PRESS RELEASE
For Immediate Release

IOU Financial Partners With RestaurantLink Providing Restaurants Nationwide Quick Access to Capital

IOU Financial Offers RestaurantLink Customers Alternative Funding

Montreal, QC, Sept. 12, 2016 – IOU Financial (TSX-V: IOU), a leading online lender (IOUFinancial.com) to small businesses in the United States and Canada, is pleased to announce its strategic partnership with RestaurantLink (RestaurantLink.com).

Since 1995, RestaurantLink has led the foodservice industry in the USA, with procurement and management solutions. Thousands of independent and multi-unit operators count on the experience, strength and team at RestaurantLink to support their business. Now, by partnering with IOU Financial, RestaurantLink customers have access to fast, reliable financing, whether it is working capital or expansion related.

"We understand Restaurant's capital needs as restaurants represent nearly 1 out of 10 of clients", says Christophe Choquart, VP of Business Development and Strategic Partnerships. "This partnership leverages IOU Financial and RestaurantLink shared values in delivering best-in-class productivity and funding tools to the food and beverage industry."

"This strategic partnership sums up what IOU Financial is about; providing competitive and responsible funding to help fuel the growth of small business," says Phil Marleau, CEO.

Such strategic partnerships are a key pillar to the IOU Financial growth strategy, connecting with niche suppliers to offer small businesses a unique one-stop-shop experience. IOU Financial connects with key ecosystem players facilitating small business owners' access to fast and responsible funding.

About IOU Financial Inc.
Endorsed by Kevin O'Leary of ABC's Shark Tank, IOU Financial provides small businesses throughout the U.S. access to the capital they need to seize growth opportunities quickly. Typical customers include medical and dental practices, grocery and retail stores, restaurant and hotel franchisees and e-commerce companies. In a unique approach to lending, the IOU Financial advanced, automated application and approval system accurately assesses applicants' financial realities, with an emphasis on day-to-day cash flow trends. It makes loans of up to $150,000 to qualified applicants within a few business days, with affordable charges favourable to cash-flow management. Its speed and transparency make IOU Financial a trusted alternative to banks. To learn more visit: IOUFinancial.com.

Forward Looking Statements
Certain information set forth in this news release may contain forward-looking statements that involve substantial known and unknown risks and uncertainties. These forward-looking statements are subject to numerous risks and uncertainties, certain of which are beyond the control of IOU including, but not limited to, the impact of general economic conditions, industry conditions, dependence upon regulatory and shareholder approvals, the execution of definitive documentation and the uncertainty of obtaining additional financing. Readers are cautioned that the assumptions used in the preparation of such information, although considered reasonable at the time of preparation, may prove to be imprecise and, as such, undue reliance should not be placed on forward-looking statements. IOU does not assume

any obligation to update or revise its forward-looking statements, whether as a result of new information, future events, or otherwise.

The TSX-V has not reviewed and does not accept responsibility for the adequacy or accuracy of this release.

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