



Everyday People Financial Corp. Receives Conditional TSX Venture Exchange Acceptance for Divestiture of Financial Services Division

Edmonton, Alberta – (NewsFile Corp. – April 13, 2026) – **Everyday People Financial Corp.** (TSX-V: EPF) (OTCQB: EPFCF) (**“Everyday People”** or the **“Company”**) is pleased to announce that it has received conditional acceptance from the TSX Venture Exchange (the **“TSXV”**) for the previously announced divestiture of its Financial Services operating entities to FinCard Financial Services Inc. (**“FinCard”**), a wholly owned subsidiary of EAM Enterprises Inc. (**“EAM”**) (the **“Transaction”**).

On March 11, 2026, the Company announced the Transaction, pursuant to which FinCard will acquire 100% of the issued and outstanding shares of the following Financial Services entities (collectively, the **“Divested Subsidiaries”**):

- 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 Company entered into a share purchase agreement with FinCard dated March 11, 2026, for a purchase price of \$850,000, subject to customary post-closing adjustments. In connection with the Transaction, the Company will also eliminate an aggregate of approximately \$43.5 million in intercompany balances owed to it by the Divested Subsidiaries. As the Divested Subsidiaries are wholly-owned subsidiaries of the Company, the intercompany balances being eliminated as part of the Transaction are already eliminated on consolidation and have no net impact on the Company’s consolidated financial statements. The \$850,000 purchase price will be reflected as proceeds in the Company’s consolidated financial statements upon closing, with any gain or loss on disposition determined at that time. FinCard is a wholly owned subsidiary of EAM, a private company owned by Carrie Reykdal, the wife of Gordon Reykdal, Executive Chairman of the Company. As a result, the Transaction 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 TSX Venture Exchange Policy 5.9.

The Transaction, including the elimination of intercompany balances, 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 considered available financial and operational information relating to the Divested Subsidiaries determined that the Transaction is reasonable in the circumstances and is in the best interests of the Company and its shareholders.

The Company is relying on the exemption from the formal valuation pursuant to MI 61-101 Section 5.5(a) on the basis that the fair market value of the Transaction nor the consideration to be received by the Company, exceeds 25% of the Company’s market capitalization. As a result, no formal valuation has been prepared in connection with the Transaction. The Transaction is also a non-arm’s-length disposition under

TSX Venture Exchange Policy 5.3 – *Acquisitions and Dispositions of Non-Cash Assets* (“**Policy 5.3**”). In lieu of a formal valuation, the Transaction is subject to approval by a majority of the votes cast by disinterested shareholders pursuant to Section 5.14(c) of Policy 5.3. The Company is relying on such disinterested shareholder approval to satisfy the evidence of value requirements applicable to non-arm’s-length dispositions under Section 5.11(c) of TSXV Policy 5.3.

Future Participation Rights

As disclosed in the Company’s March 11, 2026 press release, the Transaction structure includes provisions intended to allow the Company’s 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 Divested Subsidiaries be reorganized, spun out, or listed as part of a new public company in the future, the parties intend to implement mechanisms, that may allow shareholders of the Company to participate in certain economic benefits associated with such Transaction. Any such future transaction would be subject to the negotiation and execution of definitive agreements, receipt of all required regulatory approvals, including acceptance of the TSX Venture Exchange, and compliance with applicable securities laws.

Management believes this structure preserves long-term optionality while allowing the Company to focus on its core revenue cycle management (“**RCM**”) operations.

Strategic Rationale

As previously announced, the Transaction is intended to simplify the Company’s corporate structure and position the Company as a pure-play international RCM platform.

Management Commentary

Gordon Reykdal, Executive Chairman, commented: “Receiving conditional acceptance from the TSXV is an important milestone in completing this Transaction. We are committed to working through the remaining conditions efficiently and look forward to providing shareholders with the information they need to evaluate and vote on this strategic step forward for the Company.”

The March 11, 2026 news release announcing the Transaction is available on the Company’s SEDAR+ profile at www.sedarplus.ca and on the Company’s website at www.everydaypeoplefinancial.com.

Conditional Acceptance

On April 10, 2026, the TSXV provided conditional acceptance of the Transaction (the “**Conditional Acceptance**”). Completion of the Transaction remains subject to satisfaction of the conditions set out in the Conditional Acceptance, which include disinterested shareholder approval by way of information circular (the “**Circular**”) and such other conditions as may be required by the TSXV in accordance with its policies.

The Company will prepare and mail the Circular to shareholders in connection with an annual and special meeting of shareholders (the “**Meeting**”) to be called for the purpose of, among other things, approving the Transaction and conducting the Company’s annual business. The Meeting is anticipated to be held in mid-July 2026. The Circular will include full details regarding the Transaction and all other matters to be considered at the Meeting.

Completion of the Transaction and final TSXV acceptance remain subject to, among other things, disinterested shareholder approval and satisfaction of all remaining conditions set out in the Conditional Acceptance.

About Everyday People Financial Corp.

Everyday People Financial Corp. is a technology-driven Revenue Cycle Management (“RCM”) company. First established in 1988, we have a workforce of over 650 people operating in the United Kingdom and Canada providing fully fee-for-service RCM solutions that help organizations recover receivables and streamline billing processes without purchasing consumer debt.

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.

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 the proposed Transaction, including the anticipated completion thereof, satisfaction of conditions set out in the Conditional Acceptance, the calling and holding of a shareholder meeting, the preparation and mailing of the Circular, financial performance, future participation rights, 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, the negotiation and completion of the proposed Transaction, regulatory approvals including final TSXV acceptance, shareholder approval, 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.

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.