



Notice of Availability of Proxy Materials for Everyday People Financial Corp. Annual and Special Meeting

Meeting Date and Time: Thursday, July 23, 2026, at 10:00 a.m. (mountain daylight time)

Location: virtually at <https://meetings.lumiconnect.com/400-837-900-337>

Please be advised that the proxy materials for the above noted securityholder meeting are available for viewing and downloading online. This document provides an overview of these materials, but you are reminded to access and review the information circular and other proxy materials available online prior to voting. These materials are available at:

<https://odysseytrust.com/client/everyday-people-financial/>

OR

www.sedarplus.ca

Obtaining Paper Copies of the Proxy Materials

Securityholders may request to receive paper copies of the proxy materials related to the above referenced meeting by mail at no cost. Requests for paper copies must be received by **July 10, 2026**, in order to receive the paper copy in advance of the meeting. Shareholders may request to receive a paper copy of the Materials for up to one year from the date the Materials were filed on www.sedar.com.

For more information regarding notice-and-access or to obtain a paper copy of the Materials you may contact our transfer agent, Odyssey Trust Company, via <https://odysseytrust.com/ca-en/help> or by phone at 1-888-290-1175 (toll-free within North America) or 1-587-885-0960 (direct from outside North America).

Notice of Meeting

The resolutions to be voted on at the meeting, described in detail in the Management Information Circular, are as follows:

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| Election of Directors: | Shareholders will be asked to elect directors for the ensuing year. Information respecting the election of directors may be found in the Circular under " <i>Election of Board of Directors</i> ". |
| Appointment of Auditors: | Shareholders will be asked 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. Information respecting the appointment of auditor may be found in the Circular under " <i>Appointment and Remuneration of Auditor</i> ". |

Approval of Omnibus Share Incentive Plan

Shareholders will be asked 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. Information respecting the Omnibus Share Incentive Plan may be found in the Circular under “*Approval of Omnibus Share Incentive Plan*”.

Approval of Divestiture of Non-Core Financial Services Subsidiaries

Shareholders will be asked to consider and, if deemed advisable, to pass, with or without variation, an ordinary resolution of disinterested shareholders of the Company approving the divestiture of the Company’s non-core financial services subsidiaries. Information respecting the Divestiture of Non-Core Financial Services Subsidiaries may be found in the Circular under “*Approval of Divestiture of Non-Core Financial Services Subsidiaries*”.

Approval of the Issuance of Shares-for-Debt to Related Parties

Shareholders will be asked to consider and, if deemed advisable, to pass, with or without variation, an ordinary resolution of disinterested shareholders of the Company approval of Shares-for-Debt. Information respecting the Issuance of Shares-for-Debt may be found in the Circular under “*Approval of Issuance of Shares-for-Debt to Related Parties*”.

Voting

To vote your securities, please refer to the instructions on the enclosed Proxy or Voting Instruction Form. Your Proxy or Voting Instruction Form must be received by July 21, 2026, at 10:00 a.m. (mountain daylight time).

Stratification

The Issuer is providing paper copies of its Management Information Circular only to those registered shareholders and beneficial shareholders that have previously requested to receive paper materials.

Annual Financial Statements

The Issuer is providing paper copies or emailing electronic copies of its annual financial statements to registered shareholders and beneficial shareholders that have opted to receive annual financial statements and have indicated a preference for either delivery method.