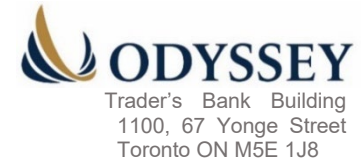




EVERYDAY PEOPLE FINANCIAL CORP.



Voting Instruction Form ("VIF") – Annual and Special Meeting to be held on September 29, 2025

Appointment of Appointee

I/We being the undersigned holder(s) of **Everyday People Financial Corp.** hereby appoint **Barret Reykdal, Co-Chief Executive Officer** or failing this person, **Gordon Reykdal, Executive Chairman** (the "Management Nominees")

OR

Print the name of the person you are appointing if this person is someone other than the Management Nominees listed herein:

As- my/our appointee with full power of substitution and to attend, act, and to vote for and on behalf of the holder in accordance with the following direction (or if no directions have been given, as the appointee sees fit) and all other matters that may properly come before the Annual and Special Meeting of Everyday People Financial Corp. to be held virtually at <https://meetings.lumiconnect.com/-400-076-688-267> at **10:00 a.m. (mountain time on September 29, 2025)** or at any adjournment thereof.

1. Election of Directors.	For	Withhold		For	Withhold		For	Withhold
a. David Guebert	☐	☐	b. Nitin Kaushal	☐	☐	c. Barret Reykdal	☐	☐
d. Gordon Reykdal	☐	☐	e. Graham Rankin	☐	☐	f. Scott Sinclair	☐	☐
g. Amy ter Haar	☐	☐						
2. Appointment of Auditors. To approve the re-appointment of MNP LLP to serve as auditor of the Company until the next annual meeting of shareholders, or until a successor is otherwise appointed prior thereto, and to authorize the Board to fix the auditor's remuneration.							For	Withhold
							☐	☐
3. Omnibus Share Incentive Plan. To consider, and, if deemed advisable, to pass, with or without variation, an ordinary resolution of disinterested shareholders of the Company confirming and approving the Omnibus Share Incentive Plan.							For	Against
							☐	☐

Authorized Signature(s) – This section must be completed for your instructions to be executed.

Signature(s):

Date

I/we authorize you to act in accordance with my/our instructions set out above. I/We hereby revoke any VIF previously given with respect to the Meeting. If no voting instructions are indicated above, **this VIF will be voted as recommended by Management.**

MM / DD / YY

Interim Financial Statements – Check the box to the right if you would like to **RECEIVE** interim financial statements and accompanying Management's Discussion & Analysis by mail. See reverse for instructions to sign up for delivery by email.

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Annual Financial Statements – Check the box to the right if you would like to **RECEIVE** the Annual Financial Statements and accompanying Management's Discussion and Analysis by mail. See reverse for instructions to sign up for delivery by email.

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**INSTEAD OF MAILING THIS VIF, YOU MAY SUBMIT YOUR
VIF USING SECURE ONLINE VOTING AVAILABLE ANYTIME:**

This VIF is solicited by and on behalf of Management.

VIFs must be received by 10:00 a.m., (mountain daylight time), on September 25, 2025.

Notes to VIF

1. We are sending to you the enclosed proxy-related materials that relate to a meeting of the holders of the series or class of securities that are held on your behalf by the intermediary code identified to the right. Unless you attend the meeting and vote in person, your securities can be voted only by management, as proxy holder of the registered holder, in accordance with your instructions.
2. Each holder has the right to appoint a person, who need not be a holder, to attend and represent them at the **Annual and Special Meeting**. If you wish to appoint a person other than the persons whose names are printed herein, please insert the name of your chosen appointee in the space provided on the reverse.
3. Should you wish to attend the meeting and vote in person, please write your name in the place provided for that purpose in the voting instruction form provided to you which will grant you the right to attend the meeting and vote in person.
4. We are prohibited from voting these securities on any of the matters to be acted upon at the meeting without your specific voting instructions. In order for these securities to be voted at the meeting, it will be necessary for us to have your specific voting instructions. Please complete and return the information requested in this form to provide your voting instructions to us promptly.
5. If the securities are registered in the name of more than one holder (for example, joint ownership, trustees, executors, etc.) then all of the registered owners must sign this VIF in the space provided on the reverse. If you are voting on behalf of a corporation or another individual, you may be required to provide documentation evidencing your power to sign this VIF with signing capacity stated.
6. This VIF should be signed in the exact manner as the name appears on the VIF.
7. If this VIF is not dated, it will be deemed to bear the date on which it is mailed by Management to the holder.
8. The securities represented by this VIF will be voted as directed by the holder; however, if such a direction is not made in respect of any matter, this VIF will be voted as recommended by Management.
9. The securities represented by this VIF will be voted or withheld from voting, in accordance with the instructions of the holder, on any ballot that may be called for and, if the holder has specified a choice with respect to any matter to be acted on, the securities will be voted accordingly.
10. This VIF confers discretionary authority in respect of amendments to matters identified in the Notice of Meeting or other matters that may properly come before the meeting.
11. This VIF should be read in conjunction with the accompanying documentation provided by Management.
12. By providing voting instructions as requested, you are acknowledging that you are the beneficial owner of, and are entitled to instruct us with respect to the voting of, these securities.
13. If these voting instructions are given on behalf of a body corporate set out the full legal name of the body corporate, the name and position of the person giving voting instructions on behalf of the body corporate and the address for service of the body corporate.



To Vote Your VIF Online please visit:

<https://vote.odysseytrust.com>

You will require the CONTROL NUMBER printed with your address to the right.

You can attend the meeting virtually by visiting <https://meetings.lumiconnect.com> and entering the meeting ID 400-076-688-267. For further information on the virtual meeting and how to attend it, please view the management information circular of the company.

If you vote by Internet, do not mail this VIF.

Voting by mail may be the only method for securities held in the name of a corporation or securities being voted on behalf of another individual. A return envelope has been enclosed for voting by mail.