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Disclaimer

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The materials on this website may contain forward-looking statements. All statements contained herein that are not clearly historical in nature or that necessarily depend on future events are forward-looking, and the words "anticipate," "believe," "expect," "potential," "opportunity," "estimate," "plan," and similar expressions are generally intended to identify forward-looking statements. The projected results and statements contained herein that are not historical facts are based on current expectations, speak only as of the date of these materials and involve risks, uncertainties and other factors that may cause actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by such projected results and statements. Assumptions relating to the foregoing involve judgments with respect to, among other things, future economic, competitive and market conditions and future business decisions, all of which are difficult or impossible to predict accurately and many of which are beyond the control of the Participants. Although the Participants believe that the assumptions underlying the projected results or forward-looking statements are reasonable as of the date of these materials, any of the assumptions could be inaccurate and therefore, there can be no assurance that the projected results or forward-looking statements included herein will prove to be accurate. In light of the significant uncertainties inherent in the projected results and forward-looking statements included herein, the inclusion of such information should not be regarded as a representation as to

future results or that the objectives and strategic initiatives expressed or implied by such projected results and forward-looking statements will be achieved. The Participants will not undertake and specifically declines any obligation to disclose the results of any revisions that may be made to any projected results or forward-looking statements hereinto reflect events or circumstances after the date of such projected results or statements or to reflect the occurrence of anticipated or unanticipated events.

CERTAIN INFORMATION CONCERNING THE PARTICIPANTS

Findell Capital Management LLC ("Findell"), together with the other participants named herein, has filed a definitive proxy statement and accompanying WHITE universal proxy card with the Securities and Exchange Commission ("SEC") to be used to solicit votes for the election of Findell's slate of highly-qualified director nominees at the 2025 annual meeting of stockholders of Oportun Financial Corporation, a Delaware corporation (the "Company").

FINDELL STRONGLY ADVISES ALL STOCKHOLDERS OF THE COMPANY TO READ THE PROXY STATEMENT AND OTHER PROXY MATERIALS, INCLUDING A PROXY CARD, AS THEY BECOME AVAILABLE BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION. SUCH PROXY MATERIALS WILL BE AVAILABLE AT NO CHARGE ON THE SEC'S WEB SITE AT [HTTP://WWW.SEC.GOV](http://WWW.SEC.GOV). IN ADDITION, THE PARTICIPANTS IN THIS PROXY SOLICITATION WILL PROVIDE COPIES OF THE PROXY STATEMENT WITHOUT CHARGE, WHEN AVAILABLE, UPON REQUEST. REQUESTS FOR COPIES SHOULD BE DIRECTED TO THE PARTICIPANTS' PROXY SOLICITOR.

The participants in the proxy solicitation are Findell, Findell Capital Partners, LP ("Findell Partners"), Finn Management GP

LLC("Findell Management"), Brian Finn and Warren Wilcox.

As of the date hereof, Findell Partners directly beneficially owns 1,956,000 shares of common stock, \$0.0001 par value per share (the "Common Stock"), of the Company, 1,000 shares of which are held in record name. As the investment manager of Findell Partners and certain separately managed accounts (the "Findell SMAs"), Findell may be deemed to beneficially own the 1,956,000 shares of Common Stock beneficially owned directly by Findell Partners and the 1,285,300 shares of Common Stock held in the Findell SMAs. As the general partner of Findell Partners, Findell GP may be deemed to beneficially own the 1,956,000 shares of Common Stock beneficially owned directly by Findell Partners. As the member and sole director of Findell and the managing member of Findell GP, Mr. Finn may be deemed to beneficially own the 1,956,000 shares of Common Stock beneficially owned directly by Findell Partners and the 1,285,300 shares of Common Stock held in the Findell SMAs. As of the date hereof, Mr. Wilcox does not own any shares of Common Stock.

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Letter to OPRT Stockholders

MAY 5, 2025 / FINDELL CAPITAL MANAGEMENT, LLC

Press Releases



Findell Capital Management Responds to Oportun's Reactionary and Defensive Reduction of Board Size

MAY 8, 2025 / FINDELL CAPITAL MANAGEMENT, LLC



Findell Capital Partners Delivers Letter to Oportun Stockholders Ahead of 2025 Annual Meeting

MAY 5, 2025 / FINDELL CAPITAL MANAGEMENT, LLC



Findell Capital Management Responds to Oportun (NASDAQ: OPRT) Comments, Announces Nomination of Sandra Bell and Warren Wilcox

MARCH 27, 2025 / FINDELL CAPITAL MANAGEMENT, LLC



Findell Capital Management Issues Open Letter to the Board and Shareholders of Oportun (NASDAQ:OPRT) Calling for Leadership Change

MARCH 20, 2025 / FINDELL CAPITAL MANAGEMENT, LLC



Findell Capital Management LLC Issues Statement to the Stockholders of Oportun Financial Corporation

DECEMBER 4, 2023 / FINDELL CAPITAL MANAGEMENT, LLC



Findell Capital Management LLC Applauds Oportun (OPRT) in Announcing Cost Savings Measures

MAY 9, 2023 / FINDELL CAPITAL MANAGEMENT, LLC



Findell Capital Management LLC Issues Statement to the Oportun Financial Corporation Board of Directors

MARCH 29, 2023 / FINDELL CAPITAL MANAGEMENT, LLC

SEC Filings



Definitive Proxy Statement

MAY 29, 2025 / SEC

LEGAL FILINGS

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