



## Everyday People Financial Corp. Provides Additional Disclosure Regarding Distribution of FinCard Shares to Shareholders

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Edmonton, Alberta – (Newsfile Corp. – June 23, 2026) – **Everyday People Financial Corp. (TSX-V: EPF) (OTCQB: EPFCF)** (“**EP Financial**” or the “**Company**”) is pleased to provide additional disclosure regarding the proposed distribution of Class A common voting shares of FinCard Financial Services Inc. (“**FinCard**”) to shareholders of the Company, as further described in the Company’s management information circular dated June 23, 2026 (the “**Circular**”).

As disclosed in the Circular, FinCard has issued 139,581,636 Class A common voting shares (the “**FinCard Shares**”) into trust for the benefit of the Company’s shareholders pursuant to a Trust Agreement entered into among FinCard, the Company, Barret Reykdal as bare trustee, with Odyssey Trust Company as the transfer agent. The FinCard Shares are intended to be distributed on a one-for-one (1:1) basis to shareholders of the Company who are shareholders of record as of July 23, 2026, with each such shareholder receiving one FinCard Share for each common share of the Company held on July 23, 2026.

The Company also notes that on June 12, 2026, FinCard and Smartset Services Inc. announced a letter of intent concerning a proposed qualifying transaction (the “**QT**”). The proposed FinCard Share distribution remains independent of and not conditional upon completion of the QT. Shareholders of the Company will receive the FinCard Shares whether or not the proposed QT is completed. The QT only affects whether those FinCard Shares ultimately become shares of a TSXV-listed issuer; it does not affect shareholders’ entitlement to receive the FinCard Shares themselves.

Further, the Company wishes to clarify that the distribution of FinCard Shares is not part of the consideration payable to the Company in connection with the proposed divestiture of the Company’s non-core financial services subsidiaries and is independent of, and not conditional upon, shareholder approval or completion of the divestiture transaction described in the Circular filed on SEDAR+ under the Company’s profile. Subject to applicable legal, regulatory and administrative requirements, the Company’s shareholders will be entitled to receive the FinCard Shares regardless of whether disinterested shareholders approve the proposed divestiture transaction at the Company’s annual and special meeting scheduled for July 23, 2026.

“Our shareholders have supported EP Financial through every stage of its growth, and we believe they should have the opportunity to participate directly in the next chapter of value creation,” said Gordon Reykdal, Executive Chairman of FinCard and Senior Advisor to EP Financial. The FinCard Share distribution is intended to recognize and reward that loyalty by providing shareholders with a direct ownership interest in FinCard and its future growth opportunities, while allowing EP Financial to sharpen its focus on building a pure-play leading revenue cycle management business.”

As previously disclosed, FinCard is currently a private Alberta corporation and is not a reporting issuer in any jurisdiction of Canada. Accordingly, the FinCard Shares will be subject to resale restrictions under applicable securities laws and transfer restrictions contained in FinCard's articles.

Additional details concerning the proposed divestiture transaction, FinCard, the FinCard Share distribution and associated risk factors are contained in the Circular, which is available under the Company's profile on SEDAR+ at [www.sedarplus.ca](http://www.sedarplus.ca).

#### **About FinCard Financial Services Inc.**

FinCard a private company was incorporated in January 2026 under the laws of Alberta, FinCard operates with a comprehensive compliance and payments infrastructure framework, handling the regulatory, technology, and banking relationship layers so that its clients can focus on serving their own customers. FinCard's registered and head office is located at 450, 11150 Jasper Ave., Edmonton, AB, T5K 0C7.

FinCard is a Canadian payments infrastructure built for the people at the end of the transaction. FinCard's technology platform enables organizations to issue prepaid cards, manage digital wallets, and move money directly to the individuals they serve whether that means tip distribution for restaurant workers, health spending accounts for employees, benefit disbursements for government programs, or corporate expense management.

FinCard the Purchaser and Everyday People Investments Inc. a 100% owned subsidiary of the Company entered into a share purchase agreement dated March 11, 2026 (the "**EP SPA**") to acquire the Company's six non-core subsidiary companies: Everyday People Homes Inc., EP Homes II Inc., EP Travel Card Inc., Everyday People Care Inc., Everyday People Climb Credit Inc., and Everyday People Supply Chain Solutions Inc. (the "**Divested Subsidiaries**"). EAM Enterprises Inc. ("**EAM**") is a private company owned by Carrie Reykdal, the wife of Gordon Reykdal the Executive Chairman of FinCard and Senior Advisor of EP Financial. As a result of the relationship between FinCard, EAM and the Company, the EP SPA constitutes a "related party transaction" within the meaning of Multilateral Instrument 61-101 – *Protection of Minority Security Holders in Special Transactions* ("**MI 61-101**"). Additional information regarding the terms of the EP SPA and the related party transaction disclosure required under MI 61-101 is set out in the Company's news release dated March 11, 2026, which expands on the terms of the EP SPA and is available under the Company's profile on SEDAR+ at [www.sedarplus.ca](http://www.sedarplus.ca). The EP SPA has received conditional approval from the TSXV and remains subject to: (i) approval by disinterested shareholders of the Company of which shareholder meeting is scheduled for July 23, 2026; and (ii) final acceptance by the TSXV following such EPF shareholder approval. It is anticipated that both approvals will be obtained and that the EP SPA will close on or about July 23, 2026 (the "**Closing Date**").

#### **About Everyday People Financial Corp.**

Everyday People Financial Corp. is a pure-play international Revenue Cycle Management ("**RCM**") company, providing fee-for-service receivables management and debt collection services across Canada and the United Kingdom. First established in 1988, we have a workforce of over 690 professionals operating across Canada and the United Kingdom.

The Company's RCM platform — operating under BPO, EPFS, CCS, ACT, GCS, and Groupe Solution — helps organizations recover receivables and streamline billing processes without purchasing consumer debt.

Founded on the belief that everyone deserves a second chance to financially reestablish themselves, the Company is committed to responsible receivables management that puts the customer at the heart of the process — delivering optimal outcomes for clients while treating consumers with dignity and affordability. For more information visit:

For more information visit: [www.everydaypeoplefinancial.com](http://www.everydaypeoplefinancial.com).

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## ***Cautionary Statement Regarding U.S. Securities Laws***

*The securities referred to in this news release have not been, and will not be, registered under the United States Securities Act of 1933, as amended (the “U.S. Securities Act”), and may not be offered or sold in the United States or to, or for the account or benefit of, U.S. persons absent registration under the U.S. Securities Act or an applicable exemption from the registration requirements thereof. This news release does not constitute an offer to sell or a solicitation of an offer to buy any securities in any jurisdiction.*

## ***Forward-Looking Information***

*This news release contains “forward-looking information” and “forward-looking statements” (collectively, “forward-looking information”) within the meaning of applicable Canadian securities legislation. Forward-looking information is often identified by words such as “anticipate”, “expect”, “intend”, “believe”, “may”, “will”, “would”, “could”, “should”, “plan”, “estimate”, “propose”, “continue”, “potential” and similar expressions, including negative variations thereof, although not all forward-looking information contains these identifying words. Forward-looking information in this news release includes, without limitation, statements regarding: the proposed distribution of the FinCard Shares to shareholders of the Company; the anticipated date and timing of such distribution; the completion, timing and terms of the proposed divestiture of the Company's non-core financial services subsidiaries to FinCard; receipt of disinterested shareholder approval and final TSX Venture Exchange approval in respect of the divestiture transaction; the anticipated closing of the share purchase agreement between the Company and FinCard; the future business, operations, growth prospects and value creation opportunities of FinCard; the Company's continued focus on its revenue cycle management business; and the proposed qualifying transaction involving FinCard and Smartset Services Inc., including the potential exchange of FinCard Shares for shares of a resulting issuer.*

*Forward-looking information is based on a number of assumptions that management believes are reasonable as of the date of this news release, including, without limitation: that all required regulatory, shareholder and third-party approvals will be obtained in a timely manner; that the divestiture transaction will be completed substantially on the terms currently contemplated; that FinCard will be able to execute its business plan as currently anticipated; and that there will be no material adverse changes in market, regulatory, economic or business conditions.*

*Forward-looking information is subject to known and unknown risks, uncertainties and other factors, many of which are beyond the control of the Company, that could cause actual results, performance or*

*achievements to differ materially from those expressed or implied by such forward-looking information. Such risks and uncertainties include, without limitation: the risk that the proposed divestiture transaction may not be completed on the terms currently contemplated, or at all; the failure to obtain required shareholder, regulatory or TSX Venture Exchange approvals; changes in applicable laws, regulations or regulatory policies; adverse business, economic, market or industry conditions; FinCard's ability to execute its business strategy; the risk that the proposed qualifying transaction with Smartset Services Inc. may not be completed; and the other risk factors disclosed in the Company's public disclosure documents available under the Company's profile at [www.sedarplus.ca](http://www.sedarplus.ca).*

*Readers are cautioned that the foregoing list of assumptions and risk factors is not exhaustive. Forward-looking information contained in this news release is made as of the date hereof, and the Company undertakes no obligation to update or revise any forward-looking information, whether as a result of new information, future events or otherwise, except as required by applicable securities laws. Readers should not place undue reliance on forward-looking information, as actual results may differ materially from those expressed or implied by such forward-looking information.*

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