

# Press Release

## Everyday People Financial Commences Trading on the TSXV Under the Symbol "EPF" and Virtually Opens the Market Today

- Everyday People's innovative financial programs bring affordable access to credit for everyday people
- Operating in Canada since 2014 and in the United Kingdom since 2019, and with a company established in 2006, Everyday People's public debut is anticipated to accelerate geographic expansion
- Diversified suite of consumer financial services provides clients with a full suite of financial solutions for life's events, big or small
- Building a differentiated digital financial ecosystem to serve the underserved credit consumer while creating a win-win for Everyday People and its program partners

**Edmonton, Alberta – (Newsfile Corp. – September 8, 2022)** – Everyday People Financial Corp. (**TSXV: EPF**) (formerly, Justify Capital Corp., a capital pool company) ("**Everyday People**" or the "**Company**"), a financial technology and consumer financing company, is pleased to announce that the Company will virtually ring the opening bell on the TSX Venture Exchange ("**TSXV**") and its common shares will commence trading on the TSXV under the symbol "EPF" today.

"Our TSXV listing delivers on another important milestone for the Company as we roll out our unique and innovative approach to providing more accessible and fairer financial programs to customers in Canada and the UK," said Barret Reykdal, Chief Executive Officer of Everyday People. "This listing will give us greater access to capital so that we can continue to grow and help everyday people become their best financial selves through access to credit, prepaid programs, instant payments, and the opportunity for homeownership. I am incredibly proud of our team who has been working diligently to bring us to this next stage of growth."

Everyday People is unique because the Company has a different way of evaluating a borrower. The Company's customer centric approach helps hard-working everyday people get ahead in their lives sooner through alternate methods of evaluating risk and the ability to pay, along with creating innovative fit-for-purpose financial programs. Combined with unique data insights, Everyday People is able to offer customers lower cost alternatives and financial solutions that would not otherwise exist. This allows the Company to serve critical borrowing moments with products designed to meet various life stages and life events.

The listing of the common shares of Everyday People follows the completion of its Qualifying Transaction, as such term is defined under the policies of the TSXV, on August 31, 2022.

### Key Investment Highlights

- **Large underserved market:** targeting the underserved consumers when and where they need it most, using fair and equitable fit-for-purpose and affordable credit solutions.
- **Differentiated business model:** earns revenue for facilitating loan and credit products and financing on behalf of program partners. Maintains a tech-enabled ecosystem of B2B partners and clients, allowing for lower borrower acquisition costs.
- **Digital platform technology:** credit and payment card platform and roadmap in place with a digital experience developed with bank partners; this platform is expected to provide convenient and engaging access to a complete portfolio of financial services.
- **Unique data-driven decision making:** a proprietary method of determining borrowers' risk profiles through unique data and by applying years of experience in adjudication, allowing for more affordable options for underserved consumers.
- **Synergistic product portfolio:** a portfolio of complementary products expanding through innovation and strategic acquisitions, gaining a greater share of the market by identifying customer needs across business lines.
- **Strong customer lifetime value:** build strong loyalty and relationships by capturing customers early in their borrowing lifecycle, serving critical borrowing moments with a full product suite that meets a consumer's various life events and stages.

Everyday Financial Inc.

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### How We're Helping Everyday People

- Everyday People's health financing division, EP Care, allows health and wellness patients an affordable payment plan to take care of health expenses when insurance coverage is lacking or isn't enough.
- The Bridge to Homeownership™ program allows homebuyers, such as young professionals, who don't have the money for a down payment to acquire a newly built home for their family. The program enables home ownership while still preparing for mortgage qualification using a lease and savings plan through the Company's community of partner home builders.
- Everyday People's secured credit card program gives everyday people, such as new immigrants or those with no credit history, the ability to build their credit affordably at lower rates.
- Prepaid card programs help everyday people gain more control over their spending, whether for travel or personal expenses.

The Company is continuously developing its platform technology to support its credit financing ecosystem, creating a cross-platform data and analytic insights, CRM technology, and loan management and operating system in partnership with a Schedule 1 bank. Everyday People continues to develop its all-in-one mobile app and complementing mobile apps, so that clients can access its entire ecosystem of credit products and financial services through one simple and easy touchpoint.

### About Everyday People Financial Inc.

Everyday People is a 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 specialty credit financing programs offer credit and payment cards, prepaid card programs, homeownership facilitation, consumer lending, and payment management services. Our mission is to help our clients be their best financial selves and our goal is 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](http://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 timing for the commencement of trading and the business, plans 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, expectations and assumptions concerning the Company as well as other risks and uncertainties, including those described in the filing statement of the Company dated July 27, 2022, which is available on SEDAR at [www.sedar.com](http://www.sedar.com). 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 the policies of the TSX Venture Exchange) accepts responsibility for the adequacy or accuracy of this release.*