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August 6, 2026

Via Electronic Delivery

Chameen Letourneau
Supervision Manager
Federal Reserve Bank of Chicago
230 South LaSalle Street
Chicago, IL 60604-1413

Re: Additional Information Request Regarding Proposed Acquisition of BNCCORP, INC. and Its National Bank Subsidiary, BNC National Bank, by OppFi Inc.

Dear Ms. Letourneau:

I write on behalf of our client, OppFi Inc. ("**OppFi**"), in connection with the application submitted on June 27, 2026 for prior approval of the Board of Governors of the Federal Reserve System under Section 3 of the Bank Holding Company Act of 1956, as amended, to become a bank holding company by acquiring BNCCORP, INC., and thereby indirectly acquiring BNC National Bank (the "**Application**"). The Federal Reserve Bank of Chicago ("**Reserve Bank**") has sent a request for additional information, dated July 29, 2026, regarding the Application. OppFi's response to this request is being sought within 8 business days of the request, or by August 8, 2026.

To ensure that OppFi's responses are complete and accurate, and to give each question appropriate consideration, we respectfully request an extension of the response deadline through August 21, 2026.

Thank you for your consideration of this request. We understand this communication to be one not concerning the merits of the proceeding under 12 C.F.R. § 263.9(a)(1), or to otherwise constitute a request regarding the status of a proceeding pursuant to 12 C.F.R. § 263.9(a)(2). Should you disagree, or otherwise need to contact me, please feel free to do so at matthew.katz@sidley.com or 202-736-8362.

Very truly yours,

/s/ Matthew S. Katz

Matthew S. Katz

cc: Megan Holoubek, Federal Reserve Bank of Chicago
Scott Van Gorder, Office of the Comptroller of the Currency
Brandon Davis, Federal Deposit Insurance Corporation
Michael D. Lewis, Sidley Austin LLP
Kristen E. Kane, Sidley Austin LLP