

Press Release

Everyday People Financial Announces Private Offering of Unsecured Medium Term Notes

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Edmonton, Alberta—(Newsfile Corp. – March 14, 2022) – Everyday People Financial Inc. (“**Everyday People**”, “**EP**” or the “**Company**”), a Canadian-based financial technology and consumer financing company, is pleased to announce that it intends, subject to market conditions and other usual conditions, to offer up to \$5 million principal amount of 12% Unsecured Medium Term Notes (the “**Notes**”) with a 2-year term to maturity (“**the Offering**”). The closing of the Offering is expected to occur on or about March 28, 2022.

Currently, \$2,000,000 of the Offering has been committed by EAM Enterprises Inc., as a lead order. EAM Enterprises Inc. currently holds 20.87% of issued and outstanding shares in the share capital of EP.

“Funding committed by our existing shareholder EAM is an indication of the confidence it has in the unique market position and strategy that EP is pursuing, and in the ability of our management team to execute on our specialty financing programs designed for people that otherwise have challenges to access credit when they need it,” said Barret Reykdal, President and CEO of Everyday People.

The net proceeds will be used as funding for the Company’s EP Homes division and its homeownership programs, working capital and EP Financial’s specialty credit card financing. The borrowers of such specialty financing and homeownership programs offered by EP Homes typically are clients with good credit ratings and capacity to pay but lack sufficient capital or collateral to obtain prime rates, as well as non-prime clients that do not meet the lending criteria of traditional lending institutions.

This press release does not constitute an offer to sell or the solicitation of an offer to buy the notes or any other securities, nor will there be any sale of notes or any other securities in any state or jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such state or jurisdiction.



About Everyday People Financial Inc.

Everyday People is a Canadian-based financial technology and consumer financing company founded on the belief that everyone deserves access to credit, instant payments and the opportunity for homeownership. Through our technology driven ecosystem, our alternative and speciality credit financing programs offer credit and payment cards, homeownership facilitation, consumer lending, digital banking, and credit collection services. Our Mission is to help our clients be their best financial self. We're with them every step of the way, listening and adapting to offer the kinds of credit products and services that help everyday people add extraordinary value to their everyday lives. For more information visit: www.everydaypeoplefinancial.com.

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This news release contains "forward-looking statements" or "forward-looking information" (collectively referred to hereafter as "forward-looking statements") within the meaning of applicable Canadian securities legislation. All statements that address activities, events, or developments that Company expects or anticipates will, or may, occur in the future, including statements about the Offering, the closing of the Offering, the Company's ability to execute on its goals, the timing pertaining to these goals and receipt of applicable consents and approvals, and Company's business prospects, future trends, plans and strategies. In some cases, forward looking statements are preceded by, followed by, or include words such as "may", "will," "would", "could", "should", "believes", "estimates", "projects", "potential", "expects", "plans", "intends", "proposes", "anticipates", "targeted", "continues", "forecasts", "designed", "goal", "anticipate" or the negative of those words or other similar or comparable words. Although the management of the Company believes that the assumptions made and the expectations represented by such statements are reasonable, there can be no assurance that a forward-looking statement herein will prove to be accurate. Forward-looking statements involve known and unknown risks, uncertainties, and other factors which may cause the actual results, performance, or achievements of Company to be materially different from any future results, performance, or achievements expressed or implied by such forward-looking statements. Although management of the Company has attempted to identify important factors that could cause actual results to differ materially from those contained in forward-looking information, there may be other factors that cause results not to be as anticipated, estimated, or intended. The Company undertakes no obligation to update or revise any forward-looking statements, whether as a result of new information, future events, or otherwise, except as required by applicable law.