

**FORM 51-102F3**  
**MATERIAL CHANGE REPORT**

**Item 1 Name and Address of Company**

Name and Address of Company  
Everyday People Financial Corp. (the "Corporation")  
Suite 450, 11150 Jasper Avenue  
Edmonton, Alberta T5K 0C7

**Item 2 Date of Material Change**

October 30, 2023

**Item 3 News Release**

A news release attached hereto as Schedule "A" was issued by the Corporation through Newsfile on October 30, 2023, and a copy was subsequently filed under the Corporation's profile on the System for Electronic Document Analysis and Retrieval + ("SEDAR+") at [www.sedarplus.ca](http://www.sedarplus.ca).

**Item 4 Summary of Material Change**

On October 30, 2023, the Corporation's common shares are now quoted under the ticker symbol "EPFCF" on the OTCQB Venture Market. The Corporation will continue to trade its common shares on the TSX Venture Exchange under the ticker symbol "EPF".

**Item 5 Full Description of Material Change**

**5.1 Full Description of Material Change**

Please see the news release attached hereto as Schedule "A", for a full description of the material change.

**5.2 Disclosure for Restructuring Transactions**

Not applicable.

**Item 6 Reliance on Subsection 7.1(2) of National Instrument 51-102**

Not applicable.

**Item 7 Omitted Information**

No information has been omitted from this report on the basis that it is confidential information.

**Item 8 Executive Officer**

The following executive officer of the Corporation is knowledgeable about the material change and this report and may be contacted as follows:

Gordon Reykdal  
Executive Chairman of Everyday People Financial Corp.  
Telephone: 1-888-825-9808

**Item 9 Date of Report**

October 30, 2023

## Schedule “A”



### Everyday People Financial Announces OTCQB Listing

Edmonton, Alberta – (Newsfile Corp. – October 30, 2023) – Everyday People Financial Corp. (TSX-V: EPF) (OTCQB: EPFCF) (“Everyday People” or the “Company”), a Canadian-based revenue cycle management (“RCM”) consolidator and financial service provider, is pleased to announce that the Company has successfully secured a listing on the OTCQB Venture Market (“OTCQB”), a trading platform for emerging and growth-stage companies. Beginning October 30, 2023, our Company’s common shares will trade under the ticker symbol “EPFCF” on the OTCQB, making it easier for U.S. and international investors to access and invest in our Company. The Company will continue to trade on the TSX Venture Exchange under the ticker symbol “EPF”.

The OTCQB listing provides an excellent opportunity for investors who are unable to access trading on the TSX Venture Exchange with an alternative to access the Company’s common shares through regulated U.S. broker-dealers.

“We are very excited to announce our recent OTCQB listing, which will provide us with added visibility to reach a broader base of U.S. and international investors.” said Gordon Reykdal, Executive Chairman of Everyday People. “We maintain our focus on becoming a global consolidator in the collection services business by expanding our reach to access future capital to grow our Company through strategic acquisitions.”

Key benefits of the OTCQB listing include:

1. **Enhanced Visibility:** The OTCQB listing provides a platform for greater visibility and recognition in the investment community, opening doors to a more extensive network of investors and financial professionals.
2. **Improved Liquidity:** The OTCQB offers a highly liquid and regulated marketplace, which can potentially improve the trading experience for investors.
3. **Enhanced Credibility:** The OTCQB is recognized as an established public market by the U.S. Securities and Exchange Commission, offering enhanced credibility and transparency.

Investors can find Real-Time quotes and market information for the Company on the following websites where the Company’s stock is traded.

TSXV: <https://money.tmx.com/en/quote/EPF/trade-history>

OTCQB: <https://www.otcmart.com/stock/EPFCF/overview>

#### Disclaimer

*This news release shall not constitute an offer to sell or the solicitation of an offer to buy, nor shall there be any sale of Common Shares in any jurisdiction in which such offer, solicitation or sale would be unlawful prior to the registration or qualification under the securities laws of any such jurisdiction. The Common Shares have not been and will not be registered under the United States Securities Act of 1933, as amended*

*(the "U.S. Securities Act)", or the securities laws of any state of the United States of America, its territories (the "United States)", and may not be offered, sold or delivered, directly or indirectly, in the United States or to, or for the account or benefit of, any U.S. person (as defined in Regulation S under the U.S. Securities Act) unless exemptions from the registration requirements of the U.S. Securities Act and any applicable state securities laws are available.*

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

Everyday People is a revenue cycle management consolidator founded on the belief that everyone deserves a second chance to reestablish and build credit and have access to affordable credit options. We are headquartered in Edmonton, Alberta Canada with operations in Canada and the UK. We are changing the way revenue cycle management agencies work by enhancing our client services with affordable financial products and literacy programs. Utilizing our own specialized credit facilitation products, we're helping debtors rebuild their financial health and generational wealth.

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

## **Contact**

Gordon Reykdal  
Executive Chairman of Everyday People Financial Corp.

[letsconnect@epfinancial.ca](mailto:letsconnect@epfinancial.ca)

1 888 825 9808

## **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 financial performance, results of operations, integration of the acquired businesses, 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, expectations and assumptions concerning the Company and the acquired businesses as well as other risks and uncertainties, including those described in the documents filed by the Company on SEDAR+ at [www.sedarplus.ca](http://www.sedarplus.ca). The forward-looking information contained herein includes, without limitation, statements regarding the commencement of the trading of the Common Shares on the OTCQB Venture Market of the Company. 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.***