Everyday People Financial Corp. Announces Annual and Special Meeting and FinCard Financial Services Inc. Shareholder Trust Share Issuance

Edmonton, Alberta — (Newsfile Corp. — April 15, 2026) — Everyday People Financial Corp. (TSX-V: EPF) (OTCQB: EPFCF) (**"EP Financial"** or the **"Company"**) announces that, further to its news release dated April 13, 2026 regarding the conditional TSX Venture Exchange (the "**TSXV**") acceptance of the previously announced divestiture of its non-core Financial Services and EP Homes operating entities (the "**Divested Subsidiaries**") to FinCard Financial Services Inc. (**"FinCard"**), a wholly owned subsidiary of EAM Enterprises Inc. (**"EAM"**) (the **"Transaction"**), the Company is pleased to provide the following updates. FinCard is a wholly owned subsidiary of EAM, a private company owned by the spouse of Gordon Reykdal, Executive Chairman of the Company. As a result, the Transaction constitutes a related party transaction under Multilateral Instrument 61-101 - *Protection of Minority Security Holders in Special Transactions* ("**MI 61-101**")

Annual and Special Meeting of Shareholders

The Company is pleased to announce that its annual and special meeting of shareholders (the "**Meeting**") will be held on July 23, 2026. The record date for determining shareholders entitled to receive notice of and vote at the Meeting is June 8, 2026 (the "**Record Date**").

The Meeting will be called for the purpose of, among other things:

- **Approving the Transaction**: Disinterested shareholders will be asked to approve the divestiture of the Company's Divested Subsidiaries to FinCard, as required under MI 61-101 and TSXV Policy 5.9. The Transaction is also subject to approval by a majority of the votes cast by disinterested shareholders pursuant to Section 5.14(c) of TSXV Policy 5.3, and the Company is relying on such 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, as previously stated in the Company's April 13, 2026 news release.
- **Annual business**: Including the election of directors, appointment of auditors, and such other matters as may properly come before the Meeting.

The Company will prepare and mail a management information circular (the "**Circular**") to all shareholders of record as of the Record Date in advance of the Meeting. The Circular will contain full details of the Transaction, including the background to the Transaction, the reasons for the recommendation of the independent directors, valuation disclosure required under MI 61-101 (or an explanation thereof), and all information required to allow disinterested shareholders to make an informed voting decision. The Circular will be filed under the Company's profile on SEDAR+ at www.sedarplus.ca.

Management Changes

In connection with the Transaction and the Company’s transition to a pure-play revenue cycle management (“**RCM**”) platform, the following management changes have been implemented:

- Gordon Reykdal has transitioned from Executive Chairman of the Company to Senior Advisor and will remain a Director of the Company. Mr. Reykdal has also been appointed Executive Chairman of FinCard Financial Services Inc.
- Tyler Hatch has transitioned from Co-Chief Executive Officer of the Company to Chief Executive Officer of FinCard Financial Services Inc.
- Graham Rankin has been appointed Chairman of the Board of the Company and will remain Co-Chief Executive Officer, RCM (UK).

Barret Reykdal remains Co-Chief Executive Officer, RCM (North America) and Director of the Company.

FinCard Trust Share Issuance

FinCard has issued and set aside common shares of FinCard (the “**FinCard Shares**”) in trust for the future benefit of EP Financial shareholders. Common shares are anticipated to be disseminated to the EP Financial shareholders after completion of the Transaction by way of Direct Registration System.

Subject to the negotiation and execution of definitive agreements, receipt of all required regulatory approvals, including final acceptance of the TSXV upon closing of the Transaction, and compliance with applicable securities laws, it is anticipated that one (1) FinCard Share will be distributed for each one (1) common share of EP Financial outstanding at the time of closing (the **“Closing”**). No action is required by EP Financial shareholders at this time.

FinCard is a private company and the FinCard Shares will not be listed on any stock exchange at the time of distribution and may be subject to resale and transfer restrictions under applicable securities laws.

About the Transaction

As previously announced on March 11, 2026, and April 13, 2026, the Transaction involves the divestiture of 100% of the issued and outstanding shares of the following Divested Subsidiaries to FinCard for aggregate cash consideration of $850,000, subject to post-closing adjustments:

- 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 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.

Completion of the Transaction remains subject to, among other conditions, disinterested shareholder approval at the Meeting and final acceptance by the TSXV.

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, the anticipated timing and holding of the Meeting, the preparation, mailing and contents of the Circular, the receipt of shareholder and regulatory approvals (including final acceptance by the TSXV), , satisfaction of conditions set out in the TSXV Conditional Acceptance including the completion of the Transaction, the preparation and mailing of the Circular, the distribution of FinCard Shares, and potential future transactions involving FinCard's assets, 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, disinterested shareholder approval, market conditions, operational performance, expectations and assumptions concerning the Company 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.