
UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 14A
Proxy Statement Pursuant to Section 14(a) of the
Securities Exchange Act of 1934

Filed by the Registrant ☒

Filed by a Party other than the Registrant ☐

Check the appropriate box:

- ☐ Preliminary Proxy Statement
- ☐ **Confidential, for Use of the Commission Only** (as permitted by Rule 14a-6(e)(2))
- ☐ Definitive Proxy Statement
- ☒ Definitive Additional Materials
- ☐ Soliciting Material Pursuant to §240.14a-12


Oportun Financial Corporation
(Name of Registrant as Specified In Its Charter)

(Name of Person(s) Filing Proxy Statement, if other than the Registrant)

Payment of the Filing Fee (Check the appropriate box):


- ☒ No fee required.
- ☐ Fee paid previously with preliminary materials.
- ☐ Fee computed on table in exhibit required by Item 25(b) per Exchange Act Rules 14a-6(i)(1) and 0-11
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On June 2, 2025, Oportun Financial Corporation posted the following materials to www.voteforoportun.com:




[Strategy and Results](#)
[Your Board & Support](#)
[Resources](#)
[Contact Us](#)
[How to Vote](#)

Vote "FOR" Opportun's two highly qualified nominees Raul Vazquez and Carlos Minetti using the **GREEN** proxy card or **GREEN** voting instruction form.



Opportun is committed to sustainable, profitable growth and strong governance, including Board refreshment

[How to Vote](#)



Opportun is executing our strategy, driving strong operational performance and delivering stockholder value

Under the Board's oversight, we are taking decisive action and making substantial progress towards our strategic priorities:

- Improving credit outcomes
- Strengthening business economics
- Identifying high-quality opportunities

**Our progress is demonstrated by
our strong first quarter results**

\$134 million increase in net income
year-over-year

Second consecutive quarter of S&P profitability

20%+ Adjusted ROEs attained over last two quarters

On track to achieve long-term 20-25% annual ROE target

Fifth consecutive quarter of year-over-year decline in 30+ day delinquency rate

Sixth consecutive quarter of improved dollar net charge-offs year-over-year

We have made meaningful Board and governance changes to ensure the Board has the necessary experience and skillsets to oversee the execution of our strategy

Meet Your Board Members

Governance Enhancements

We have submitted proposals to begin to develop our first, ultimate, supermajority voting provisions and make other economic arrangements.

Board Refreshment

3 of 7 independent directors will have joined the Board within 18 months of the Annual Meeting if the Board's recommended candidates are elected.

Board Size

The Board is authorized to use the
ten to eight members.

Board Leadership

The Board will appoint a new Lead Independent Director following the Annual Meeting.

Strategy and Results

At Oportun, we are guided by our mission to provide inclusive, affordable financial services that empower hardworking people to build better futures.

We are proud to have created a lasting and positive social impact by extending more than \$20 billion in credit and helping more than 12 million members build credit histories.



Our focus on executing three strategic priorities to drive sustainable, profitable growth is delivering measurable results

Priority 1

Improving credit outcomes

Measurable Results

30+ day delinquency rate and dollar net charge-offs have improved year-over-year for both our consumer and business segments.
Better obligor loss recovery by risk-based, data-driven recovery performance.
Enhancing FICO credit model, already trained on the recent delinquency enhancement and our target data set size, with additional predictive data.

Priority 2

Strengthening business economics

Measurable Results

Run-rate profit of 20% to 25% achieved as a result of all loans portfolio year-over-year.
20%+ Adjusted EBITDA margin for two quarters on both business segments, extending longer-term 20-25% annual ROE target.
Expected FY25 FY26 organic growth to support future revenue growth and operating leverage.
Annual cumulative operational expense reductions of \$300 million to \$400 million, targeting \$200 million, 10-year-over-year reduction in FY26.

Priority 3

Identifying high-quality originations

Measurable Results

60% AOS year-over-year growth in secured personal loans (P2L) portfolio, FY26 secured P2L rate for 20% was approximately 100 basis points lower than the unsecured loans.
Referral-driven year-over-year origination growth of 30% to \$30M.
Optimizing pre-screen programs to qualify high-quality loan candidates.

Our strong Q1 results demonstrate we are turning the corner on improving financial performance

\$18.8 million in Q125 Net Income, up \$3M million Y/Y

Adjusted EBITDA of \$14 million, up \$3M million Y/Y

OpEx of \$13.7 million, 15% Y/Y decline

Reduced leverage sequentially from 2.9x to 2.6x

\$0.27 in EPS, up \$0.09 Y/Y

Achieved 15% ROE, 20% Adjusted ROE

We believe that our strong business model, balance sheet and liquidity will allow us to sustain our momentum as we work toward our 2025 goals

Expect to see GAAP profitability in FY25

FY25 Adjusted EBITDA guidance of \$200 to \$230 reflects 50% to 60% growth

FY25 Adjusted EBITDA expected to grow 20% to 30%

FY25 NCD rate guidance of 90% to 95% is a 50 bps Y/Y improvement at the midpoint

Meet Your Board

Oportun's Board is highly engaged with each director bringing critical expertise, including significant financial services, credit risk, consumer lending, capital markets and technology experience that are essential to overseeing the execution of our strategy.

If elected, Mr. Varguez and Mr. Minelli will serve alongside six other directors, each of which has played an important role in overseeing the Company's progress.

[How to Buy](#)[Chairman](#)

Abel Varguez
Chair Executive Officer and Director

[How to Buy](#)[Independent](#)

Carlos Minelli
Independent Director

[How to Buy](#)

Jo Ann Sanford
Independent Director

[How to Buy](#)

Mark Edwards
Independent Director

[How to Buy](#)

Ginny Lee
Independent Director

[How to Buy](#)

Louis P. Marinopoulos
Independent Director

[How to Buy](#)

Sandy Smith
Independent Director

[How to Buy](#)

Richard Sembo
Independent Director

[How to Buy](#)

Meet Your Board

[← Back to Board Members](#)**Nominee**

Raul Vazquez

Qualifications:

- With more than 13 years of experience in financial services and consumer lending, our CEO has overseen Oportun's growth towards becoming a publicly-traded financial services provider helping members with their daily borrowing, savings, and budgeting needs.
- Brings extensive consumer internet and marketing expertise having served as President and CEO of Walmart.com and EVP and President of Walmart Retail.
- Served in leadership and public company Board positions for over 18 years, including at Oportun, Walmart, Intuit and Staples.

Biography

Raul Vazquez is the CEO of Oportun, a mission-driven financial services company that puts its members' financial goals within reach. Under Vazquez's leadership, Oportun has grown to become a publicly-traded financial services provider helping members with their daily borrowing, savings, and budgeting needs. Mr. Vazquez joined Oportun in 2012 after having held senior leadership roles at Walmart, including President and CEO of Walmart.com, and EVP and President of Walmart Retail.

Mr. Vazquez holds a BS and MS from Stanford University in Industrial Engineering, and an MBA from the Wharton School at the University of Pennsylvania. Mr. Vazquez serves on the Board of Directors of Intuit and has previously served as a board member of Staples, and the National Association of Latino Asset Builders (NALAB).

He has also been a member of the Consumer Financial Protection Bureau's (CFPB) Consumer Advisory Board and served as Chair of the Federal Reserve Board's Community Advisory Council.

We believe that Mr. Vazquez's experience in our industry, his role as our Chief Executive Officer, and his extensive insight into the Company enable him to make valuable contributions to our Board. Mr. Vazquez is a seasoned operating executive and public company director. As our Chief Executive Officer, he brings to our Board unique insight into the day-to-day operation of our business.

Meet Your Board

[← Back to Board Members](#)**Nominee**

Carlos Minetti

Qualifications:

- Finance, consumer lending and credit risk expert with over 35 years of leadership and public company Board positions, including at Stripe, Discover, American Express and Tostitos.
- Led Discover Financial Services' diversification into Consumer Banking, which included personal loans, student loans, home loans and online banking.
- Former Chairman of the Board for the Better Business Bureau of Chicago, focused on education and business ethics.

Biography

Carlos Minetti has served as a member of Oportun's board since February 2024. Carlos Minetti has more than 35 years of experience in consumer lending and credit risk. Mr. Minetti currently serves as the CEO of the Merchant Acquiring Limited Purpose Bank at Stripe Inc., a role he has held since October 2023. Previously, he served as President, Consumer Banking, at Discover Financial Services, a position he held from 2010 to 2023. Mr. Minetti led the company's diversification into Consumer Banking, which included personal loans, student loans, home loans and on-line banking. At Discover, he also previously held the role of EVP, Cardmember Services, where he was responsible for firmwide operations, including customer service, collections, statement and payment processing, new accounts underwriting, card authorizations, and fraud prevention.

In his prior role as Discover's Chief Risk and Credit Officer, Mr. Minetti managed credit risk and provided enterprise oversight for market, liquidity and operational risk. Prior to Discover, Mr. Minetti spent more than a decade at American Express in a variety of roles with increasing responsibility. Mr. Minetti holds a Bachelor's degree from Texas A&M University and an MBA from the University of Chicago.

We believe that we greatly benefit from Mr. Minetti's extensive risk management experience and consumer finance expertise.

Meet Your Board

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Jo Ann Barefoot

Qualifications:

- Brings a deep understanding of consumer finance and expertise in financial innovation, regulation and governance as co-founder of a regulatory technology company and non-profit
- Extensive public board experience as chair of the boards of directors of the Financial Health Network and FinRegLab

Biography

Jo Ann Barefoot is CEO & Co-founder of the nonprofit Alliance for Innovative Regulation (AIR), host of the global podcast show Barefoot Innovations, and was Senior Fellow Emerita at the Harvard Kennedy School Center for Business & Government.

Ms. Barefoot has been Deputy Comptroller of the Currency partner at KPMG, Co-Chairman of Federal Bank Advisors, and a staff member at the U.S. Senate Banking Committee. She serves on the boards of Opportun and FinRegLab, and on advisory bodies for FINRA and the Milken Institute. She formerly chaired the board of the Financial Health Network and served on the board of the National Foundation for Credit Counseling. She was a co-founder of Hummingbird Reg Tech.

In 2021, Ms. Barefoot was named Fintech Women of the Year by Innovate and selected to the Forbes list of 50 Over 50. She is also in the Fintech Hall of Fame and was named one of the Most Influential Women in Fintech for 2023 by the American Banker newspaper. She previously served on the CFPB's Consumer Advisory Board.

She has published a range of whitepapers and nearly 200 articles, and she speaks annually to tens of thousands of people around the world.

Ms. Barefoot has a deep understanding of consumer finance and regulation. She has extensive experience in government service and is a thought leader on regulation and innovation. Her perspectives are invaluable given the highly regulated nature of our business.

Meet Your Board

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Mohit Daswani

Qualifications:

- Established fintech expert with extensive experience in investing, finance and accounting through leadership positions at Square (now Block) and PayPal
- Served in C-Suite roles as current Chief Financial Officer of SimplePractice, a web-based electronic health record solution, and former Chief Financial Officer of ThoughtSpot, Inc. an AI-powered analytics company

Biography

Mohit Daswani is the Chief Financial Officer of SimplePractice, a web-based electronic health record solution. Prior to joining SimplePractice, Mr. Daswani was the Chief Financial Officer of ThoughtSpot, Inc. an AI-powered analytics company, where he led the finance and accounting, people, legal, corporate development, IT and real estate teams.

He has also served as Head of Strategy and Finance at Square (now Block) during a period of rapid revenue growth, and was CFO of Payments, Platform and Risk at PayPal as the company was decoupling from eBay. A veteran of the investment banking and private equity industries, Mr. Daswani developed vertical expertise in financial services, healthcare, and IT, as a Principal at JMI Equity, a Principal at TTV Capital, and previously as a long-tenured private equity professional at J.P. Morgan.

Mr. Daswani earned his MBA from Harvard Business School and a BA in Economics from Columbia University.

Mr. Daswani is a veteran of the investment banking and private equity industries. As a chief financial officer, he brings sophisticated capital allocation and strategic finance expertise to our Board. We greatly benefit from his extensive experience in the financial and technology sectors, as well as his leadership experience in the areas of investing, finance and accounting.

Meet Your Board

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Ginny Lee

Qualifications:

- Strong background of business and technology leadership roles including as President and COO of Khan Academy and in several senior operational and technical roles at Intel
- Has overseen Oportun's successful Board evolution as Chair of the Nominating, Governance and Social Responsibility Committee

Biography

Ginny Lee recently served as the President and Chief Operating Officer of Khan Academy, a globally-recognized non-profit online education technology organization with a mission of providing a free, world-class education for anyone, anywhere. Prior to Khan Academy, Ms. Lee spent more than 17 years at Intel, where she held multiple senior operational and technical roles, including Senior Vice President and General Manager of Intel's \$650M Employee Management Solutions Division, as well as Chief Information Officer.

Ms. Lee received an MBA from the Stanford University Graduate School of Business and holds a dual Bachelors degree in Business Economics and Organizational Behavior & Management.

We believe that Ms. Lee's strong background in business, technology, governance and leadership, and her experience bringing products to market, enable her to make valuable contributions to our Board. She significantly contributes to discussions on our Board due to her active participation in the technology industry.

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Louis P. Miramontes

Qualifications

- Seasoned financial executive with deep audit and financial reporting expertise following nearly four decades at KPMG
- Extensive experience advising boards and audit committees of private and public companies on financial reporting and compliance

Biography

Louis P. Miramontes has served as a member of Oportun's board since 2014. He is a financial executive and certified public accountant in the state of California.

He previously worked as a senior partner at KPMG, managing partner of its San Francisco office, and senior partner of its Latin American region. Mr. Miramontes was also an audit partner providing services to public and private companies with expertise in SEC compliance and Sarbanes-Oxley regulations.

He currently serves on the board of directors of Lithia Motors and previously served on the board of directors of Rite Aid Corporation. Mr. Miramontes received a BS in business administration from California State University, East Bay.

Mr. Miramontes brings to our Board extensive experience in public company accounting and oversight. He also brings experience as a public company director.

Meet Your Board

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Sandy Smith

Qualifications

- Broad operational experience at high-tech companies and a track record of strong leadership in finance, accounting and audit oversight as CFO of Segmentis and VP of Finance at Tello
- Currently serves as a director at several private companies

Biography

Sandra (Sandy) Smith previously served as Chief Financial Officer for Segment, which was acquired by Tello. Prior to Segment, Ms. Smith was the Vice President of Finance at Tello, helping to lead the company through a successful IPO. Ms. Smith has also held senior financial roles at Akamai Technologies and has practiced as outside corporate counsel for multiple public and venture-back companies. Ms. Smith received a JD and MBA from the Boston College. She holds a Bachelors degree in Photography from the University of Michigan.

Ms. Smith brings sophisticated capital allocation and strategic finance expertise to our Board. She has extensive operational experience at high-tech companies and significant leadership experience in the areas of finance, accounting and audit oversight. Ms. Smith's expertise in these matters allows her to provide critical oversight and invaluable perspectives.

Meet Your Board

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Richard Tambor

Qualifications

- Brings extensive industry knowledge from over seven years at OneMain Holdings, serving as EVP and Chief Risk Officer
- Demonstrated leadership and deep expertise in risk management, holding senior roles at JPMorgan Chase and American Express

Biography

Richard Tambor has served as a member of Oportun's Board since June 2024. He previously served as the Executive Vice President and Chief Risk Officer at OneMain Holdings, Inc.

Prior to OneMain, Mr. Tambor was the Senior Vice President and Chief Risk Officer of Retail Financial Services at JPMorgan Chase & Co. He also served as the Managing Director at Novartis U.S., and was a Senior Advisor at Inductis, Inc. Mr. Tambor began his career at American Express Travel Related Services Co., Inc. (parent organization of American Express), where he rose to Chief Risk Officer of Small Business Services and served as President and General Manager of American Express Business Finance Corp.

Mr. Tambor received a B.A. in Economics from The Hebrew University of Jerusalem, and an M.A. in Economics from New York University.

We believe that Mr. Tambor's extensive experience and leadership in the consumer finance industry is invaluable to the Board. He has significant experience in risk management at consumer finance companies, which greatly contributes to our Board.

Support

Independent equity research analysts have praised Oportun's strategy and progress

"Q1 results were ahead across all key P&L metrics, and guidance remains intact—an encouraging signal of execution."

John Hecht
Jefferies
5/8/2025

"Our Buy rating on OPRT shares is based on the belief that management can execute on a return to 20%+ ROE, using the three key drivers of credit improvement, operating leverage via a return to profitable receivables growth, and de-leveraging the balance sheet. Simply executing on these targets, and achieving metrics similar to peers OneMain Financial (OMF, Neutral) and Regional Management (RM Neutral), should enable OPRT to post this level of returns."

Vincent Canale
BTIG
5/9/2025

"Results exceeded expectations across the board on rev, opex, credit and EPS. OPRT continues to focus on high-quality originations, as credit performance trended constructively. 2Q guidance was in-line with the Street and FY25 guide remained in place, suggesting further potential for credit improvement in 2H. OPRT is leaning back to growth with a focus on economics, credit management, lower leverage and cost initiatives."

John Hecht
Jefferies
5/8/2025

"1Q results reinforce that Oportun is further along in its turnaround than investors may realize."

Vincent Canale
BTIG
5/9/2025

"It was a good start to the year with adjusted EPS of \$0.40 and GAAP EPS of \$0.21, both well ahead of our forecast. We believe OPRT is in a very good position to recover its EPS power and high ROE potential."

Hal Goersch
B. Riley
5/9/2025

Permission to quote neither sought nor obtained.

Resources

Stockholder Letters

Letter to Stockholders - 6.2.25

June 2, 2025

[Read more →](#)

Press Releases

Oportun Issues Letter to Stockholders and Mails Definitive Proxy Materials

June 2, 2025

[Read more →](#)

Oportun Announces Continued Board Evolution

May 7, 2025

[Read more →](#)

Oportun Comments on Director Nominations

March 27, 2025

[Read more →](#)

Oportun Comments on Letter from Findell Capital

March 20, 2025

[Read more →](#)

SEC Filings

Definitive Proxy Statement

May 28, 2025

[Read more →](#)

Contacts

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Media

FGS Global
John Christensen / Bryan Locke
Oportun@fgsglobal.com



Your Vote is Important

We strongly urge you to vote "FOR" Oportun's two highly qualified directors using the GREEN proxy card or GREEN voting instruction form.

Please simply **DISCARD** any White proxy card or White voting instruction form you may receive from Findell Capital. If you inadvertently voted using a White proxy card or White voting instruction form, you may cancel that vote simply by voting again **TODAY** using the company's **GREEN** proxy card or **GREEN** voting instruction form. Only your latest-dated vote will count!

Please submit your proxy vote in advance of the Annual Meeting using one of the options outlined below, whether or not you plan to attend the Annual Meeting.

How to Vote



Online

Locate your control number on your **GREEN** proxy card or **GREEN** voting instruction form, visit the website listed and follow the instructions. If you received proxy materials via e-mail, the e-mail message transmitting the link to those materials contains instructions on how to vote your shares of Oportun stock and your control number.



Phone

Dial the 24/7 toll-free telephone number shown on your **GREEN** proxy card or **GREEN** voting instruction form and follow the instructions.



Mail

Mark, sign and date your **GREEN** proxy card or **GREEN** voting instruction form and return it in the pre-paid envelope provided.



QR Code

Your **GREEN** voting instruction form may also include a QR code for voting with your mobile device.

LIVE WEBCAST

Oportun's Virtual Annual Meeting

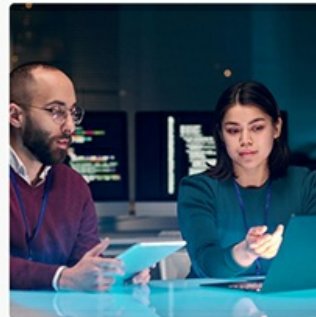
July 18, 2025 beginning at 8:00 a.m., PT.

To attend the Annual Meeting, you must pre-register at [CES Online Services](#) by 8:00 a.m. PT on July 18, 2025.

You will need the control number from your **GREEN** proxy card or **GREEN** voting instruction form to pre-register.

Questions?

Contact our proxy solicitation firm Innisfree MLA Incorporated at (877) 800-5895 (toll free from the U.S. or Canada) or +1 (42) 232-3653 (from other countries).



Legal Disclaimer

Cautionary Statements on Forward-Looking Statements

Cautionary statements in this website are "Forward-looking statements." These forward-looking statements are subject to the safe harbor provisions under the Private Securities Litigation Reform Act of 1995, Section 27E of the Securities Act of 1933, as amended and Section 27E of the Securities Exchange Act of 1934, as amended. We statements other than statements of historical fact contained in this website, including statements as to our future performance, financial position, strategic initiatives and our operating forecast, are forward-looking statements. These statements can be generally identified by terms such as "expect," "believe," "anticipate," "intend," "forecast," "project," "estimate," "predict," "plan," "hope," "forecast," "goal," or "strategy" and other variations on the negative versions of these words or comparable words, as well as future or conditional verbs such as "will," "should," "may," "could," "might," "can," or "could." These statements involve known and unknown risks, uncertainties, assumptions and other factors that may cause our actual results, performance or achievements to be materially different from any future results, performance or achievements expected or implied by the forward-looking statements. We have based these forward-looking statements on our current expectations and assumptions about future events, financial trends and risks and uncertainties that we believe may affect our business, financial condition and results of operations. These risks and uncertainties include those risks described in our filings with the Securities and Exchange Commission, including our most recent annual report on Form 10-K for the year ended December 31, 2024, as well as in our subsequent filings with the SEC. These forward-looking statements speak only as of the date on which they are made and, except to the extent required by federal securities laws, we disclaim any obligation to update any forward-looking statement to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events. In light of the risks and uncertainties, there is no assurance that the assets or results represented by the forward-looking statements will in fact occur, and you should not place undue reliance on these forward-looking statements.

Non-GAAP Financial Measures

The website includes the presentation and discussion of certain financial measures that are not calculated in accordance with U.S. Generally Accepted Accounting Principles ("GAAP").

Adjusted Net Income is a non-GAAP financial measure defined as net income adjusted to eliminate the effect of certain items. We believe that Adjusted Net Income is an important measure of operating performance because it allows management, investors, and our Board of Directors to evaluate and compare our operating results, including when an impact on capital and operating effectiveness, from period to period, including the impact of certain items such as stock-based compensation expense and certain non-recurring charges.

Adjusted Earnings Per Share is a non-GAAP financial measure defined as Adjusted Net Income divided by weighted average diluted shares outstanding. We believe Adjusted Earnings Per Share is an important measure because it allows management, investors and our Board of Directors to evaluate the operating results, operating trends and profitability of the business in relation to diluted adjusted weighted average shares outstanding.

Adjusted Operating Expense is a non-GAAP financial measure defined as total operating expenses adjusted to exclude stock-based compensation expense and certain non-recurring charges, such as expense associated with our portfolio optimization and other non-recurring charges. Operating expense charges include expense related to equipment charges, and other non-recurring costs related to our corporate financing facility. We believe Adjusted Operating Expense is an important measure because it allows management, investors and our Board to evaluate and compare our operating costs from period to period, including the impact of non-cost-based compensation expense and certain non-recurring charges.

See below for a reconciliation of the 2024 to GAAP figures provided in this document to the corresponding GAAP figures.

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES
(in millions, unaudited)

	Three Months Ended	
	2024	2024
Adjusted Operating Expense Ratio	13.3%	15.1%
Adjusted Operating Expense Ratio	13.3%	15.1%
Total Operating Expense	\$ 82.7	\$ 108.6
Adjustments:		
Stock-based compensation expense	(2.8)	(8.3)
Non-recurring compensation expense	0.1	(0.8)
Other non-recurring charges	(1.3)	(0.7)
Total Adjusted Operating Expense	\$ 86.9	\$ 101.7
Average Daily Principal Balance	\$ 2,705.2	\$ 2,851.7
Adjusted OpEx Ratio	13.3%	14.3%

Note: Numbers may not total or cross-foot due to rounding.

RECONCILIATION OF FORWARD-LOOKING NON-GAAP FINANCIAL MEASURES
(in millions, unaudited)

	FY 2025	
	Low	High
Adjusted Net Income and Adjusted EPS	\$ 21.7	\$ 33.8
Adjustments:		
Income tax expense (benefit)	4.5	9.0
Stock-based compensation expense	13.7	13.7
Other non-recurring charges	4.0	4.0
Mark-to-market adjustment on ABS notes	(23.3)	(23.3)
Adjusted income before taxes	\$ 76.8	\$ 84.8
Normalized income tax expense	(10.1)	(11.1)
Adjusted Net Income	\$ 66.6	\$ 73.7
Diluted weighted average common shares outstanding	40.0	40.0
Diluted earnings per share	\$ 1.66	\$ 1.84
Adjusted Earnings Per Share	\$ 1.66	\$ 1.84

Note: Numbers may not total or cross-foot due to rounding.

This non-GAAP information should be considered as supplemental in nature and is not meant to be considered in isolation from, or as a substitute for, the related financial information prepared in accordance with GAAP. In addition, this non-GAAP financial measure may not be the same as similar measures presented by other companies. We are unable to predict or estimate with reasonable certainty the ultimate outcome of certain items reported by corresponding GAAP measures without unreasonable effort. Information about the adjustments that are not currently available to the Company could have a potentially unpredictable and significant impact on future GAAP results.

Accessibility

Oportun's mission of providing inclusive, affordable financial services that empower our customers to build a better future includes making our products and services accessible to everyone, including people of different abilities. We are committed to making our services accessible to the broadest audience possible and continually work to improve usability and design.

If you are experiencing accessibility issues due to a disability or impairment, please contact Oportun's Customer Service team at:
(866) 216-1192
info@oportun.com

To protect your privacy when communicating with us through email, please do not include any personally identifiable information, such as your Social Security number, account number, or other sensitive information.

Privacy

We are committed to protecting the privacy and security of your personal information. Below is information on your privacy rights and how your information is collected, used, and protected.

Oportun privacy policy: Understand how Oportun collects, uses, and discloses information and how we protect the privacy and security of your personal information. Our privacy policy applies to all customers, applicants, and website visitors.

Privacy notices: Understand privacy practices and your privacy rights in a standardized format provided by the federal Gramm-Leach-Bliley Act.

- **Oportun Privacy Notice:** Applies to all Oportun personal loan customers and describes Oportun's privacy practices.
- **WebBank Privacy Notice:** Applies to all Oportun® Visa® Credit Card customers and describes the privacy practices of the credit card issuer, WebBank.
- **Pathward Privacy Notice:** Applies to all Pathward, N.A. personal loan customers and describes the privacy practices of the lender, Pathward.

California Consumer Privacy Act notice: Understand your specific rights under the California Consumer Privacy Act and the ways you can exercise them.