Everyday People Financial Corp. Completes Strategic Transition to Fee-for-Service Model with Sale of Legacy Home Inventory

Edmonton, Alberta – (Newsfile Corp. – July 11, 2025) – Everyday People Financial Corp. **(TSX-V: EPF) (OTCQB: EPFCF)** ("**Everyday People**" or the "**Company**"), a technology-driven financial services provider, headquartered in Edmonton, Alberta, is pleased to announce the successful sale of its remaining EP Homes inventory to EAM Enterprises Inc. ("**EAM**") on June 30, 2025, completing its multi-year strategy to exit non-core operations and fully transition to a fee-for-service business model.

Under the terms of the transaction, EAM acquired the Company's outstanding home inventory for $3,954,959, representing a premium to the book value of $3,732,806, and generating a gain on sale of approximately $222,153. Proceeds from the sale were used to fully retire $3,031,378 in legacy housing-related debt, which carried annual interest rates ranging from 5.74% to 13.5%.

"This transaction is both financially and strategically significant," said Gordon Reykdal, Executive Chairman of Everyday People. "It removes the last vestiges of the legacy EP Homes program, strengthens our balance sheet, eliminates high-cost debt, and allows us to focus exclusively on scaling our two core platforms in Revenue Cycle Management and digital EP Financial Services Pillars."

The sale also eliminates the Company's exposure to real estate credit risk and capital-intensive assets, in line with its strategic shift toward high-margin, technology-enabled, fee-for-service solutions.

"This is a pivotal step forward," added Tyler Hatch, Co-CEO of the Company's Financial Services division. "Our goal has always been to build a scalable, compliant, and capital-light platform. With this transaction, we are now positioned to reinvest fully into our core businesses and pursue growth opportunities without the drag of non-core assets."

The Company will report the gain on sale in its upcoming financial statements and expects the transaction to improve key financial metrics, including debt-to-equity ratio, interest expense, and operating margin.

Related Party Transaction Disclosure

The purchaser, EAM, is a private company wholly owned by Carrie Reykdal, the spouse of Gordon Reykdal, who is the Executive Chairman and a director of the Company. Accordingly, the sale of the remaining EP Homes inventory (the "**Transaction**") to EAM constitutes a "related party transaction" under TSX Venture Exchange ("**TSXV**") Policy 5.9 and 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 pursuant to sections 5.5(a) and 5.7(1)(a), respectively, as the fair market value of the subject matter of, nor the fair market value of the consideration for, the Transaction does not exceed 25% of the Company's market capitalization, however, the Company voluntarily obtained independent appraisals on the EP Homes inventory to support the fairness of the Transaction.

In addition, shareholder approval is not required under TSXV Policy 5.3 *Acquisitions and Dispositions of Non-Cash Assets*, as the Transaction does not exceed the thresholds set out therein that would trigger a requirement for disinterested shareholder approval.

The Company's board of directors consists of a majority of independent directors who have approved the Transaction.

Everyday People Financial Services

Everyone deserves access to responsible credit. EP Financial Services ("**EPFS**") operates on a fee-for-service model, generating revenue from financial services and card fees. As a credit facilitator and program manager, EPFS helps businesses and government agencies coordinate with card networks, credit bureaus, and banks to implement customized payment card and credit access programs. Additionally, EPFS offers its own unique B2C card and credit access programs.

Our financial products and services are meticulously crafted and frequently tailored to meet the unique needs of our clients who are serving everyday people, everyday. Our customer support is bolstered by the collective 75 years of experience and advanced technology from our RCM division. This fusion of expertise allows EPFS to enhance access to responsible credit, promote financial wellness, facilitate homeownership, enable efficient health spending, streamline procurement and support supply chains across Canada, the United Kingdom and the United States.

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.

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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 and key financial metrics, 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.