



NEWS RELEASE

OppFi Celebrates Financial Capability Month with Release of 2025 Social Impact Report and Expansion of Customer Empowerment Initiatives

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CHICAGO, April 23, 2026 /PRNewswire/ -- OppFi Inc. (NYSE: OPFI) ("OppFi" or the "Company"), a leading tech-enabled digital finance platform that works with banks to provide financial products and services for everyday Americans, is proud to celebrate **Financial Capability Month** with the release of its **2025 Social Impact Report**.

The report underscores OppFi's consistent dedication to supporting the 48 million underbanked Americans who lack access to traditional credit. By integrating social impact directly into its core operations, OppFi continues to empower everyday consumers to overcome financial hurdles and build long-term financial stability.

"Our Social Impact Report demonstrates OppFi's deep commitment to integrating financial inclusion and financial health as a fundamental part of our platform," said Todd Schwartz, CEO and Founder of OppFi. "Americans are facing countless financial challenges and need a partner who can help. By better understanding their challenges, OppFi facilitates credit solutions with timeliness and empathy to help build toward brighter financial futures."

2025 Impact Achievements & Accomplishments

The 2025 Social Impact Report highlights a year of significant progress in expanding financial health and inclusion:

- **Strong Customer Satisfaction:** The company earned a Net Promoter Score (NPS) of 78 as it continued to provide industry-leading customer service in 2025.
- **Quick Credit Access:** 77% of customers received a same-day decision on their loan, with nearly one third of

customers receiving same-day funding as well, helping meet urgent customer needs.

- Empowering Financial Literacy: OppFi customers completed 18,297 modules on Zogo, the award-winning financial literacy app that rewards users for completing bite-sized financial literacy lessons on topics like saving, intelligently spending, and managing their money.
- Connecting to Financial Resources: OppFi and SpringFour, a free tool providing access to over 25,000 vetted local resources, delivered 173,792 financial health referrals for categories like financial wellness, food assistance, housing and utilities.

The full 2025 Social Impact Report is available on OppFi's website [here](#).

April Customer Empowerment Initiatives

In alignment with Financial Capability Month, OppFi launched dedicated campaigns to promote financial literacy and connect customers with essential local resources:

Triple Rewards with Zogo

Throughout April, OppFi customers have received "3x Coins" on Zogo for completing learning modules on topics like saving and debt management, allowing them to earn real-life rewards faster while gaining essential financial knowledge.

Navigating Challenges with SpringFour

To help customers manage household expenses, especially in the current macroeconomic climate, OppFi continues to promote SpringFour. This April, OppFi highlighted this resource to ensure customers can find local support exactly when and where they need it most.

About OppFi

OppFi (NYSE: OPFI) is a tech-enabled digital finance platform that partners with banks to offer financial products and services to everyday Americans. Through this transparent and responsible platform, which emphasizes financial inclusion and exceptional customer experience, the Company assists consumers who are underserved by traditional financing options in building improved financial health. OppLoans by OppFi maintains a 4.4/5.0 star rating on Trustpilot based on over 5,400 reviews, positioning the Company among the top consumer-rated financial platforms online. OppFi also holds a 35% equity interest in Bitty Holdings, LLC ("Bitty"), a credit access company that provides revenue-based financing and other working capital solutions to small businesses. For additional information, please visit [oppfi.com](https://www.oppfi.com).

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