



## Everyday People Financial Announces Voting Results of its Annual and Special Meeting of Shareholders and Proposed Name Change to Global Receivables Management Inc.

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Edmonton, Alberta -- (Newsfile Corp. – July 23, 2026) – **Everyday People Financial Corp. (TSX-V: EPF) (OTCQB: EPFCF)** (“**Everyday People**” or the “**Company**”) is pleased to announce the results of voting at its annual and special meeting of shareholders (the “**Meeting**”) held virtually on Thursday, July 23, 2026. Each of the matters set out in the Notice of Annual Meeting of Shareholders and Management Information Circular dated June 23, 2026 (the “**Circular**”) was approved by the shareholders as disclosed below. Voting was conducted by online ballot, and a total of 60,858,894 common shares, representing approximately 46.8% of the Company’s issued and outstanding common shares as of the record date of June 8, 2026, were represented in person or by proxy at the Meeting, constituting quorum.

### Approval of the Divestiture of the Company’s Non-Core Financial Services Subsidiaries

The sale of the Company’s non-core financial services subsidiaries (the “**Divested Subsidiaries**”) to FinCard Financial Services Inc. (“**FinCard**”) for \$850,000 was ratified and approved by a majority of disinterested shareholders of the Company, with 100% of the votes cast by disinterested shareholders voted for, and 0% voted against, the resolution. Votes attaching to common shares beneficially owned by Gordon Reykdal, EAM Enterprises Inc., Carrie Reykdal, David Guebert and Scott Sinclair, and their respective associates and affiliates, were excluded from the vote count as interested parties. The transaction is subject to final approval of the TSX Venture.

### Proposed Name Change and Stock Symbol Change

In connection with the divestiture of the Divested Subsidiaries and the Company's continued focus on its core business, the Company announced at its Meeting today, its intention to change its name from “Everyday People Financial Corp.” to “Global Receivables Management Inc.” (or such other name as may be acceptable to the applicable regulatory authorities), and to change its trading symbol on the TSX Venture Exchange (the “**Exchange**”) accordingly. The proposed name change and new stock symbol remain subject to shareholder approval, acceptance by the Exchange and other applicable regulatory and corporate approvals, including the filing of Articles of Amendment.

### FinCard Share Issuance

As previously announced on June 23, 2026, FinCard 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. 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.

## Election of Directors

The following seven director nominees listed in the Circular were elected as directors of the Company to hold office until the close of the next annual meeting of shareholders of the Company or until his or her successor is duly elected or appointed. Each director nominee was elected by the requisite majority votes cast in accordance with the Company's Majority Voting Policy, as set out in the following table:

| Director Nominee | Voting Results (For / Withheld) |
|------------------|---------------------------------|
| David Guebert    | 100% for / 0% withheld          |
| Nitin Kaushal    | 99.8% for / 0.2% withheld       |
| Graham Rankin    | 100% for / 0% withheld          |
| Barret Reykdal   | 99.8% for / 0.2% withheld       |
| Gordon Reykdal   | 100% for / 0% withheld          |
| Scott Sinclair   | 100% for / 0% withheld          |
| Amy ter Haar     | 100% for / 0% withheld          |

## Appointment of Independent Auditors

MNP LLP was appointed to serve as the Company's auditor until the next annual meeting of shareholders of the Company, or until a successor is otherwise appointed, and the Board of Directors of the Company was authorized to fix the remuneration of the auditors. The resolution to appoint the auditor was approved by 100% of the votes cast for, and 0% of the votes cast against, at the Meeting.

## Annual Approval of Omnibus Share Incentive Plan

The Company's Omnibus Share Incentive Plan (the "**Plan**") was ratified and approved by a majority of disinterested shareholders of the Company, with 96.9% of the votes cast by disinterested shareholders voted for, and 3.1% voted against, the resolution. The Plan is subject to final approval of the Exchange. The Company's Plan provides for the grant of options ("**Options**"), restricted share units ("**RSUs**"), 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.

## Approval of the Issuance of Shares for Debt

The issuance of 435,075 common shares in the capital of the Company at a deemed price per share of \$0.67 per share to settle in full an aggregate of \$291,500 for accrued director fees (the “**Debt Settlement**”) was ratified and approved by a majority of disinterested shareholders of the Company, with 100% of the votes cast by disinterested shareholders voted for, and 0% voted against, the resolution. Votes attaching to common shares beneficially owned by David Guebert, Amy ter Haar, Nitin Kaushal and Scott Sinclair, as the related parties to the Debt Settlement, were excluded from the vote count. The transaction is subject to final approval of the Exchange.

## 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 700 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.*

## *Cautionary Note Regarding Forward-Looking Statements*

*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; receipt of 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; the proposed change of the Company's name to Global Receivables Management Inc. (or such other name as may be acceptable to the applicable regulatory authorities) and the change of its trading symbol on the TSX Venture Exchange, and the timing and completion thereof; 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 being obtained in a timely manner; 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; the risk that the proposed name change and stock symbol change may not be completed on the terms currently contemplated, or at all, or may be delayed; 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.*

***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.***