Everyday People Financial Corp. Announces Amended Disclosures in the Q3 2025 MD&A

Edmonton, Alberta – (Newsfile Corp. – February 20, 2026) – Everyday People Financial Corp. (**TSX-V: EPF**) (**OTCQB: EPFCF**) ("**Everyday People**" or the "**Company**"), a technology-driven financial services provider, today announced that it has filed an amended Management's Discussion and Analysis ("**MD&A**") for the three and nine months ended September 30, 2025 (the "**Amended Q3 2025 MD&A**").

Reason for Refiling

The Amended Q3 2025 MD&A has been filed to enhance and clarify certain disclosure relating to the Company's previously disclosed arrangement involving Kenge Enterprises Corp. and EAM Enterprises Inc. (the "**Arrangement**").

The Amended Q3 2025 MD&A includes:

- Clarification of the Company's intended role in the Arrangement;
- Revised disclosure regarding the roles and responsibilities of the parties;
- Expanded discussion of funding mechanics and related party relationships;
- Additional disclosure regarding amounts advanced and returned under the Arrangement;
- Clarification of the promissory note and related trust arrangements;
- Expanded discussion of prior revenue reversals and accounting treatment; and
- Enhanced risk factor disclosure specific to the Arrangement.

The amendments are principally disclosure enhancements and clarifications. The Company confirms that the refiling does not result in any restatement of the previously filed interim condensed consolidated financial statements for the period ended September 30, 2025.

Availability of Amended MD&A

The Amended Q3 2025 MD&A is available under the Company's profile on SEDAR+ at www.sedarplus.ca.

Shareholders and investors are encouraged to review the Amended Q3 2025 MD&A in its entirety.

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
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, 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.

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.