Everyday People Financial Announces Quarterly Issuance of Shares for Services

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Edmonton, Alberta -- (Newsfile Corp. – October 22, 2025) – Everyday People Financial Corp. (TSX-V: EPF) (OTCQB: EPFCF) ("**Everyday People**" or the "**Company**"), a technology-driven financial services provider, announces the following share issuances pursuant to the advisory agreement and amending agreement (together, the "**Agreement**") with an independent consultant previously disclosed on July 10, 2025.

Pursuant to the terms of the Agreement, the consultant provided services for the quarterly three-month period ending September 30, 2025, in exchange for a monthly fee of $5,000 cash and an aggregate of $15,000 payable in common shares in the capital of the Company. For the quarter ended September 30, 2025, the Company issued an aggregate of 21,832 common shares in the capital of the Company (the "**Shares**") at deemed prices per Share as set out below, as compensation for services rendered under the Agreement:

- 7,813 Shares at a price of $0.64 per Share for July 2025 services
- 6,667 Shares at a price of $0.75 per Share for August 2025 services
- 7,353 Shares at a price of $0.68 per Share for September 2025 services

The Shares are subject to a four month and one day hold period in accordance with applicable securities laws and policies of the TSX Venture Exchange (the "**TSXV**"). The consultant is an arm's length party to the Company, and the issuance of the Shares does not constitute a related party transaction or result in the creation of a new control person or insider of the Company.

As of the date of this news release the Company has 129,087,434 common shares issued and outstanding.

Subject to TSXV approval, the Company will issue a news release at least once per calendar quarter disclosing the number of common shares issued and the deemed value per common share in exchange for the services rendered. This news release is being issued in accordance with section 6.2(m)(i) of TSXV Policy 4.4.

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 600 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 or may include 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.

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