | | | 23 | | | S | | 37,024 ⁽¹⁾ | | D | \$99.97 | | 6,983,280 | | Ι | | See footnote ⁽²⁾ | | | |
| Common Stock 07/28/202 | | | | 23 | :3 | | S | | 827(1) | | D | \$98.11 | | 6,982,453 | | | Ι | See footnote ⁽²⁾ | | | |
| | Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) | | | | | | | | | | | | | | | | | | | | |
| 1. Title of | 2. | 3. Transaction | 3A. | Deemed | 4. | 13, | | 5. | | | | cisable and | | Title a | | <u> </u> | Price of | 9. Numbe | er of | 10. | 11. Nature |
| Derivative Security (Instr. 3) | rivative Conversion Date Execution Date, curity or Exercise (Month/Day/Year) if any | | Transa | Transaction Number Code (Instr. of Berivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | | | Expira (Month | tion D | ate | Amount of Securities Underlying Derivative Security (Instr. 3 and 4) | | De Se (Ir | erivative ecurity 1str. 5) | derivativ Securitie Beneficia Owned Following Reported Transacti (Instr. 4) | e s ally g | Ownersi Form: Direct (E or Indire (I) (Instr. | ip of Indirect Beneficial) Ownership ct (Instr. 4) | | | | |
| | | | | | Code | v | , | (A) | (D) | Date Exerci | sable | Expiration Date | Tit | 0 N 0 | umbe | r | | | | | |
| 1. Name and Address of Reporting Person [*] | | | | | | | - | | | | | | | | | | | 1 | | | |
| Rippel Douglas Richard | | | | | | | | | | | | | | | | | | | | | |
| (Last) (First) (Middle) 1600 WEST 7TH STREET | | | | | | | | | | | | | | | | | | | | | |
| (Street) FORT WORTH TX 76102 | | | | | | | | | | | | | | | | | | | | | |
| (City) (State) (Zip) | | | | | | | | | | | | | | | | | | | | | |

1. Name and Address of Reporting $\operatorname{Person}^{*}$

AFF Services, Inc.

| (Last) | (First) | (Middle) |
|-----------|------------|----------|
| 1600 WEST | 7TH STREET | |
| | | |

(Street) FORT WORTH TX 76102

| (City) | (State) | (Zip) | | | | | | |
|---|-------------------|----------|--|--|--|--|--|--|
| 1. Name and Address of Reporting Person [*] Douglas R. Rippel Revocable Trust | | | | | | | | |
| (Last) 1600 WEST 7TH | (First) STREET | (Middle) | | | | | | |
| (Street) FORT WORTH | ТХ | 76102 | | | | | | |
| (City) | (State) | (Zip) | | | | | | |

Explanation of Responses:

1. Sale is pursuant to a 10b5-1 Preset Diversification Program dated March 14, 2023 under which Mr. Rippel plans to sell up to 900,000 shares of FirstCash Holdings, Inc. common stock subject to certain minimum price thresholds.

2. These shares are owned by AFF Services, Inc., which is partially owned and 100% controlled by Douglas R. Rippel Revocable Trust (the "Trust"). The Trust and Douglas Richard Rippel are indirect beneficial owners of the reported securities.

Remarks:



** Signature of Reporting Person Date

07/31/2023

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.