

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

August 22, 2023

Item 3 News Release

A news release with respect to the material change referred to in this report was issued by the Corporation through Newsfile on August 25, 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.com.

Item 4 Summary of Material Change

On August 22, 2023, the Corporation appointed Graham Rankin as Co-CEO Revenue Cycle Management ("RCM") and subsequently appointed Graham as Director of the Corporation after David Robinson retired as Director of the Corporation.

Item 5 Full Description of Material Change

5.1 Full Description of Material Change

On August 22, 2023, the Board of Directors of the Corporation appointed Graham Rankin as Co-CEO RCM alongside the Corporation's current CEO Barret Reykdal. In their new roles Graham Rankin and Barret Reykdal will lead the Company as co-CEOs, with Graham Rankin leading the Company's RCM business line and Barret Reykdal leading the Company's Financial Services business line. And on August 22, 2023, the Board of Directors of the Corporation appointed Graham Rankin as Director of the Corporation subsequently after David Robinson retired from the Corporation's Board of Directors after serving as a Director of the Corporation since August of 2022.

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:

Barret Reykdal
Co-CEO Financial Services
Telephone: 1-888-825-9808

Item 9

Date of Report

August 25, 2023