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 \boxtimes

Filed by a Party other than the Registrant \Box

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 Rules14a-6(i)(1) and 0-11

On June 26, 2025, Oportun Financial Corporation posted the following materials to www.voteforoportun.com:

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Resources	
Stockholder Letters	
Letter to Stockholders - 6.23.25 Jun 21, 205	Letter to Stockholders - 6.12.26 Jan 9.101
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Letter to Stockholders - 6.2.26 Are:1.3125	
Real Name +	
Presentations	
Oportun Financial Investor Presentation	
June 18, 2025	
Bud non +	
Factsheets	
Investor Factsheet - 6.25.25	
Ave 20, 2025	
Press Releases	
Oportun Issues Letter to Stockholders Detailing CEO Raul Viziques's Record of Proven Leadership Jun 21, 205	Oportun Releases Investor Presentation Highlighting Strategic Progress Join XXII
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Oportun Lead Independent Director Nell Williams Issues Letter to Stockholders Jan 2 205	Operation losses Letter to Stockholders and Malto Devictions Procy Malterials
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Oportun Announces Continued Board Evolution We12005	Oportun Comments on Director Nominutions Web 22305
Real area -	Red we a
Oportun Comments on Letter from Findell Capital West 30, 2015	
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SEC Filings	
Definitive Proxy Statement	
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