



NEWS RELEASE

MeridianLink® Announces Agreement to Acquire StreetShares®

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Acquisition will expand small business lending capabilities

COSTA MESA, Calif.--(BUSINESS WIRE)-- MeridianLink, Inc.® (NYSE: MLNK), a leading provider of modern software platforms for financial institutions and consumer reporting agencies, today announced that it has entered into an agreement to acquire StreetShares®, a mission-driven financial technology company that provides digital small business lending technology to banks and credit unions.

StreetShares is an award-winning financial technology company that started in 2014 as a low-cost, digital lender to veteran-owned small businesses. StreetShares later launched its digital business lending platform to allow community banks and credit unions to affordably make small business loans with a 100% digital, omnichannel experience.

“StreetShares’ commitment to providing lenders across the U.S. with state-of-the-art business lending capabilities, including business loans, automated decisioning, and business lines of credit, aligns with our focus on empowering more banks and credit unions to better serve consumers and communities,” said Nicolaas Vlok, CEO of MeridianLink. “Adding the StreetShares team, technology, and strong partnerships with organizations like Fiserv to the MeridianLink family will accelerate our small business lending capabilities and further strengthen our MeridianLink One platform.”

The StreetShares Atlas Platform™ enables banks and credit unions to get up and running in a fully digital, business lending environment in 45 days or less. Built by experienced business bankers, The Atlas Platform enables community lenders to use data-driven technology to deliver a superior digital banking product experience to their

small business customers. It also specifically addresses the key challenges in small business risk assessment and decisioning to meet the financing needs of small businesses efficiently.

“StreetShares is thrilled to join forces with the innovators at MeridianLink to better serve America’s main street business owners,” said Mark L. Rockefeller, StreetShares co-founder and CEO. Mickey Konson, StreetShares co-founder and president added, “Enhancing MeridianLink’s platform with StreetShares’ Atlas Platform technology will provide community banks and credit unions with industry-leading tools to better serve small business customers.”

About MeridianLink

MeridianLink® (NYSE: MLNK) is a leading provider of cloud-based software solutions for financial institutions, including banks, credit unions, mortgage lenders, specialty lending providers, and consumer reporting agencies. Headquartered in Costa Mesa, California, MeridianLink provides services to more than 1,900 customers, including a majority of the financial institutions on Forbes’ 2021 lists of America’s Best Credit Unions and Banks. Further information can be found at [meridianlink.com](https://www.meridianlink.com).

About StreetShares

StreetShares is a small business banking software-as-a-service (SaaS) technology company that powers community banks, credit unions, and non-financial organizations. Its Atlas Platform offers a full suite of digital, white-labeled, small business banking products to their customers. StreetShares technology was voted “Best in Show” by community bank executives at the American Banker Small Biz Banking Conference, and the StreetShares team has been recognized as EY Entrepreneurs of the Year, Innovators of the Year, and other honors. For more information, visit [streetshares.com](https://www.streetshares.com).

Forward-Looking Statements

This release contains statements which are not historical facts and are considered forward-looking within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. Generally, these statements can be identified by the use of words such as “anticipates,” “believes,” “estimates,” “expects,” “intends,” “may,” “plans,” “projects,” “seeks,” “should,” “will,” and variations of such words or similar expressions, although not all forward-looking statements contain these identifying words. Further, statements describing our strategy, outlook, guidance, plans, intentions, or goals are also forward-looking statements. These forward-looking statements reflect our predictions, expectations, or forecasts, including, but not limited to, statements regarding, the timing to close the transaction, the satisfaction of conditions to close the transaction, the anticipated benefits of the transaction, and our future financial and operational performance. Actual results may differ materially from those described in the forward-looking statements and will be affected by

a variety of risks and factors that are beyond our control including, without limitation, risks related to our business and industry, as well as those set forth under the caption "Risk Factors" in our final prospectus filed on July 28, 2021, and our other SEC filings. Additional information will also be set forth in Item 1A. Risk Factors, or elsewhere, in our Annual Report on Form 10-K for the year ended December 31, 2021. Any forward-looking statement contained herein is based on reasonable assumptions as of the date hereof. You should not rely upon forward-looking statements as predictions of future events. We undertake no obligation, other than as required by applicable law, to update any forward-looking statements, whether as a result of new information, future events, or otherwise.

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