

# 2025 Social Impact Report

# Table of Contents

|  |    |
|--|----|
| Message from our CEO   | 3  |
| About OppFi  | 4  |
| OppFi's Ongoing Commitment to Social Impact                              | 5  |
| 2025 Key Highlights  | 6  |
| Financial Inclusion Overview   | 7  |
| • Accelerating Financial Relief  | 8  |
| • No Prepayment Penalty  | 9  |
| • Understanding Customer Needs: Loan Purpose                             | 10 |
| • TurnUp Program   | 11 |
| Financial Health Overview  | 12 |
| • Supporting Customers Through Financial Hardship                        | 13 |
| • Empowering Customer Financial Literacy with Zogo                       | 14 |
| • Zogo Year-End Campaigns  | 15 |
| • Connecting Customers to Local Financial Resources with SpringFour      | 16 |
| • Standing with Customers: Aid in Times of Uncertainty                   | 17 |
| • Driving Financial Health with FHN: The Impact of Strategic Partnership | 18 |
| • FHN's FinHealth Score Survey   | 19 |
| • Unlocking Deeper Customer Understanding                                | 20 |
| Our Vision for 2026 and Beyond   | 21 |

## Message from Our CEO



Since founding OppFi in 2012, I have prioritized financial inclusion to be at the heart of our mission and it remains at the core of what we do. Facilitating safe, transparent, and more affordable credit to the 48 million<sup>1</sup> Americans who are underbanked and lack access to traditional options, we are empowering these everyday consumers to overcome obstacles while building their financial health, resulting in a path to better financial outcomes.

In 2026, we continue to build the leading digital platform that connects the millions of consumers who lack access to prime credit with the products and services they desperately need. I am honored to lead a company so dedicated to financial inclusion and financial health.

*Todd D Schwartz*

**Todd Schwartz**  
Founder & CEO of OppFi

<sup>1</sup>Based on 19.0 million underbanked households and average household size of 2.51. Federal Deposit Insurance Corporation (FDIC), [2023 FDIC National Survey of Unbanked and Underbanked Households \(November 2024\)](#). U.S. Census Bureau, "[Average Number of People per Household, by Race and Hispanic Origin, Marital Status, Age, and Education of Householder: 2023](#)", Table AVG1, November 2023.

# About OppFi

## Our Mission

*To facilitate safe, simple and more affordable credit access to the 48 million everyday Americans who currently lack traditional options while rebuilding their financial health.*



*OppLoans is amazing and I recommend 100%. The process was extremely fast and easy. They are fair on the qualifications of the loans. My approval and deposit happened so fast. I thank them so much for giving me the opportunity. I promise to pay the loan off very soon. I just had an emergency and had no one else to turn to. Thank you again!*

Sharease R., MI  
12/31/2025

<sup>1</sup>From inception through December 31, 2025.

# OppFi's Ongoing Commitment to Social Impact

Since overhauling our social impact strategy in 2024, OppFi has doubled down on integrating social impact into our business and products, shifting it from a standalone initiative to a core operational focus.

Our strategy focuses on two key pillars: **financial inclusion and financial health**. To improve financial inclusion, we actively optimize impactful programs and product features that remove hurdles to accessing credit, like no hidden or prepayment fees, TurnUp, and Same-Day Funding. To foster financial health, we curate partnerships and resources to serve individuals at every stage of their journey, including active customers, denied applicants, and those who have successfully paid off their accounts. By continuously pursuing and testing best-in-class financial solutions, we ensure top-tier delivery and awareness. Our customer satisfaction and commitment to service is reflected by our 2025 Net Promoter Score (NPS) of 78 and nationally recognized exceptional customer service. Ultimately, this dual focus unites our cross-functional teams around a common purpose.

Accountability remains central to our mission. Through our rigorous social impact measurement strategy—which includes utilizing the Financial Health Network's FinHealth Score methodology—we consistently track and calculate the financial well-being of our customers across multiple touchpoints.

”

*Because I have been treated extremely well from your company and have not had any issues at all and you have been there when I needed help the most in my life. You provide great excellent customer service and I have had nothing but a very positive experience with your company.*

Tara T., DE  
12/22/2025

”

*OppLoans has always been there when I need extra cash. The system is one of the most user friendly system and secure. Customer service when and if I had to speak to someone is courteous.*

Tabatha T., VA  
12/30/2025

## 2025 Key Highlights

**198,524** New Loan Customers in 2025

**1.6M+** Total Customers All Time Through End of 2025

**77%** of Customers Received Same-Day Decision

**28%** of Customers Received Same-Day Funding

**78** Net promoter score (NPS)

**173,792** Financial Health Resources Referred via SpringFour

**2,250** New Zogo Users



*Excellent company and really works with you if you have an emergency whereas you can't make your payment or you need to reschedule a payment. They were really supportive during the recent government shutdown where I was affected.*

Toni H., NJ  
12/9/2025

# Financial Inclusion Overview

Financial inclusion means ensuring all consumers can affordably access financial services<sup>1</sup> (Arner et al., 2019).

At OppFi, we advance financial inclusion primarily by facilitating **credit access** to traditionally overlooked individuals. It is paramount to our business. Unlike traditional financial institutions, we do not rely on FICO® scores to determine creditworthiness. Moreover, loans facilitated by the OppLoans platform are underwritten using proven ability to repay standards.

Our industry-leading features and protections fundamentally support our credit access efforts by facilitating trust and meeting customer needs.

## Industry-leading Features and Protections



**Simple interest**



**No Balloon Payments**



**No Hidden Fees & No Prepayment Penalties**



**Five-day Return Policy**



**Report to Major Credit Bureaus**



**Same-Day Decision & Funding**

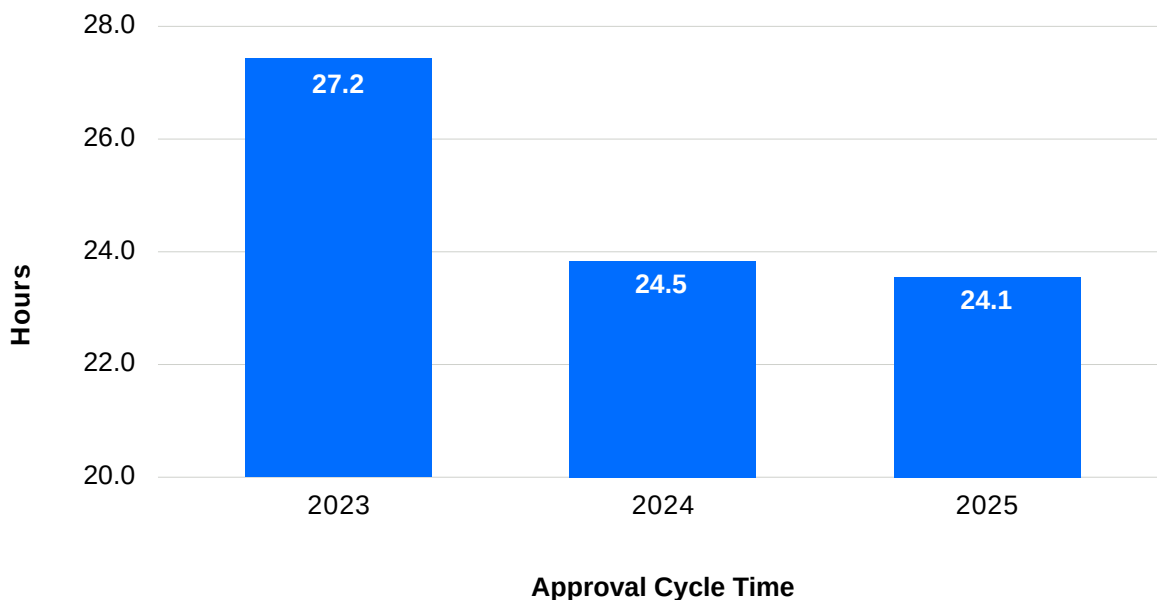
<sup>1</sup> Sustainability, FinTech and Financial Inclusion, European Banking Institute Working Paper Series 2019/41, Arner et al.,

## Accelerating Financial Relief

### 77% of OppFi customers received Same-Day Decision and 28% of OppFi customers received Same-Day Funding

We prioritize product and operational efficiency to deliver rapid decisions, alleviating customers' financial urgency. The application process is streamlined by the platform's advanced credit model and the expertise of our agents. 77% of OppFi customers received a Same-Day Decision, with an average cycle time from application submission to approval of only 24 hours. Applicants approved before 1PM ET on a business day can receive Same-Day Funding. This feature makes an enormous difference for customers facing an urgent financial need. We also have robust customer feedback data that indicates that a fast decision is just as important as fast funding, providing customers instant mental and emotional relief. This dedication to streamlining the process minimizes friction for customers with urgent needs.

#### Average Approval Cycle Times Since 2023



## No Prepayment Penalty

*We prioritize customer convenience with our highly valued **no prepayment penalty** feature. Customers can pay off their loan or make additional payments at any time without any prepayment fees. As interest accrues daily, extra payments allow customers to repay faster and minimize the interest they will owe.*

”

*My experience with opp loans was great! I did not have any problems with receiving the loan, I got it in a timely matter. It didn't take too many days receiving it. I was also able to pay it off easily with auto pay. Also the interest wasn't extremely high.*

Ivory S., IL  
12/22/2025

”

*Rapid processing, quick funding turnaround. Some choice in the selection of payment frequency and date. No early completion penalties!*

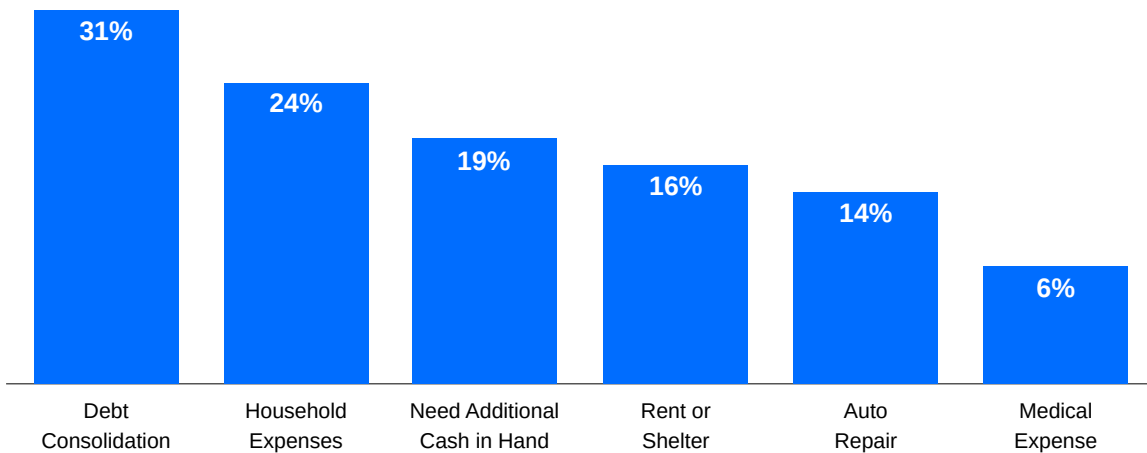
Teresa M., MO  
12/6/2025

# Understanding Customer Needs: Loan Purpose

At OppFi, we are committed to understanding our customers’ unique and often challenging financial journeys, reinforcing the genuine need for our products. This dedication is supported by a May 2025 survey across various loan stages, which helped us better understand these varied needs, embodying the spirit of financial inclusion by ensuring accessible services. Key findings reveal that customers use funds for:

- Debt consolidation: 31% use funding for this purpose, with 74% of those consolidating high interest/payday loans (representing 23% of all respondents).
- Household spending: 39% seek financial assistance for bills, groceries, rent, or repairs.

## Top Reasons Customers Applied to OppLoans<sup>1</sup>



*OppLoans is AMAZING and I recommend 100%. The process was extremely fast and easy. They are fair on the qualifications of the loans. My approval and deposit happened so fast. I thank them so much for giving me the opportunity. I promise to pay the loan off very soon. I just had an emergency and had no one else to turn to. Thank you again*

Sharease R., MI  
12/31/2025

<sup>1</sup>The survey was conducted in May 2025 with 435 respondents.

## TurnUp Program

Our proprietary loan referral program, the OppFi TurnUp Program, helps consumers find more affordable (lower interest rate) credit options, even if it isn't through OppFi or one of our bank partners. When customers apply for a loan on the OppFi platform and opt in to TurnUp, we check the market on behalf of Total Eligible<sup>1</sup> applicants with several near-prime lenders who may approve their loans at lower interest rates if they meet the lenders' underwriting criteria. If the applicant qualifies for another product, we help ensure they have access to that product.

- A consumer opts-in to the OppFi TurnUp Program, allowing us to send their information to several near-prime lenders.
- Our TurnUp partners review the consumer's information to see if they qualify for a lower-rate loan.
- If any partner(s) accept their application, we display the offer to the consumer, who may finish their application with the partner.
- If no partner offers are returned, the consumer may continue their application with the OppFi platform.

The match rate among total eligible applicants was below 15% in 2025, and fewer than 2% converted to a lower cost credit option. The low conversion rate within the TurnUp program reinforces that the majority of OppLoans customers do not have more affordable credit options available to them.

<sup>1</sup> We define our "Total Eligible" population as those new customers who visit [www.opploans.com](http://www.opploans.com) through eligible channels and opt-in to the Program.

## Financial Health Overview

Financial health means facilitating financial circumstances and monetary decisions that provide users with security and freedom of choice<sup>1</sup> (CFPB).

At OppFi, we support customers facing financial difficulties with a series of hardship arrangements, including deferring payments to the end of the loan term, making partial payments, adjusting payment dates, and pausing interest during difficult times. We aim to alleviate the burden of both temporary and long-term obstacles, rather than penalize customers or worsen their situations. By offering this payment flexibility, we strive to give customers the chance to recover and stabilize their finances.

In addition, we promote financial health by providing free, holistic resources tailored to our customer segments. These resources include incentive-based and user-friendly financial education, opportunities for credit score improvement, and referrals to local savings programs. These tools are available to both current customers and declined applicants, providing additional paths for people to build long-term stability.

Finally, we regularly measure customer financial health to gather insights and identify opportunities to provide additional support. Our measurement efforts enable us to deliver the resources that have the greatest potential impact for our customers.



*OppLoans has provided excellent service and even better payment flexibility allowing for me to easily manage bills plus everyday cost to a point where the entire process is as easy as it gets. Also they offer excellent options for everyone, even those whose prior credit score has prevented them from options with other company's.*

*I'd highly suggest an recommend OppLoans over anyone else.*

Christopher B., VA  
12/22/2025

<sup>1</sup>Based on [Why financial well-being?](#) Consumer Financial Protection Bureau (CFPB)

# Supporting Customers Through Financial Hardship

From time to time, customers may face a financial hardship or cash-flow interruption that prevents them from making a payment. We address these challenges individually and empathetically through our comprehensive borrower assistance programs. Our relief includes **temporary and permanent hardship plans** for income loss or expense increases, as well as assistance for natural disaster victims. We also provide **one-time payment deferment** for customers needing a short extension. These programs demonstrate our commitment to supporting customers through difficult times and ensuring that they stay on the path to a positive financial outcome.

”

*At the time I was having a hardship and I applied for a loan through Opploans and it was a very easy process to get the loan, was very very impressed. As the months went on I got laid off of work for about a month in a half and wasn't able to pay on my loan as agreed to because of my lay off. I called and communicated this and the representative I spoke with was very helpful and I would definitely refer a friend or family if need be for them to check it out if they ever became into a bind.*

Chiffon H., MI  
10/23/2025

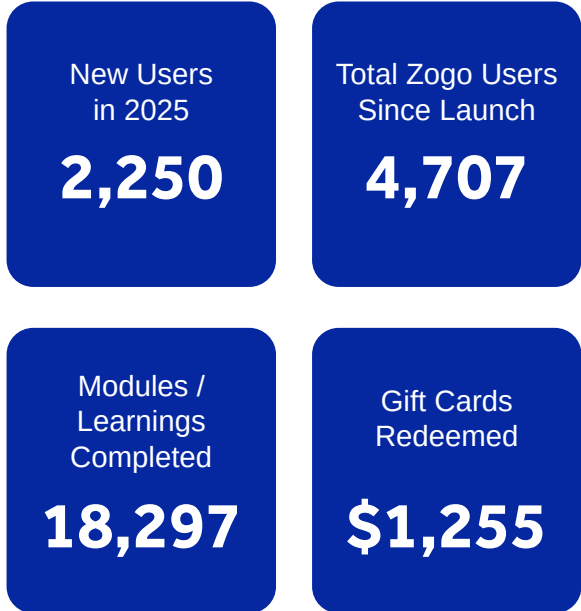
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*Excellent company and really works with you if you have an emergency whereas you can't make your payment or you need to reschedule a payment. They were really supportive during the recent government shutdown where I was affected.*

Toni H., NJ  
12/9/2025

# Empowering Customer Financial Literacy with Zogo

Zogo is a nationally recognized and awarded financial literacy app that rewards users for completing bite-sized financial literacy lessons on topics like saving, intelligently spending, and managing their money. The app includes over 1,200 modules in more than 85 different skills, from opening a bank account to saving for retirement - and everything in between. By completing modules, taking interactive quizzes, and participating in daily trivia games, users earn Zogo coins and work toward real-life rewards such as gift cards to their favorite stores. OppFi sponsors a co-branded version of the app and launches seasonal campaigns to actively encourage and support our customers in gaining essential financial knowledge.



**zogo** × **OppLoans**  
by OppFi

**Smart choices. Real rewards.**  
**What are you waiting for?**

**Download Now!**

Enter access code:

**OPPLOANS**

# Zogo Year-End Campaigns

At OppFi, we are excited to share two promotions launched during the 2025 holiday season aimed at enhancing financial literacy and giving back to our valued customers:

**New User Acquisition:** We incentivized new sign-ups for Zogo. Each new user who completed more than two learning modules earned a \$5 gift card, successfully boosting platform new user acquisition.


**Learning Competition:** We encouraged active participation in financial learning by offering participants the chance to win up to \$100 worth of gift cards. This competition effectively promoted participation within the platform.

These campaigns underscore OppFi's commitment to our customers' financial well-being and our mission to foster greater financial literacy.

## Zogo Acquisition Reminder

From: OppLoans  
Reply To: info@oppl loans.com  
**Subject:** Still Time to Grab Your 5,000 Zogo Coins (\$5 value),\*\* Only 500 Spots!  
**Preheader:** Learn and Earn. Sign up today before the spots are gone.

[Helpful Resources](#) [Log In](#)



Online Personal Loans   OppU Resources   Contact Us

### zogo

Don't miss your 5,000 Zogo Coins!\*

Sign Up Now

**Hi John,**

Still thinking about signing up? The clock's ticking!

The first 500 OppLoans customers who sign up for Zogo\* and complete 2 short modules earn **5,000 Zogo Coins\*\*** (\$5 value). It's quick, easy, and rewarding.

Sign up with your OppLoans email and complete 2 learning modules before November 23, 2025 to claim your reward before it's gone.


Sign Up Now

This offer is only available for new Zogo users with an OppLoans account in good standing.


## Zogo Holiday Email

From: OppLoans  
Reply To: info@oppl loans.com  
**Subject:** \*\*Join the 2025 OppFi Holiday Learning Party\*\*  
**Preheader:** Learn, compete, and earn up to \$100 in Zogo Coins\*\* this holiday season.

[Helpful Resources](#) [Log In](#)



Online Personal Loans   OppU Resources   Contact Us



### zogo

Celebrate the Holidays with Learning and Rewards

Join Now


**Hi Jackie,**

Get ready for the OppLoans Holiday Learning Party on Zogo! From **November 24, 2025 to December 15, 2025**, you can learn, compete, and earn Zogo Coins.

#### Leaderboard Rewards

- Top 10:** \$100 in Zogo Coins
- Ranks 11–30:** \$50 in Zogo Coins
- Ranks 31–50:** \$25 in Zogo Coins

How it Works



## Connecting Customers to Local Financial Resources with SpringFour

**In 2025, OppFi and SpringFour delivered 173,792 financial health referrals to 17,035 customers!**

SpringFour is a social impact-focused financial health platform that provides access to over 25,000 vetted, independent nonprofit and government resources across the United States, designed to help with financial wellness, food assistance, housing, and utilities. These resources are available in over 700 markets and cover all 50 states to support consumer financial health.

OppFi sponsors and promotes SpringFour so our customers can easily access local resources by entering their zip codes and choosing categories, with the added convenience of being able to easily email or print the information for themselves or others.

### Top 3 Referral Categories



# Standing with Customers: Aid in Times of Uncertainty

In response to the government shutdown in October, OppFi launched an email featuring SpringFour to **connect customers with local resources**.

The email reached 288,225 customers with open loans and performed **significantly better than typical** social impact emails in terms of open and click rates.

A total of **5,542 searches were conducted**, with **Employment Services** and **Food Savings** each receiving close to 30% of the searches.

These statistics showcase the timely and critical nature of this email for our customers and demonstrate the efficient cross-departmental collaboration and commitment to social impact at OppFi.

As CEO Todd Schwartz was quoted in an article by American Banker<sup>1</sup>, “We actually sent out a proactive email campaign to all of our customers explaining that support and resources were available because of the financial uncertainty,”

“We are using all of our resources, including our partners, to keep customers in a good spot to the best of our ability.”

**SpringFour Emergency Email**

From: OppLoans  
Reply To: info@opplains.com  
Subject: Affected by the Government Shutdown? SpringFour is Here to Help!  
Preheader: Our partner SpringFour can help connect you with trusted financial support.

Helpful Resources Log In

**OppLoans**  
by OppFi

Online Personal Loans OppU Resources Contact Us

**springfour**  
your partner in financial wellness

**Feeling the Strain from the Shutdown?**

[Explore Resources](#)

Hi Katy,

If you've been affected by the government shutdown, there are resources that can help. Through our partner **SpringFour**, you have access to local support for:

**Budgeting & Paying for Expenses**  
As household budgets are stretched further than ever, many are faced with impossible choices about which bills to pay or how to put food on the table. SpringFour provides vetted resources that can help make ends meet during this challenging time.

**Housing Insecurity**  
Many are facing the risk of missed rent, delayed mortgage payments, and threats of eviction or foreclosure. SpringFour's housing-related categories provide support to those who may be struggling to stay in their homes

**Accessing Healthcare & Prescriptions**  
It's challenging to afford appointments, treatments, medications, and even gas to get to appointments or the pharmacy. SpringFour offers resources that address these challenges.

**We're here to help you navigate this difficult moment.**

[Explore Resources](#)

(800) 990-9130 | info@opplains.com  
M - F: 7am - 11:00pm (Central Time)  
S - S: 9am - 5pm (Central Time)

<sup>1</sup> Based on American Banker [How banks and fintechs are offering help during gov shutdown](#), Melinda Huspen, November 10, 2025

## Driving Financial Health with FHN: The Impact of Strategic Partnership

*OppFi has been a member of the Financial Health Network (FHN) since 2020. This partnership signifies our alignment with FHN's profound mission of realizing a financial system that allows people to weather unexpected expenses and achieve long-term goals. We are committed to actively participating in this transformative process, driving widespread and lasting change in financial health with collaboration with the FHN to help support everyday Americans.*



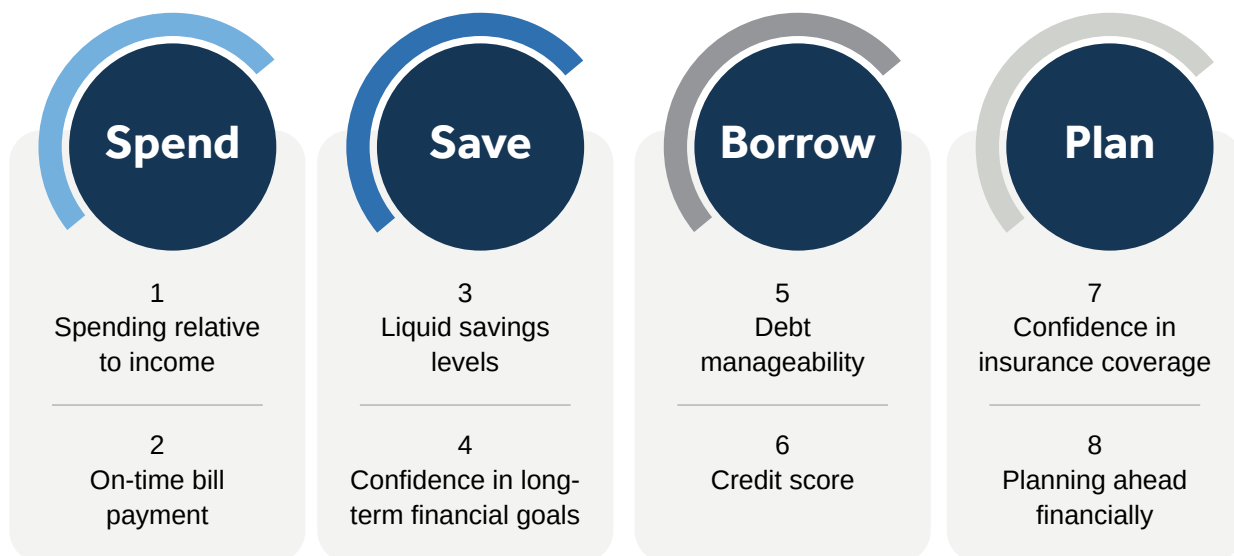
## FHN's FinHealth Score Survey

The Financial Health Network (FHN) developed the FinHealth Score framework in 2016, and went on to share the first baseline U.S. Financial Health Pulse survey results in 2018. Since then, FHN has conducted the survey annually and encourages member companies to do the same.

The FinHealth Score survey includes eight standard questions - each measuring a unique aspect of the respondent's financial health, with two questions per sub-category.

The choices in each question have a point value assigned to them, ranging from 0-100. The FinHealth score is calculated as the average of point values for the eight questions.

### Financial Health Indicators

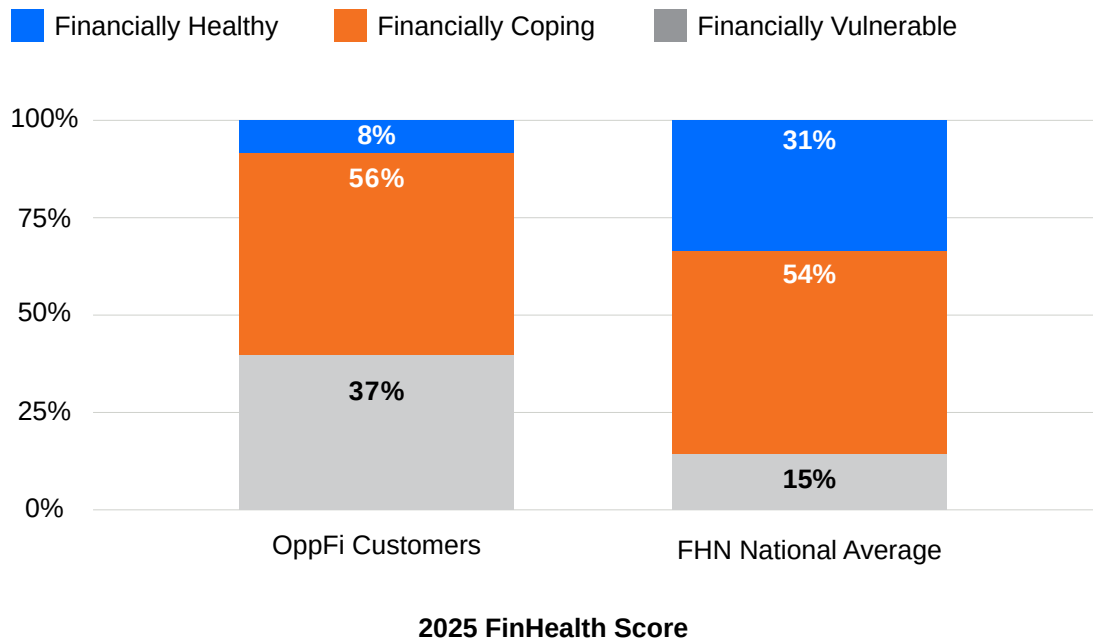


# Unlocking Deeper Customer Understanding

OppFi issues FinHealth Score surveys on a semi-annual basis and targets customers at key touch-points: upon approval, 120 days post-approval, at loan payoff, 1–2 years after payoff, and when past due. The primary goals are to evaluate how OppFi impacts our customers’ financial health throughout the customer lifecycle and to identify opportunities to extend additional outreach. By comparing customers’ self-reported data with U.S. averages from FHN research, we gain a clearer understanding of where and how our customers need financial support, aligning with our mission to serve everyday Americans.

The data is also analyzed across risk segment, age, loan type, and delinquency status to inform strategic business decisions. OppFi also adds optional questions beyond the standard FinHealth measurements, which are adjusted for each iteration based on current macroeconomic topics.

## 2025 OppFi Customers’ FinHealth Score vs. FHN National Average



## Our Vision for 2026 and Beyond

Overall, 2025 reflects meaningful progress across both of OppFi's Social Impact pillars: Financial Inclusion and Financial Health. All of this reinforces our mission — to support customers holistically as they navigate financial challenges.

Looking ahead to 2026 and beyond, OppFi will remain dedicated to serving the 48 million everyday Americans who are underbanked by continuously working to expand credit access and building on our legacy of customer service.

Our strategy includes further leveraging AI and technology to enhance product capabilities, aiming for faster approvals and increased customer reach, and leveraging data to better track and understand the best solutions for customers' financial health.

We have several projects planned, including developing a proprietary objective financial health metric system to complement the FinHealth Score methodology, initiating new communication campaigns to promote social impact resources to our customers when they need them most, and upgrading the SpringFour platform to enhance the user experience and gain new tracking insights.

Ultimately, our goal for 2026 and the future is to help more customers achieve both short-term financial relief and long-term financial stability.

