



## OppFi, Inc.

Subsidiaries: OppWin, LLC, Opportunity Manager, LLC, Opportunity Financial Card Company, OppWin Card, LLC, SalaryTap, LLC

Locations: Illinois (HQ)

Industries: Diversified Financials

### RISK LEVEL:



Lower Risk

### DESCRIPTION:

OppFi, Inc. is Lower Risk. The company does not yield to political activism in shaping corporate governance, preventing initiatives that potentially alienate consumers, divide employees, and harm shareholders. The company implements race and identity-based policies that replace merit, excellence, and integrity with preferential treatment and outcomes. Overall, the company does not embrace corporate initiatives that redirect its central focus from business goals to partisan policies and divisive issues. This approach protects free exercise, free speech, and free enterprise.

### Corporate Weaponization

**Has canceled customers, suppliers, or vendors due to their political views or religious beliefs OR corporately boycotts, divests, or sanctions regions, people groups, or industries.** Lower Risk

*OppFi has not publicly canceled customers, suppliers, or vendors based on political views or religious beliefs (1).*

**Charitable giving (including employee matching programs) policies or practices discriminate against charitable organizations based on views or religious beliefs.** Lower Risk

*OppFi does not appear to discriminate against charitable organizations based on views or beliefs (1)(2).*

**Employment policies fail to protect against viewpoint or other discrimination and/or are ideological in nature.** High Risk

*OppFi offers DEI training to its employees (1). However, in 2025, the company removed this page from their website. To date, the company has not publicly addressed this change, leaving shareholders without clarity regarding the company's reasoning or future direction (2). OppFi appears to prioritize diversity over merit in its leadership composition. From its 2024 Proxy Statement: "With respect to addressing diversity, the Nominating and Corporate Governance Committee considers a nominee's differences in, among other things, viewpoint, gender, race, ethnicity, knowledge, experience and skills" (3). However, in 2025, the company removed this language from its Proxy Statement. To date, the company has not publicly addressed this change, leaving shareholders without clarity regarding the company's reasoning or future direction (4). The company does not provide viewpoint protections for its employees (5).*

### Corporate Governance and Public Policy

**Uses corporate reputation to support causes, organizations, or policies hostile to freedom of expression.**

**Medium Risk**

OppFi supports DEI within its business practices. From its Career Culture website: "Through our unwavering commitment to Diversity, Equity, and Inclusion, we advocate for credit access and financial inclusion for all. To achieve this, we follow our Diversity, Equity, and Inclusion guiding principles to: Cultivate an equitable and inclusive culture through company policy, and practice, while curating experiences that drive cultural understanding, and allyship" (1). However, in 2025, the company removed this page from their website. To date, the company has not publicly addressed this change, leaving shareholders without clarity regarding the company's reasoning or future direction (2). Otherwise, the company has not supported ideological causes or policies (3).

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**Uses corporate funds to advance ideological causes, organizations, or policies hostile to freedom of expression.**

**Lower Risk**

OppFi has not used corporate funds to advance ideological causes, organizations, or policies (1).

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**Uses corporate political actions and/or financial contributions for ideological, non-business purposes.**

**N/A**

OppFi does not operate a PAC or engage in lobbying at this time (1)(2)(3).

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