

If your Private Information may have been compromised in the Data Incident involving AOD Federal Credit Union that occurred from about August 8, 2024 to August 9, 2024, you may be entitled to benefits from a Settlement.

A Court authorized this Notice. This is not a solicitation from a lawyer.

- A \$750,000 Settlement has been reached in a class action lawsuit against AOD Federal Credit Union (“AOD” or “Defendant”) related to unauthorized access (“Data Incident”) to AOD’s network from about August 8, 2024 to August 9, 2024, resulting in the potential exposure of the Settlement Class Member’s Private Information. Private Information here means personally identifiable information, which consists of some combination of the following: first and last names, Social Security numbers, dates of birth, bank/financial account numbers, routing numbers, credit and/or debit card numbers, driver’s license/government ID numbers, clinical or treatment information, health insurance member IDs and/or group numbers, and Taxpayer Identification Numbers. The Defendant denies any wrongdoing, and the Court has not decided who is right.
- The Settlement Class includes: all individuals whose Private Information may have been compromised in the Data Incident.
- If you are a member of the Settlement Class, you can submit a Claim Form for the following Settlement Class Member Benefits:

Cash Payment A – Documented Losses: You may submit a Claim Form and provide reasonable documentation for losses resulting from fraud and/or identity theft fairly traceable to the Data Incident for up to \$5,000 per Settlement Class Member; **OR**

Cash Payment B – Alternate Cash: Instead of Cash Payment A, without providing documentation, you may submit a Claim Form to receive a pro rata (a legal term meaning equal share) cash payment in the estimated amount of \$75; **AND**

Credit Monitoring: In addition to Cash Payment A (Documented Losses) *or* Cash Payment B (Alternate Cash), you may also submit a Claim Form to receive two years of free Credit Monitoring from one bureau.

Your Cash Payment will be subject to a pro rata (a legal term meaning equal share) increase or decrease depending upon the total value of all Valid Claims submitted.

This Notice may affect your rights. Please read it carefully.

Your Legal Rights & Options		Deadline
Submit a Claim Form	The only way to get Settlement Class Member Benefits is to submit a timely and valid Claim Form.	Submitted or Postmarked by: September 1, 2026
Exclude Yourself	Get no Settlement Class Member Benefits. Keep your right to file your own lawsuit against the Released Parties about the Released Claims that are released by the Settlement in this lawsuit.	Postmarked by: August 17, 2026
Object to the Settlement	Stay in the Settlement but tell the Court why you do not agree with the Settlement. You will still be bound by the Settlement if the Court approves it.	Filed by: August 17, 2026
Do Nothing	Get no Settlement Class Member Benefits. Give up your legal rights and get nothing.	

- These rights and options—**and the deadlines to exercise them**—are explained in this Notice.
- The Court must decide whether to approve the Settlement, attorneys’ fees and costs, and Service Awards. No Settlement Class Member Benefits will be provided unless the Court approves the Settlement and that decision is not successfully appealed.

Questions? Go to www.AODFCUDataIncidentSettlement.com or call 1-877-378-7925

BASIC INFORMATION

1. Why is this Notice being provided?

A court authorized this Notice because you have the right to know about the settlement of this class action lawsuit and about all of your rights and options before the Court decides whether to grant Final Approval to the Settlement. This Notice explains the lawsuit, the Settlement, your legal rights, what Settlement Class Member Benefits are available, who is eligible for the Settlement Class Member Benefits, and how to get them.

The Honorable Lowell Dustin Merritt of the Circuit Court of Calhoun County, Alabama, is overseeing this class action. The lawsuit is known as *In Re AOD Federal Credit Union Data Breach Litigation*, Case No. 11-CV-2025-900178 (“lawsuit”). The individuals who filed this lawsuit are called the “Plaintiffs” and/or “Class Representatives” and the entity sued, AOD Federal Credit Union, is called the “Defendant.”

2. What is this lawsuit about?

Plaintiffs filed this lawsuit against the Defendant on behalf of themselves and all others similarly situated related to a Data Incident that took place from about August 8, 2024 to August 9, 2024, involving the Defendant and resulting in the potential exposure of the Settlement Class Members’ Private Information. Private Information here means personally identifiable information, which consists of some combination of the following: first and last names, Social Security numbers, dates of birth, bank/financial account numbers, routing numbers, credit and/or debit card numbers, driver’s license/government ID numbers, clinical or treatment information, health insurance member IDs and/or group numbers, and Taxpayer Identification Numbers.

Defendant denies the legal claims and denies any wrongdoing or liability. The Court has not made any determination regarding any wrongdoing by the Defendant or that any law has been violated. Instead, the Plaintiffs and Defendant have agreed to a settlement to avoid the risk, cost, and time of continuing the lawsuit.

3. Why is there a Settlement?

The Plaintiffs and Defendant do not agree about the legal claims made in this lawsuit. The lawsuit has not gone to trial, and the Court has not decided in favor of the Plaintiffs or Defendant. Instead, the Plaintiffs and Defendant have agreed to settle the lawsuit. The Class Representatives and their lawyers believe the Settlement is best for the Settlement Class because of the Settlement Class Member Benefits available and the risks and uncertainty associated with continuing the lawsuit.

4. Why is this lawsuit a class action?

In a class action, one or more people (called class representatives) sue on behalf of all people who have similar legal claims. Together, all these people are called a class or class members. One court resolves the issues for all class members, except for those class members who timely exclude themselves (opt out) from the class.

WHO IS INCLUDED IN THE SETTLEMENT?

5. How do I know if I am included in the Settlement?

You are included in the Settlement Class if you are an individual whose Private Information may have been compromised in the Data Incident.

6. Are there exceptions to being included in the Settlement?

Yes. Excluded from the Settlement Class are: (1) all persons who are directors, officers, members, and agents of Defendant, or their respective subsidiaries and affiliated companies, and any entity in which Defendant has a controlling interest; (2) governmental entities; (3) the Judge assigned to the Action, that Judge's immediate family, and Court staff; (4) all Settlement Class Members who timely opt out of the Settlement Class; and (5) any person found by a court of competent jurisdiction to be guilty under criminal law of initiating, causing, aiding, or abetting the criminal activity occurrence of the Data Incident or who pleads nolo contendere to any such charge.

7. What if I am still not sure whether I am part of the Settlement?

If you are still not sure whether you are a Settlement Class Member, you may go to www.AODFCUDataIncidentSettlement.com or call toll-free 1-877-378-7925.

THE SETTLEMENT BENEFITS

8. What does this Settlement provide?

If you are a Settlement Class Member, you can submit a Claim Form for the following Settlement Class Member Benefits:

Cash Payment A – Documented Losses

You may submit a Claim Form with reasonable documentation for losses resulting from fraud and/or identity theft fairly traceable to the Data Incident for up to \$5,000 per Settlement Class Member.

Examples of reasonable documentation include (but are not limited to): receipts, bills, invoices, telephone records, and correspondence. Personal certifications, declarations, or affidavits from the Settlement Class Member do not constitute reasonable documentation but may be included to provide clarification, context, or support for other submitted reasonable documentation. You will not be reimbursed for expenses if you have been reimbursed for the same expenses by another source, including compensation provided in connection with the credit monitoring and identity theft protection product offered as part of the notification letter provided by the Defendant or otherwise.

If you do not timely submit reasonable documentation supporting a loss, or if your Claim Form is invalid as determined by the Settlement Administrator, and you do not cure your Claim Form, your Claim Form will be processed as if you elected Cash Payment B – Alternate Cash.

Cash Payment B – Alternate Cash

Instead of selecting Cash Payment A, you may submit a Claim Form to receive a pro rata (a legal term meaning equal share) cash payment in the estimated amount of \$75 without providing documentation.

Credit Monitoring

In addition to Cash Payment A (Documented Losses) *or* Cash Payment B (Alternate Cash), you may also submit a Claim Form to receive two years of free Credit Monitoring from one bureau.

Your Cash Payment will be subject to a pro rata increase if the amount of Valid Claims does not use the entire Net Settlement Fund. Alternatively, if the amount of Valid Claims exceeds the amount of the Net Settlement Fund, your Cash Payment may be subject to a pro rata reduction.

For purposes of calculating the pro rata increase or decrease, the Settlement Administrator must distribute the funds in the Net Settlement Fund first for payment of Settlement Administration Costs, attorneys' fees, costs, and Service Awards, then to Credit Monitoring, Cash Payment A – Documented Losses, and lastly for Cash Payment B – Alternate Cash. Any pro rata increases or decreases will be on an equal percentage basis.

9. What am I giving up to receive Settlement Class Member Benefits or stay in the Settlement?

Unless you exclude yourself (opt-out), you will remain in the Settlement Class. If the Settlement is approved and becomes final, all Court orders and any judgments will apply to you and legally bind you. You will not be able to sue, continue to sue, or be part of any other lawsuit against the Released Parties about the Released Claims in this lawsuit. The specific rights you are giving up are called “Released Claims.”

10. What are the Released Claims?

Section XIII of the Settlement Agreement describes the Releases, Released Claims, and Released Parties, in necessary legal terminology, so please read this section carefully. The Settlement Agreement is available at www.AODFCUDataIncidentSettlement.com. For questions regarding the Releases, Released Claims, or Released Parties and what the language in the Settlement Agreement means, you can also contact Class Counsel listed below for free, or you can talk to your own lawyer at your own expense.

HOW TO GET BENEFITS FROM THE SETTLEMENT

11. How do I submit a Claim Form?

You must submit a timely and valid Claim Form to receive any Settlement Class Member Benefits as described above. Your Claim Form must be submitted online at www.AODFCUDataIncidentSettlement.com by **September 1, 2026**, or mailed to the Settlement Administrator at the address on the Claim Form, **postmarked by September 1, 2026**. Claim Forms are also available at www.AODFCUDataIncidentSettlement.com, by calling 1-877-378-7925, or by writing to:

AOD FCU Data Incident
Settlement Administrator
PO Box 4680
Portland, OR 97208-4680

Please note per the United States Postal Service, mail may *not* be postmarked the day it is deposited in a mailbox or at a local post office. Postmarks occur when mail reaches a processing facility. To meet a postmark deadline, **mail at least a week prior to a postmark deadline**, get a manual postmark in-person at any post office, or send via Certified Mail.

12. What happens if my contact information changes after I submit a Claim Form?

If you change your mailing address or email address after you submit a Claim Form, it is your responsibility to inform the Settlement Administrator of your updated information. You may notify the Settlement Administrator of any changes by writing to:

AOD FCU Data Incident
Settlement Administrator
PO Box 4680
Portland, OR 97208-4680

13. When will I receive my Settlement Class Member Benefits?

If you file a timely and valid Claim Form, the Settlement Class Member Benefits will be provided after the Settlement is approved by the Court and becomes final.

It may take time for the Settlement to be approved and become final. Please be patient and check www.AODFCUDataIncidentSettlement.com for updates.

Questions? Go to www.AODFCUDataIncidentSettlement.com or call 1-877-378-7925

EXCLUDE YOURSELF OR OPT OUT OF THE SETTLEMENT

If you are a member of the Settlement Class and want to keep any right you may have to sue or continue to sue the Released Parties on your own about the legal claims in this lawsuit or the Released Claims, then you must take steps to get out of the Settlement. This is called excluding yourself from—or “opting out” of—the Settlement.

14. How do I opt out of the Settlement?

To exclude yourself from the Settlement, you must mail a written request for exclusion, which includes the following:

- 1) Your name, address, telephone number, and email address (if any);
- 2) Your personal physical signature;
- 3) The case name and number: *In Re AOD Federal Credit Union Data Breach Litigation*, Case No. 11-CV-2025-900178; and
- 4) A statement that you want to be excluded from the Settlement Class, such as “I hereby request to be excluded from the Settlement Class in the *In Re AOD Federal Credit Union Data Breach Litigation*.”

The exclusion request must be **mailed** to the Settlement Administrator at the following address, and be **postmarked** by **August 17, 2026**:

AOD FCU Data Incident
Settlement Administrator
PO Box 4680
Portland, OR 97208-4680

You cannot opt out (exclude yourself) by telephone or by email.

“Mass” or “class” requests for exclusion filed by third parties on behalf of a “mass” or “class” of Settlement Class members or multiple Settlement Class members where the opt-out has not been signed by each and every individual Settlement Class member will not be allowed.

Please note per the United States Postal Service, mail may *not* be postmarked the day it is deposited in a mailbox or at a local post office. Postmarks occur when mail reaches a processing facility. To meet a postmark deadline, **mail at least a week prior to a postmark deadline**, get a manual postmark in-person at any post office, or send via Certified Mail.

15. If I opt out, can I still get anything from the Settlement?

No. If you opt out, you will not be able to receive Settlement Class Member Benefits, and you will not be bound by the Settlement or any judgments in this lawsuit. You can only get Settlement Class Member Benefits if you stay in the Settlement and submit a timely and valid Claim Form.

16. If I do not opt out, can I sue the Defendant for the same thing later?

No. Unless you opt out, you give up any right to sue any of the Defendant and Released Parties for the legal claims this Settlement resolves and Releases, and you will be bound by all the terms of the Settlement, proceedings, orders, and judgments in the lawsuit. You must opt out of this lawsuit to start or continue your own lawsuit or be part of any other lawsuit against the Defendant and Released Parties about the Released Claims in this Settlement. If you have a pending lawsuit, speak to your lawyer in that lawsuit immediately.

OBJECTING TO THE SETTLEMENT

17. How do I tell the Court I do not like the Settlement?

If you are a Settlement Class Member, you can tell the Court you do not agree with all or any part of the Settlement and/or Application for Attorneys' Fees, Costs, and Service Awards.

To object, you must file your timely written objection with the Court as provided below by **August 17, 2026**, and send it by U.S. Mail to Class Counsel, Defendant's Counsel, and the Settlement Administrator postmarked by or shipped by private courier (such as Federal Express) by **August 17, 2026**, stating you object to the Settlement in *In Re AOD Federal Credit Union Data Breach Litigation*, Case No. 11-CV-2025-900178.

To file an objection, you cannot exclude yourself from the Settlement Class. Your objection must include all of the following information:

- 1) Your full name, mailing address, telephone number, and email address (if any);
- 2) The case name and number: *In Re AOD Federal Credit Union Data Breach Litigation*, Case No. 11-CV-2025-900178;
- 3) Documentation establishing proof you are a member of the Settlement Class, such as a copy of the Postcard you received;
- 4) All grounds for the objection, accompanied by any legal support for the objection known to you as the objector or your own lawyer (if any);
- 5) The number of times your lawyer or your lawyer's law firm have objected to a class action settlement within the five years preceding the date of the filed objection, the caption of each case in which your lawyer or the firm has made such objection and a copy of any orders related to or ruling upon your lawyer's or the lawyer's law firm's prior objections that were issued by the trial and appellate courts in each listed case;
- 6) The identity of all lawyers representing you (if any), including any former or current lawyers who may claim an entitlement to compensation for any reason related to the objection to the Settlement and/or Application for Attorneys' Fees, Costs, and Service Awards and whether your lawyer will appear at the Final Approval Hearing;
- 7) A list of all persons who will be called to testify at the Final Approval Hearing in support of your objection (if any);
- 8) A statement confirming whether you intend to personally appear and/or testify at the Final Approval Hearing; and
- 9) Your signature as the objector (a lawyer's signature is not sufficient).

Class Counsel and/or Defendant's Counsel may conduct limited discovery on any objector or objector's lawyer, including the taking of depositions and requiring the production of documents.

To object, you must file your timely written objection with the Court by **August 17, 2026**, and send it by U.S. Mail to Class Counsel, Defendant's Counsel, and the Settlement Administrator postmarked by or shipped by private courier (such as Federal Express) by **August 17, 2026**, at the following addresses:

COURT	CLASS COUNSEL	DEFENDANT'S COUNSEL	SETTLEMENT ADMINISTRATOR
Clerk Circuit Court Calhoun County 25 W 11th St. Anniston, AL 36201	Mariya Weekes Milberg PLLC 333 S.E. 2 nd Ave. Suite 2000 Miami, FL 33131 Jonathan Mann Pittman Dutton Hellumus Bradley & Mann, P.C. 2001 Park Place Suite 1100 Birmingham, AL 35203 J. Gerard Stranch, IV Stranch, Jennings, & Garvey, PLLC 223 Rosa Parks Ave. Suite 200 Nashville, TN 37203	Josh Becker Shook, Hardy & Bacon L.L.P. 1230 Peachtree Street NE, Suite 1200 Atlanta, GA 30309	<i>AOD FCU Data Incident</i> Settlement Administrator PO Box 4680 Portland, OR 97208-4680

18. What is the difference between objecting and asking to be excluded?

Objecting is simply telling the Court that you do not like something about the Settlement. You can object only if you stay in the Settlement Class. Opting out is telling the Court that you do not want to be part of the Settlement Class. If you opt out, you cannot object because you are no longer part of the Settlement.

THE LAWYERS REPRESENTING YOU

19. Do I have a lawyer in the lawsuit?

Yes. The Court has appointed Mariya Weekes of Milberg PLLC, Jonathan Mann of Pittman Dutton Hellumus Bradley & Mann, P.C., and J. Gerard Stranch, IV of Stranch, Jennings, & Garvey, PLLC as Class Counsel to represent you and the Settlement Class for the purposes of this Settlement. You may hire your own lawyer at your own cost if you want someone other than Class Counsel to represent you in this lawsuit.

20. How will Class Counsel be paid?

Class Counsel will file a motion asking the Court to award attorneys' fees of up to \$250,000, plus reimbursement of reasonable costs. Class Counsel will also ask the Court to approve the Service Awards for the Class Representatives for up to \$2,500 each for their efforts. If awarded by the Court, the attorneys' fees and costs and Service Awards will be paid from the Settlement Fund. The Court may award less than these amounts.

THE FINAL APPROVAL HEARING

The Court will hold a "Final Approval Hearing" to decide whether to approve the Settlement and Application for Attorneys' Fees, Costs, and Service Awards. You may attend and you may ask to speak if you file an objection by the deadline, but you do not have to.

21. When and where will the Court decide whether to approve the Settlement?

The Court will hold a Final Approval Hearing on **September 16, 2026, at 1:30 p.m.** before the Honorable Lowell Dustin Merritt at the Calhoun County Courthouse, 25 W. 11th Street, Anniston, AL 36201. At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate and decide whether to approve the Settlement, Application for Attorneys' Fees, Costs, and Service Awards.

If there are objections that were filed by the deadline, the Court will consider them. If you file a timely objection, and you (or your lawyer) ask to speak at the hearing, the Court, at its discretion, may hear objections at the hearing.

Note: The date and time of the Final Approval Hearing are subject to change without further notice to the Settlement Class. The Court may also decide to hold the hearing via video conference or by telephone. You should check the Settlement Website at www.AODFCUDataIncidentSettlement.com to confirm the date and time of the Final Approval Hearing have not changed.

22. Do I have to attend the Final Approval Hearing?

No. Class Counsel will answer any questions the Court may have. However, you are welcome to attend at your own expense. If you file an objection, you do not have to attend the Final Approval Hearing to speak about it. As long as you file your written objection by the deadline, the Court will consider it.

23. May I speak at the Final Approval Hearing?

If there are objections that were filed by the deadline, the Court will consider them. If you file a timely objection, and you (or your lawyer) ask to speak at the hearing, the Court, at its discretion, may hear objections at the hearing.

GET MORE INFORMATION

24. How do I get more information about the Settlement?

This Notice summarizes the Settlement. Complete details about the Settlement are provided in the Settlement Agreement. The Settlement Agreement and other related documents are available at www.AODFCUDataIncidentSettlement.com. You may get additional information at www.AODFCUDataIncidentSettlement.com, by calling toll-free 1-877-378-7925, or by writing to:

AOD FCU Data Incident
Settlement Administrator
PO Box 4680
Portland, OR 97208-4680

PLEASE DO NOT TELEPHONE THE COURT OR THE COURT CLERK'S OFFICE REGARDING THIS NOTICE.