



NEWS RELEASE

OppFi Addresses Financial Literacy Through Social Impact Collaboration with Financial Education Platform Zogo

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OppFi and Zogo bring together expertise and resources to tackle ongoing financial challenges faced by everyday Americans

CHICAGO--(BUSINESS WIRE)-- OppFi Inc. (NYSE: OPFI) ("OppFi" or the "Company"), a tech-enabled, mission-driven specialty finance platform that broadens the reach of community banks to extend credit access to everyday Americans, today announced its social impact collaboration with financial education platform Zogo Inc. ("Zogo") to support financial literacy.

Zogo is a financial education app with more than one million users, allowing individuals to earn rewards while learning about financial topics. Through an OppLoans-branded version of the app, customers on the OppLoans by OppFi platform now have access to a number of financial resources, including lessons on saving money, making a budget, applying for credit, repaying debt, and improving credit. In addition, customers have the opportunity to explore a wide range of topics including purchasing insurance, navigating car shopping, renting an apartment, advancing their career, and more. By completing modules, taking interactive five-question quizzes, and participating in daily trivia games, customers can earn virtual "pineapples" that can be redeemed for monetary rewards, such as gift cards.

"We are excited by our new social impact collaboration with Zogo, which strives to make financial education fun and rewarding for consumers," said Todd Schwartz, Chief Executive Officer and Executive Chairman of OppFi. "By customizing the Zogo experience for customers, we are supporting their needs and advancing our mission to

champion financial health.”

In celebration of April as National Financial Capability Month, OppFi seeks to support the financial well-being of customers by making it twice as easy to earn rewards for improving their financial knowledge. Throughout April, customers can earn “double pineapples” on the Zogo app, underscoring the importance of enhancing financial literacy.

“We are thrilled to collaborate with OppFi to provide essential financial education resources,” said Shyam Pradheep, General Manager of Zogo. “OppFi’s unwavering commitment to financial empowerment aligns perfectly with our mission to offer individuals accessible financial education opportunities. This relationship allows us to leverage our collective strengths to drive positive change and create a lasting impact.”

About OppFi

OppFi (NYSE: OPFI) is a tech-enabled, mission-driven specialty finance platform that broadens the reach of community banks to extend credit access to everyday Americans. Through transparency, responsible lending, financial inclusion, and an excellent customer experience, the Company supports consumers, who are turned away by mainstream options, to build better financial health. **OppLoans** by OppFi maintains a 4.5/5.0 star rating on Trustpilot with more than 4,200 reviews, making the Company one of the top consumer-rated financial platforms online. For more information, please visit **oppfi.com**.

About Zogo

Zogo is a technology company that works with financial institutions to promote financial education and well-being through short-form content. Zogo's award-winning platform offers bite-sized modules and tangible incentives to make financial education accessible, fun, and rewarding. Zogo partners with 250+ institutions in all 50 U.S. states to help educate, engage and empower the next generation of financial decision-makers regardless of their background and experience. The platform has garnered over one million users since its creation in 2018. Zogo is currently headquartered in Austin, Texas. To learn more, visit **zogo.com** or follow @zogofinance on Instagram.

Forward-Looking Statements

This press release includes "forward-looking statements" within the meaning of the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995, Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. OppFi's actual results may differ from its expectations, estimates and projections and consequently, you should not rely on these forward-looking statements as predictions of future events. Words such as "expect," "estimate," "project," "budget," "forecast," "anticipate,"

"intend," "plan," "may," "will," "could," "should," "believes," "predicts," "potential," "possible," "continue," and similar expressions may identify forward-looking statements, but the absence of these words does not mean that a statement is not forward-looking. These forward-looking statements include, without limitation, future services, features, and protections offered by the OppFi platform and the benefits of the social impact relationships on OppFi's business and for its customers. These forward-looking statements are based on OppFi's current expectations and assumptions about future events and are based on currently available information as to the outcome and timing of future events. These forward-looking statements involve significant risks and uncertainties that could cause the actual results to differ materially from the expected results. Most of these factors are outside OppFi's control and are difficult to predict. Factors that may cause such differences include those risks and uncertainties indicated from time to time in OppFi's filings with the United States Securities and Exchange Commission, in particular, contained in the section or sections captioned "Risk Factors." OppFi cautions that the foregoing list of factors is not exclusive, and readers should not place undue reliance upon any forward-looking statements, which speak only as of the date made. OppFi does not undertake or accept any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements to reflect any change in its expectations or any change in events, conditions or circumstances on which any such statement is based.

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