

EVERYDAY PEOPLE FINANCIAL CORP.

Suite 450, 11150 Jasper Avenue, Edmonton, Alberta, T5K 0C7

NOTICE OF ANNUAL AND SPECIAL MEETING OF SHAREHOLDERS TO BE HELD ON THURSDAY, JULY 23, 2026

NOTICE IS HEREBY GIVEN that the annual and special meeting (the “**Meeting**”) of the holders (the “**Shareholders**”) of common shares (“**Common Shares**”) in the capital of Everyday People Financial Corp. (the “**Company**”) will be held via live webcast, as set out below, on Thursday, July 23, 2026, at 10:00 a.m. (Mountain Daylight Time), for the following purposes:

1. to receive the audited consolidated financial statements of the Company for the year ended December 31, 2025 and year ended December 31, 2024, together with the report of the auditor thereon, and the unaudited interim condensed consolidated financial statements of the Company for the three months ended March 31, 2026;
2. to elect seven directors of the Company for the ensuing year;
3. to re-appoint the auditor of the Company, MNP LLP, for the ensuing year and to authorize the directors of the Company to fix the auditor’s remuneration;
4. to consider and, if deemed advisable, to pass, with or without variation, an ordinary resolution of the disinterested Shareholders of the Company confirming and approving the omnibus share incentive plan of the Company, as more fully described in the accompanying management information circular of the Company;
5. to consider and, if deemed advisable, to pass, with or without variation, an ordinary resolution of the disinterested shareholders of the Company approving the divestiture of the Company’s non-core financial services subsidiaries, as more fully described in the accompanying management information circular of the Company;
6. to consider and, if deemed advisable, to pass, with or without variation, an ordinary resolution of the disinterested shareholders approving the issuance of Shares-for-Debt transaction, as more fully described in the accompanying management information circular of the Company; and
7. to transact such other business as may properly be brought before the Meeting and any adjournment(s) or postponement(s) thereof.

As described in the notice and access notification mailed to Shareholders of the Company, the Company has decided to deliver the Meeting materials to Shareholders by posting the Meeting materials on the following website: <https://odysseytrust.com/client/everyday-people-financial/> (the “**Website**”). The use of this alternative means of delivery is more environmentally friendly as it will help reduce paper use and it will also reduce the Company’s printing and mailing costs. The Meeting materials will be available on the Website as of June 23, 2026, and will remain on the Website for one full year thereafter. The Meeting materials will also be available on SEDAR+ at www.sedarplus.ca. Shareholders will not receive paper copies of the Meeting materials unless they specifically request paper copies. Instead, all Shareholders will receive a notice and access notification which will contain information on how to obtain electronic and paper copies of the Meeting materials in advance of the Meeting. If you wish to receive a paper copy of the Meeting materials or have questions about notice-and-access, please call 1-888-290-1175 (toll-free within North America) or 1-587-885-0960 (direct from outside North America). In order to receive a paper copy in time to vote before the Meeting, your request should be received no later than July 10, 2026.

The Company is holding the Meeting as a completely virtual meeting, which will be conducted via live webcast, where all Shareholders regardless of geographic location and equity ownership will have an equal opportunity to participate

at the Meeting and engage with directors of the Company and management as well as other Shareholders. Shareholders will not be able to attend the Meeting in person. Registered Shareholders and duly appointed proxyholders will be able to attend, participate and vote at the Meeting online at <https://meetings.lumiconnect.com/> (**enter in meeting ID 400-837-900-337**). Beneficial Shareholders (being Shareholders who hold their Common Shares through a broker, investment dealer, bank, trust company, custodian, nominee or other intermediary) who have not duly appointed themselves as proxyholder will be able to attend as a guest and view the webcast but not be able to participate or vote at the Meeting.

As a Shareholder of the Company, it is very important that you read the management information circular of the Company dated June 23, 2026 (the “**Circular**”) and other Meeting materials carefully. They contain important information with respect to voting your Common Shares and attending and participating at the Meeting.

The record date for determination of the Shareholders entitled to receive notice of, and to vote at, the Meeting or any adjournments or postponements thereof is June 8, 2026 (the “**Record Date**”). Only the Shareholders whose names have been entered into the register of shareholders at the close of business on the Record Date will be entitled to receive notice of, and to vote at, the Meeting or any adjournments or postponements thereof.

A Shareholder who wishes to appoint a person, other than the management nominees identified on the form of proxy or voting instruction form, to represent him, her or it at the Meeting may do so by inserting such person’s name in the blank space provided in the form of proxy or voting instruction form and following the instructions for submitting such form of proxy or voting instruction form. This must be completed prior to registering such proxyholder, which is an additional step to be completed once you have submitted your form of proxy or voting instruction form. If you wish that a person other than the management nominees identified on the form of proxy or voting instruction form attend and participate at the Meeting as your proxy and vote your Common Shares, including if you are a nonregistered Shareholder and wish to appoint yourself as proxyholder to attend, participate and vote at the Meeting, you **MUST** register such proxyholder after having submitted your form of proxy or voting instruction form identifying such proxyholder. Failure to register the proxyholder will result in the proxyholder not receiving a Control Number to participate in the Meeting. Without a Control Number, proxyholders will not be able to attend, participate or vote at the Meeting. To register a proxyholder, Shareholders **MUST** send an email to appointee@odysseytrust.com and provide Odyssey Trust Company (“**Odyssey**”) with their proxyholder’s contact information, amount of shares appointed, name in which the shares are registered if they are a registered Shareholder, or name of broker where the shares are held if a beneficial Shareholder, so that Odyssey may provide the proxyholder with a Control Number via email.

DATED this 23rd day of June 2026.

**BY ORDER OF THE BOARD OF DIRECTORS OF
EVERYDAY PEOPLE FINANCIAL CORP.**

(signed) “*Graham Rankin*”

Graham Rankin

Chairman of the Board