

OFS CREDIT

OFS CREDIT COMPANY, INC.

January 30, 2026

OFS Credit Company, Inc. (“we”, “us”, “our”, or the “Company”) has declared a distribution of \$0.115 per share for the month of January 2026, payable on January 30, 2026, to common stockholders of record as of January 15, 2026. Enclosed is the January 2026 distribution from the Company, either in the form of a check, a direct deposit confirmation, or a statement of reinvested dividends, according to your instructions.

Certain Information Pertaining to Distribution Payments with 2026 Record Dates

After payment of the January 2026 distribution, we will have paid to our common stockholders aggregate distributions of \$0.115 per share with record dates in 2026. Based on our estimated net investment income for the one month ending January 31, 2026, as determined in accordance with U.S. generally accepted accounting principles (“GAAP”), we estimate 55.0% of our common stock distributions with 2026 record dates would be from ordinary income and 45.0% would be return of capital. This information is not for tax reporting purposes and is being provided only for informational purposes in order to satisfy the notification requirements of Section 19(a) of the Investment Company Act of 1940, as amended (the “1940 Act”). Section 19 of the 1940 Act requires an investment company to accompany dividend payments with a notice if any part of the dividend payment is from a source other than accumulated undistributed net investment income, not including profits or losses from the sale of securities or other properties. The estimated income used for purposes of attributing the source of distribution percentages included in this notice was determined in accordance with GAAP, which differs from tax-basis principles and regulations. Accordingly, there can be no assurances to stockholders that this determination is representative of the actual, final tax attributes of our calendar year 2026 distributions to common stockholders. Each common stockholder, if required, will receive a Form 1099-DIV following the end of each calendar year, which will report the actual amounts of taxable ordinary income, capital gain and return of capital paid by us. The Company’s fiscal year end differs from the calendar year period on which distributions are being reported for this notice and on which such distributions will be reported on Form 1099-DIV. Investors are urged to consult with their tax advisor concerning the reporting of distributions made by us.

Direct Deposit Service Available

We provide a direct deposit program, which allows you to have your cash distributions deposited directly into a checking or savings account at your financial institution. You will receive a confirmation by mail of the deposit each time a distribution is made by us.

More Information About Us

We file annual and semi-annual reports, proxy statements and other information about us with the Securities and Exchange Commission. This information is available free of charge by contacting us at 222 W. Adams Street, Suite 1850, Chicago, Illinois 60606, or by telephone at (847) 734-2085 or on our website at www.ofscreditcompany.com. The Securities and Exchange Commission also maintains a website at www.sec.gov that contains such information.

Visit equiniti.com/us/ast-access

Our transfer agent, Equiniti Trust Company, LLC, maintains up-to-date information regarding your account on its website at equiniti.com/us/ast-access. You can perform complete account maintenance functions, including address changes, account consolidation, and enrollment in our DRIP or direct deposit program. The website also allows you to request the replacement of lost, stolen or destroyed checks and/or stock certificates. You may also contact Equiniti Trust Company, LLC directly at:

Equiniti Trust Company, LLC
Attn: Data Entry
28 Liberty Street, Floor 53
New York, NY 10005
(800) 937-5449
equiniti.com/us/ast-access

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222 W. Adams Street ♦ Suite 1850 ♦ Chicago, IL 60606 ♦ 847.734.2000 ♦ FAX 847.734.7910

IMPORTANT INFORMATION REGARDING OFS CREDIT COMPANY, INC.'S COMMON STOCK DIVIDEND REINVESTMENT PLAN

Dear Common Stockholders of OFS Credit Company, Inc.:

OFS Credit Company, Inc. (the “Company,” “OFS Credit,” “we,” “us” or “our”) is contacting you to provide you information about the Company’s common stock dividend reinvestment plan (also known as a “DRIP”). Our DRIP provides for reinvestment of our distributions to our common stockholders, unless a common stockholder “opts out” of the DRIP and elects to receive cash, as described below.

About our DRIP

Overview

On June 1, 2023, our Board adopted a change to our DRIP so that common stockholders may now receive a number of shares based on 95% of the market price per share of common stock at the close of regular trading on the Nasdaq Capital Market on the valuation date fixed by the Board for such distribution (i.e., the payment date), providing a 5% discount to the market price, which provides a benefit to common stockholders enrolled in our DRIP (provided their brokers or financial intermediaries participate).

A registered holder of our common stock may “opt out” of our DRIP and elect to receive an entire distribution in cash by notifying Equiniti Trust Company, LLC (f/k/a American Stock Transfer & Trust Company, LLC, “Equiniti”), the plan administrator for our DRIP and our transfer agent and registrar, in writing so that such notice is received by the plan administrator no later than 10 days prior to the record date for distributions to our common stockholders. You may unknowingly have already “opted out” as many brokers or financial intermediaries, on behalf of their clients, automatically “opt out” of issuer-sponsored DRIP plans.

How to Participate In Our DRIP

Shares held with a broker or financial intermediary

Common stockholders whose common stock is held through a broker or other financial intermediary (such as a bank) may receive distributions in cash by notifying their broker or other financial intermediary of their election. Many of our common stockholders may have been automatically “opted out” of our DRIP by their brokers or financial intermediaries. Even if you have elected to automatically reinvest your OFS Credit Company, Inc. common stock distributions with your broker or financial intermediary, your broker or financial intermediary may have “opted out” of our DRIP (which utilizes DTC’s dividend reinvestment program) and provides its own DRIP that reinvests distributions from your portfolio (including distributions received on our common stock) with different pricing and terms, and you may therefore not be receiving the 5% discount from the market price for your DRIP shares. If you are interested in participating in our DRIP, you should contact your broker or financial intermediary to confirm whether such DRIP participation election has been made for your benefit through DTC. In making such DRIP election, be sure to specify to your broker or financial intermediary that you desire to participate in the “OFS Credit Company, Inc. DRIP through DTC’s dividend reinvestment program” that issues shares based on 95% of the market price (a 5% discount to the market price), and not the broker’s or financial intermediary’s own DRIP (if any) with no such discount.

Do not assume your broker or financial intermediary will automatically place you in our DRIP through DTC. You will need to make this election proactively with your broker or financial intermediary. Furthermore, do not assume that your broker or financial intermediary will participate in our DRIP on your behalf, even if you submit a request using the procedures described above. If you hold your common stock through a broker or financial intermediary that does not participate in our DRIP and, unless you arrange to do so directly through Equiniti, you will not be able to participate in our DRIP and any dividend reinvestment may be effected on different terms than those described here. Consult your financial advisor for more information.

Shares registered directly with our transfer agent

If you hold shares registered in your own name with our transfer agent (only a small number of our stockholders hold their shares this way) and want to make a change to how you receive your dividends, please contact our plan administrator, Equiniti Trust Company, LLC, Attn: Data Entry, 55 Challenger Road, Floor 2, Ridgefield Park, NJ 07660, or by Equiniti's EQ Shareholder Services Call Center at (800) 937-5449.

The plan administrator will set up an account for shares acquired through our DRIP for each of our common stockholders who has not "opted out" by electing to receive distributions in cash and hold such shares in non-certificated form. Upon request by a common stockholder participating in our DRIP, received in writing not less than 10 days prior to the record date, Equiniti will, instead of crediting shares to the participant's account, issue a certificate registered in the participant's name for the number of whole shares and a check for any fractional share.

General Information About Our DRIP

There will be no brokerage charges or other charges to our common stockholders who participate in our DRIP. The plan administrator's fees will be paid by us. If a participant elects by written notice to the plan administrator to have the plan administrator sell part or all of the common shares held by the plan administrator in the participant's account (including common shares issued under our DRIP) and remit the proceeds to the participant, the plan administrator is authorized to deduct a \$15.00 transaction fee plus a \$0.10 per common share brokerage commission from the proceeds.

Participating common stockholders who hold shares registered in their own name with our transfer agent may terminate their accounts under our DRIP by notifying the plan administrator via its website at equiniti.com/us/ast-access, by filling out the transaction request form located at the bottom of their statement and sending it to the plan administrator. Such termination will be effective immediately if the participating common stockholder notice is received by the plan administrator not less than 10 days prior to any distribution record date; otherwise, such termination will be effective only with respect to any subsequent distribution.

We may terminate our DRIP at any time upon notice in writing mailed to each participant at least 30 days prior to any record date for the payment of any distribution by us.

If you withdraw from our DRIP or our DRIP is terminated, participating common stockholders will receive the number of whole shares in their account under our DRIP and a cash payment for any fraction of a share in the account.