



Everyday People Financial Closes ACT Acquisition Expanding its UK RCM Platform

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. – January 9, 2026) – 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 its wholly-owned subsidiary, BPO Collections Limited (“**BPO**”), has successfully completed the acquisition of ACT Credit Management Limited (“**ACT**”) as of January 7, 2026 (the “**Acquisition**”). The Acquisition follows approval by the Financial Conduct Authority (the “**FCA**”) in the United Kingdom (“**UK**”) received on December 16, 2025, in connection with the share purchase agreement (the “**Purchase Agreement**”) dated November 6, 2025.

“The successful closing of the ACT Acquisition marks a significant milestone and our fifth acquisition in expanding our UK revenue cycle management (“**RCM**”) operations,” said Graham Rankin, Co-CEO RCM (UK) of the Company. “ACT’s strong reputation and operational expertise meaningfully enhance our RCM platform and align with our disciplined acquisition strategy. We anticipate ACT to contribute an annual EBITDA in the range of approximately C\$750 thousand to C\$1.0 million, with anticipated revenue to be in the range of C\$6.0 million to C\$9.0 million, further supporting the Company’s steady growth through targeted acquisitions.”

Under the terms of the Purchase Agreement, BPO acquired 100% of the issued and outstanding shares in ACT. The Company did not assume any of ACT’s existing debt. The Acquisition was funded through existing cash flow, and no shares were issued.

Founded over a decade ago, ACT provides comprehensive debt collection and credit management services across the UK and is authorized and regulated by the FCA. Its client base spans multiple industries, offering specialized services in debt recovery, tracing, credit reporting, and legal enforcement.

Shares for Debt

On January 8, 2026, the Company entered into debt settlement agreements (the “**Debt Settlement**”) with four independent directors of the Company to settle accrued directors’ fees. Pursuant to the Debt Settlement, the Company has agreed to settle an aggregate of \$291,500 in unpaid directors’ fees in 2025 (the “**Debt**”) through the issuance of an aggregate of 435,075 common shares in the capital of the Company (the “**Settlement Shares**”) at a deemed price of \$0.67 per common share. The Settlement Shares will be issued in full and final satisfaction of the Debt. This initiative reflects the Company’s ongoing efforts to enhance its financial position by reducing liabilities and preserving cash to support operational needs and drive strategic growth.

The transaction constitutes a “shares for debt” transaction pursuant to TSX Venture Exchange (“**TSXV**”) Policy 4.3 *Shares for Debt* and is subject to the acceptance of the TSXV. The Settlement Shares will be

subject to a hold period of four months and one day from the date of issuance, in accordance with applicable securities laws and TSXV policies.

The issuance of the Settlement Shares constitutes a related party transaction within the meaning of 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 transaction was approved by the Company’s disinterested directors, and the participating directors abstained from voting on the approval of the transaction. No finder’s fees or commissions were paid in connection with the transaction.

Quarterly Issuance of Shares for Services

The Company has issued the following shares for services, pursuant to the advisory agreement and amending agreement (together, the “**Agreement**”) with an independent consultant previously disclosed on July 10, 2025. For the quarterly three-month period ending December 31, 2025, the Company paid the consultant \$5,000 cash and an aggregate of \$10,000 payable in common shares in the capital of the Company. For the quarter ended December 31, 2025, the Company issued an aggregate of 14,202 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:

- \$5,000 cash plus 6,849 Shares at a price of \$0.73 per Share for October 2025 services
- \$Nil cash plus 7,353 Shares at a price of \$0.68 per Share for November 2025 services
- No cash or Shares were issued for December 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 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. 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.

As of the date of this news release the Company has 129,201,636 common shares issued and outstanding.

Issuance of Restricted Share Units

On December 31, 2025, as previously approved by the Board, the Company issued 37,500 RSUs to one officer pursuant to the terms of the Company’s Omnibus Share Incentive Plan (the “**Plan**”). Each RSU entitles the holder to receive one common share upon vesting. These RSUs will vest one year from the grant date.

Omnibus Share Incentive Plan

The Company’s Plan provides for the grant RSUs, options (“**Options**”), performance share units (“**PSUs**” and together with the RSUs, “**Share Units**”) and deferred share units (“**DSUs**” and together with the Options

and Share Units, “Awards”). The Plan includes a “rolling” stock option plan component that sets the maximum number of common shares in the capital of the Company (“Common Shares”) reserved for issuance, in the aggregate, pursuant to the exercise of Options granted thereunder, together with the number of Common Shares reserved for issuance pursuant to the settlement of Share Units and DSUs granted under the Plan and the number of Common Shares reserved for issuance pursuant to any other security based compensation arrangement of the Company, at 10% of the number of Common Shares issued and outstanding on a non-diluted basis from time to time. In addition, the Plan sets the maximum number of Common Shares reserved for issuance, in the aggregate, pursuant to the settlement of Share Units and DSUs granted under the Plan at 5,000,000 Common Shares.

The Company’s Plan was last annually approved by the Company’s shareholders at its annual and special meeting held September 29, 2025, and subsequently received annual approval from the TSX Venture Exchange on September 30, 2025.

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.

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.

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

Gordon Reykdal
Executive Chairman 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 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.

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 policies of the TSX Venture Exchange) accepts responsibility for the adequacy or accuracy of this release.