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Oportun and Column Announce New Lending Partnership to Expand Access to Responsible Credit

SAN MATEO, Calif., July 09, 2026 (GLOBE NEWSWIRE) -- Oportun Financial Corporation (Nasdaq: OPRT), a mission-driven financial services company that puts its members' financial goals within reach, today announced a lending partnership with Column N.A. to support Oportun's unsecured personal loan program.

Column, a nationally chartered bank that provides regulated financial infrastructure for technology companies, will originate unsecured personal loans through the program, and Oportun will provide the platform, including marketing, servicing, and program-support capabilities, subject to Column's oversight and applicable regulatory requirements.

"Oportun's mission has always been to help our members move forward financially by providing access to responsible credit," said Gaurav Rana, SVP General Manager, Lending at Oportun. "This partnership supports Oportun's mission to empower more people to build a better future by expanding that access. Column brings a modern banking platform and strong regulatory foundation, and we look forward to working together to support our members while advancing Oportun's long-term growth strategy."

"Oportun brings a strong dedication to its members and a long history in consumer lending to this partnership," said Brian Fishbein, Chief Investment Officer at Column. "We're pleased to support Oportun's focus on its members with Column's banking platform, compliance foundation, and commitment to building long-term financial partnerships."

The partnership reinforces Oportun's commitment to expanding access to responsible credit while building a stronger, more scalable lending business.

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 \$22.2 billion in responsible and affordable credit, saved its members more than \$2.5 billion in interest and fees, and helped its members save an average of more than \$1,800 annually. For more information about Oportun, visit oportun.com.

About Column

Column N.A., Member FDIC, is a nationally chartered bank that provides regulated financial infrastructure for technology companies. Founded in 2019 by Plaid co-founder William Hockey, Column serves as the banking backbone for modern financial products and powers the world's most sophisticated fintechs, such as Brex, Bilt, Wise, Mercury, and more. With a

custom-built banking core, ledger, data model, and a direct connection to the Federal Reserve, Column eliminates the inefficiencies of legacy banks and middleware — creating a faster and more reliable banking platform. Beyond payments and accounts, Column enables national lending and credit products, powering API-based loan-origination partnerships and deploying its balance sheet to fund lenders through debt financing and loan purchases. Learn more at column.com.

Forward-Looking Statements

This press release contains 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 press release, including statements regarding the expected benefits of Oportun's lending partnership with Column and Oportun's long-term growth strategy 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 forward-looking statements speak only as of the date on which they are made and, except to the extent required by federal securities laws, Oportun disclaims 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 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. These statements involve known and unknown risks, uncertainties, assumptions and other factors that may cause Oportun's actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by the forward-looking statements. These risks and uncertainties include those risks described in Oportun's filings with the Securities and Exchange.

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