



Everyday People Financial Corp. Announces Strategic Divestiture and Transition to Pure-Play Global Revenue Cycle Management Platform

Edmonton, Alberta – (NewsFile Corp. – March 11, 2026 – Everyday People Financial Corp. (TSX-V: EPF) (OTCQB: EPFCF) (“Everyday People” or the “Company”) today announced a strategic restructuring that will see the Company divest its Financial Services operating entities to EAM Enterprises Inc. (“EAM”).

Following completion of the transaction, the Company intends to rebrand its Canadian and United Kingdom operations as Everyday People Financial Solutions Corp., aligning the public company with its international Revenue Cycle Management (“RCM”) platform located in the United Kingdom (“UK”). The transaction simplifies the Company’s structure and positions the Company as a pure-play international RCM platform.

Following completion of the divestiture, the Company will operate as a pure-play global RCM platform, providing receivables management and collections services to financial institutions, telecommunications providers, utilities, government agencies, and commercial enterprises.

Strategic Focus on Core RCM Platform

The Company’s RCM platform includes the operations of:

- BPO Collections Limited – UK operations
- Everyday People Financial Solutions Limited – UK operations
- CCS Group Holdings Limited – UK operations
- ACT Credit Management Limited – UK operations
- General Credit Services Inc. – Canadian operations
- Groupe Solution Collect Solu Inc. – Canadian operations

These businesses collectively employ over 600 professionals across Canada and the UK and serve a diversified client base across both public and private sectors.

The Company’s RCM operations have experienced significant growth in recent years. For the three and nine months ended September 30, 2025, the RCM segment generated approximately \$18.8 million and \$51.6 million in revenue, representing 51% and 40% growth compared to \$12.5 million and \$36.9 million during the same periods in 2024. During the same periods, the RCM segment reported Adjusted EBITDA of \$2.7 million and \$7.6 million, reflecting continued strong operational performance. Following completion of the restructuring, the Company will be positioned as one of the larger independent receivables management platforms operating across both the Canadian and UK markets.

Management believes the simplified structure will allow the Company to pursue additional strategic acquisitions within the receivables management sector while maintaining access to traditional bank financing.

Improved Capital Markets Positioning

The restructuring creates a simplified investment story aligned with public market peers operating in the global receivables management industry. Under the transaction structure, EAM will acquire 100% of the issued and outstanding shares of (collectively the “Parties”):

- Everyday People Homes Inc.
- EP Homes II Inc.
- EP Travel Card Inc.
- Everyday People Care Inc.
- Everyday People Climb Credit Inc.
- Everyday People Supply Chain Solutions Inc.

The Parties have entered into a sale and purchase agreement dated March 11, 2026, for the purchase price of \$850,000, subject to customary post-closing adjustments. The transaction is expected to close on or before April 1, 2026, subject to customary approvals. No finder’s fees or commissions are contemplated in connection with the transaction.

Related Party Disclosure

EAM is a private company owned by Carrie Reykdal, the wife of Gordon Reykdal the Executive Chairman of the Company. As a result, the divestiture constitutes a related party transaction within the meaning of Multilateral Instrument 61-101 *Protection of Minority Security Holders in Special Transactions* (“MI 61-101”) and is subject to the requirements of the TSX Venture Exchange Policy 5.9 *Protection of Minority Security Holders in Special Transactions* (“TSXV Policy 5.9”).

The transaction was reviewed and approved by the independent members of the Company’s Board of Directors (the “Board”), with the interested director abstaining from deliberations and voting. The independent directors determined that the transaction is in the best interests of the Company and its shareholders. The Company has determined that the transaction is exempt from the formal valuation and minority shareholder approval requirements of MI 61-101 pursuant to Sections 5.5(a) and 5.7(1)(a) of MI 61-101, as neither the fair market value of the assets being disposed of, nor the consideration to be received by the Company, exceeds 25% of the Company’s market capitalization.

The Company has been advised that the proposed disposition may be considered a Reviewable Disposition under TSX Venture Exchange Policy 5.3 Acquisitions and Dispositions of Non-Cash Assets due to the related party nature of the transaction. The Company is preparing and will submit the required documentation to the TSX Venture Exchange in accordance with applicable policies.

Completion of the transaction remains subject to acceptance by the TSX Venture Exchange and applicable regulatory approvals.

Continuous Disclosure

The Company considers this restructuring a material change under National Instrument 51-102 *Continuous Disclosure Obligations* and will file a Material Change Report on SEDAR+ in accordance with applicable Alberta securities regulations. Future filings, including MD&A, and financial statements, will reflect the divestiture.

Future Participation Rights

The transaction structure includes provisions intended to allow Everyday People Financial Corp. shareholders to participate in the future economic upside of the Financial Services platform.

As part of the transaction structure, the Company and EAM have agreed that, should the Financial Services assets be reorganized, spun out, or listed as part of a new public company in the future, the parties intend to implement mechanisms, subject to regulatory approvals and final structuring, that may allow shareholders of Everyday People Financial Corp. to participate in certain economic benefits associated with such transaction.

Management believes this structure preserves long-term optionality while allowing the public company to focus on its core operations.

Corporate Rebranding

Following completion of the transaction and subject to regulatory approvals, the Company intends to change its name to Everyday People Financial Solutions Corp. The rebranding reflects the Company's strategic evolution into a global receivables management platform aligned with its international UK operations.

Management Commentary

Gordon Reykdal, Executive Chairman, commented: "This transaction represents an important step in simplifying our business and focusing entirely on our strongest and most scalable platform. Our RCM operations form a substantial international platform serving clients across Canada and the UK. By transitioning the Financial Services division to EAM, we are positioning the public company to concentrate on stable, recurring fee-for-service revenue streams while allowing the financial services platform to develop independently."

Gordon Reykdal continued: "The planned rebranding to Everyday People Financial Solutions Corp. aligns the public company with our flagship Glasgow operations in the UK and reflects our focus on global receivables management and financial recovery solutions. With our international infrastructure already in place, we believe the Company is well positioned to act as a consolidator in the receivables management sector."

Graham Rankin, Co-Chief Executive Officer of the Company's UK RCM division, commented: "Our collections and receivables management platform continues to expand across both the UK and Canadian markets. This strategic transition allows our team to focus on operational execution, continued technology integration and expanding our relationships with institutional clients."

Barret Reykdal, Co-Chief Executive Officer of the Company's Canadian RCM division, added: "Simplifying the corporate structure and focusing on our core collections businesses positions the Company well for long-term growth. With operations across two major markets and a scalable technology platform, we believe Everyday People Financial Solutions Corp. is well positioned to expand through both organic growth and strategic acquisitions."

Redemption of Restricted Share Units

On March 6, 2026, the Company's Board approved the issuance of an aggregate of 380,000 common shares pursuant to the redemption of Restricted Share Units ("**RSUs**") that vested on February 19, 2026, after one year, to three participants. In accordance with the terms of the Company's Omnibus Share Incentive Plan (the "**Plan**"), RSUs may only be redeemed for common shares no earlier than 15 days following their respective vesting dates.

Following the RSU redemptions, the Company has 129,581,636 common shares issued and outstanding. All common shares issued upon redemption of RSUs are subject to a statutory hold period of four months and one day under applicable Canadian securities laws and the policies of the TSX Venture Exchange.

Issuance of Restricted Share Units

On January 20, 2026, the Company's disinterested Board members approved the grant of 250,000 restricted RSUs to each of the Company's independent directors as part of their 2026 compensation, pursuant to the Company's Plan. Each RSU entitles the holder to receive one common share of the Company upon vesting. The RSUs will vest one year from the date of grant, subject to the terms of the Plan.

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.

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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, rebranding, the proposed disposition of subsidiaries, and future participation rights, 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, the negotiation and completion of the proposed transaction, regulatory approvals including TSXV acceptance, market conditions, changes in client demand, operational performance, 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.

The securities referred to in this news release have not been, nor will they be, registered under the United States Securities Act of 1933, as amended, and may not be offered or sold within the United States or to, or for the account or benefit of, U.S. persons absent U.S. registration or an applicable exemption from the U.S. registration requirements. This news release does not constitute an offer for sale of securities for sale, nor a solicitation for offers to buy any securities.

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