Executive Chairman of Everyday People Increases Share Ownership by another 2,223,651 Shares at a Price of $0.63 per Share by way of Debt Settlement

NOT FOR DISTRIBUTION TO UNITED STATES NEWS WIRE SERVICES OR FOR RELEASE, PUBLICATION, DISTRIBUTION OR DISSEMINATION DIRECTLY, OR INDIRECTLY, IN WHOLE OR IN PART, IN OR INTO THE UNITED STATES.

Edmonton, Alberta – (Newsfile Corp. – June 30, 2025) – Everyday People Financial Corp. **(TSX-V: EPF) (OTCQB: EPFCF)** ("**Everyday People**" or the "**Company**"), a technology-driven financial services provider, is pleased to announce that it has entered into an agreement to settle an additional $1.4 million of outstanding debt owed to EAM Enterprises Inc. ("**EAM**") through the issuance of common shares (the "**Debt Settlement**").

This latest transaction follows prior debt settlements with EAM, whereby the Company settled $2 million and $4 million of outstanding debt through the issuance of 2,439,024 shares at $0.82 per share and 3,636,364 shares at $1.10 per share, respectively, as announced on January 20 and January 29, 2025.

This debt was originally advanced by the Company's Executive Chairman, Gordon Reykdal, through his family-owned entity, EAM, as part of his continued commitment to support the Company's development and growth. The Debt Settlement reflects the Company's ongoing efforts to strengthen its balance sheet by reducing liabilities and preserving cash resources to support operations and strategic growth.

"We remain deeply grateful to Gordon for his ongoing support and belief in the long-term vision of the Company," said Barret Reykdal, Co-CEO. "The past two transactions, together with the current Debt Settlement, reflect Gordon's continued commitment to the Company's financial health and strategic growth, and align his long-term interests with those of Everyday People's shareholders."

Debt Settlement Details

The Company intends to settle approximately $1.4 million of outstanding debt through the issuance of 2,223,651 common shares (the "**Settlement Shares**") to EAM at a price per share of $0.63 to settle the outstanding debt.

The Settlement Shares will be issued as a non-arm's length transaction, as EAM is a company controlled by Gordon Reykdal, Executive Chairman and Director of the Company. Currently, EAM together with Gordon Reykdal owned 21.8% of the Company's issued and outstanding common shares. Upon completion of the Debt Settlement, EAM together with Gordon Reykdal will hold 23.2% of the Company's issued and outstanding common shares. The Debt Settlement will not result in the creation of a new control person or insider of the Company.

The issuance of the Settlement Shares are subject to the approval of the TSX Venture Exchange (the "**TSXV**"). The Settlement Shares will be subject to a statutory hold period of four months and one day from the date of issuance, in accordance with applicable securities laws and the policies of the TSXV.

Related Party Transaction Disclosure

The issuance of the Settlement Shares to EAM constitutes a "related party transaction" under Multilateral Instrument 61-101 *Protection of Minority Security Holders in Special Transactions* ("**MI 61-101**").

The Company is relying on exemptions from the formal valuation and minority shareholder approval requirements of MI 61-101, as provided in sections 5.5(a) and 5.7(1)(a) of MI 61-101, since the fair market value of the Settlement Shares issued, and the consideration paid, does not exceed 25% of the Company's market capitalization.

The Debt Settlement was reviewed and approved by the Company's independent directors.

About Everyday People Financial Corp.

Everyday People Financial Corp. is a technology-driven financial services company with a mission to help individuals and businesses manage money better. First established in 1988, we have a workforce of over 625 people operating in the United Kingdom and Canada providing fully fee-for-service solutions across two business pillars operating in Canada and the United Kingdom.

Revenue Cycle Management (RCM), which helps organizations recover receivables and streamline billing processes without purchasing consumer debt, and Financial Services, which provides digital tools and credit access programs that support Canadians on their financial journey, all without lending money.

Founded on the belief that everyone deserves a second chance to rebuild financial health and wealth, the Company is committed to providing affordable, innovative, and responsible financial solutions that create lasting value for our clients, customers, and shareholders.

We are changing the way people manage money by enhancing our client and consumer services with our own affordability assessment programs with specialized financial products and literacy programs. We're helping everyday people rebuild their financial health for generational wealth. We stand for creativity and entrepreneurship. Our combination of companies, products and services has been established to ensure we can fulfill consumers' financial needs and service them in a low-cost and effective manner.

For more information visit: www.everydaypeoplefinancial.com.

Contact

Barret Reykdal
Co-CEO, RCM (North America) of Everyday People Financial Corp.
letsconnect@epfinancial.ca
1 888 825 9808 (Press Option 2 for Investor and Media Relations)

Cautionary Note Regarding Forward-Looking Statements

This news release includes certain "forward-looking statements" or "forward-looking information" (collectively referred to hereafter as "forward-looking statements") under applicable Canadian securities legislation. Forward-looking statements include, but are not limited to, statements with respect to financial performance, results of operations, integration of the acquired businesses, and the business, plans, strategy and operations of the Company. Forward-looking statements are necessarily based upon a number of *estimates and assumptions that, while considered reasonable, are subject to known and unknown risks, uncertainties and other factors which may cause the actual results and future events to differ materially from those expressed or implied by such forward-looking statements. Such factors include, but are not limited to, expectations and assumptions concerning the Company and the acquired businesses as well as other risks and uncertainties, including those described in the documents filed by the Company on SEDAR+ at www.sedarplus.ca. There can be no assurance that such statements will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. Accordingly, readers should not place undue reliance on forward-looking statements. The Company disclaims any intention or obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.*

Disclaimer

This news release is not an offer of the securities for sale in the United States. The securities described in this news release have not been registered under the U.S. Securities Act of 1933, as amended, and may not be offered or sold in the United States or to, or for the account or benefit of, U.S. persons (as defined in Regulation S under the U.S. Securities Act of 1933, as amended) absent registration or an exemption from registration. This news release shall not constitute an offer to sell or a solicitation of an offer to buy nor shall there be any sale of the securities in any state in which where such offer, solicitation or sale would be unlawful.

Neither TSX Venture Exchange nor its Regulation Services Provider (as that term is defined in the policies of the TSX Venture Exchange) accepts responsibility for the adequacy or accuracy of this release.