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

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

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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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## **Oportun Responds to Comments by Findell Capital**

*Reiterates openness and ongoing efforts to reach constructive compromise with Findell*

*Highlights Board actions to streamline and rebalance director skills in service of all stockholders*

SAN CARLOS, Calif., July 1, 2025 (GLOBE NEWSWIRE) – Oportun (Nasdaq: OPRT) (“Oportun” or the “Company”), a mission-driven financial services company, today issued a statement in response to recent comments made by Findell Capital Management, LLC (“Findell”):

“As described in detail in our [investor presentation](#), Oportun has sought a resolution with Findell for months. We have delivered to Findell multiple formal proposals that involved changes to the Board’s composition, including as recently as the week before last. Findell has not responded to this latest offer.

The Board’s decision to reduce the number of directors and rebalance the Board’s skills and experience, including the decision not to nominate incumbent Lead Independent Director Neil Williams and director Scott Parker, was the result of careful review of the Board’s expertise and needs and reflects stockholder feedback. Both Mr. Williams and Mr. Parker are former public company Chief Financial Officers; the Board has three other directors with similar backgrounds in finance and accounting.

The Company remains committed to engaging constructively with Findell and willing to resolve the proxy contest on terms that serve the best interests of all our stockholders.”

### **About Oportun**

Oportun (Nasdaq: OPRT) is a mission-driven financial services company that puts its members’ financial goals within reach. With intelligent borrowing, savings, and budgeting capabilities, Oportun empowers members with the confidence to build a better financial future. Since inception, Oportun has provided more than \$20.3 billion in responsible and affordable credit, saved its members more than \$2.4 billion in interest and fees, and helped its members set aside an average of more than \$1,800 annually. For more information, visit [Oportun.com](http://Oportun.com).

### **Cautionary Statement on Forward-Looking Statements**

Certain statements in this communication 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 27A of the Securities Act of 1933, as amended and Section 21E of the Securities Exchange Act of 1934, as amended. All statements other than statements of historical fact contained in this communication, including statements as to our future engagement with Findell and the proxy contest, are forward-looking statements. These statements can be generally identified by terms such as “expect,” “plan,” “goal,” “target,” “anticipate,” “assume,” “predict,” “project,” “outlook,” “continue,” “due,” “may,” “believe,” “seek,” or “estimate” and similar expressions or the negative versions of these words or comparable words, as well as future or conditional verbs such as “will,” “should,” “would,” “likely” and “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 expressed or implied by the forward-looking statements. We have based these forward-looking statements on our current expectations and projections 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 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, except as required by law. In light of these risks and uncertainties, there is no assurance that the events or results suggested by the forward-looking statements will in fact occur, and you should not place undue reliance on these forward-looking statements.

### **Investor Contact**

Dorian Hare  
(650) 590-4323  
[ir@oportun.com](mailto:ir@oportun.com)

Innisfree M&A Incorporated  
Scott Winter / Gabrielle Wolf / Jonathan Kovacs  
(212) 750-5833

### **Media Contact**

FGS Global  
John Christiansen / Bryan Locke  
[Oportun@fgsglobal.com](mailto:Oportun@fgsglobal.com)

## Resources

### Stockholder Letters

#### Letter to Stockholders - 6.23.25

June 23, 2025

[Read more](#)

#### Letter to Stockholders - 6.12.25

June 12, 2025

[Read more](#)

#### Letter to Stockholders - 6.2.25

June 2, 2025

[Read more](#)

### Presentations

#### Oportun Financial Investor Presentation

June 16, 2025

[Read more](#)

### Factsheets

#### Investor Factsheet - 6.26.25

June 26, 2025

[Read more](#)

### Press Releases

#### Oportun Responds to Comments by Fintel Capital

July 1, 2025

[Read more](#)

#### Oportun Releases Investor Presentation Highlighting Strategic Progress

June 16, 2025

[Read more](#)

#### Oportun Issues Letter to Stockholders Denialing CEO Raul Vazquez's Record of Proven Leadership

June 15, 2025

[Read more](#)

#### Oportun Lead Independent Director Neil Williams Issues Letter to Stockholders

June 15, 2025

[Read more](#)

#### Oportun Issues Letter to Stockholders and Mails Definitive Proxy Materials

June 2, 2025

[Read more](#)

#### Oportun Announces Continued Board Evolution

May 1, 2025

[Read more](#)

#### Oportun Comments on Director Nominations

March 22, 2025

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#### Oportun Comments on Letter from Fintel Capital

March 26, 2025

[Read more](#)

### SEC Filings

#### Definitive Proxy Statement

May 19, 2025

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