

NOTICE OF CLASS ACTION AND PROPOSED SETTLEMENT

If American National Bank & Trust (“ANB&T”) Notified You of a Data Incident, You May be Eligible For Benefits From a Class Action Settlement.

This is not a solicitation from a lawyer, junk mail, or an advertisement. A court authorized this Notice.

- A proposed Settlement has been reached in a class action lawsuit known as *Kelly Banner, et al. v. American National Bank & Trust*, Case No. DC30-CV2025-1068 (“Lawsuit”), filed in the 30th Judicial District Court for Wichita County, Texas.
- This Lawsuit arises out of unauthorized access to American National Bank & Trust’s (“ANB&T”) network and certain files containing personal information including names, addresses, Social Security numbers, driver’s license numbers, government-issued ID numbers (e.g. passports and state ID cards); financial information (e.g. account numbers and/or credit or debit card numbers), medical information, health insurance information, and/or dates of birth (collectively “Personal Information”), which occurred on or about January 21, 2025 (the “Data Incident”). ANB&T disagrees with and disputes Plaintiffs’ claims and denies any wrongdoing.
- All Settlement Class Members can receive the following benefits from the Settlement: (1) reimbursement for up to \$4,500 in documented out-of-pocket losses; (2) in lieu of submitting a claim for documented out-of-pocket losses, Settlement Class Members may submit a claim for an Alternative Cash Payment of \$50; and (3) All Settlement Class Members shall have the ability to claim one (1) year of credit monitoring with three (3) bureaus. ANB&T also agrees to implement and/or maintain various security related improvements.
- You are included in this Settlement as a Settlement Class Member if you reside in the United States and were mailed written notification by ANB&T that your Personal Information was potentially accessed, viewed, and/or obtained as a result of the Data Incident on January 21, 2025.
- Your legal rights are affected regardless of whether you do or do not act. Read this Notice carefully.

YOUR LEGAL RIGHTS & OPTIONS IN THIS SETTLEMENT

Submit a Claim	You must submit a Valid Claim to get money from this Settlement or to request Credit Monitoring. Claim Forms must be submitted online by April 21, 2026 or, if mailed, postmarked no later than April 21, 2026.
Do Nothing	If you do nothing, you remain in the Settlement. You give up your rights to sue and you will not get any money or credit monitoring.
Exclude Yourself	Get out of the Settlement. Get no money. Keep your rights. This is the only option that allows you to keep your right to sue about the claims in this lawsuit. You will not get any money from the Settlement. Your request to exclude yourself must be postmarked no later than March 23, 2026.
File an Objection	Stay in the Settlement but tell the Court why you think the Settlement should not be approved. Objections must be postmarked no later than March 23, 2026.
Go to a Hearing	You can ask to speak in Court about the fairness of the Settlement, at your own expense. <i>See</i> Question 18 for more details. The Final Fairness Hearing is scheduled for April 28, 2026.

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BASIC INFORMATION

1. How do I know if I am affected by the Lawsuit and Settlement?

You are a Settlement Class Member if you reside in the United States and were mailed written notification by ANB&T that your Personal Information was potentially accessed, viewed, and/or obtained as a result of the Data Incident on January 21, 2025. Settlement Class Members will receive a postcard notice of the Settlement that includes their Unique ID Number.

The Settlement Class specifically excludes: (i) American National Bank & Trust (“ANB&T”), any Related Entities, and their officers and directors; (ii) all Settlement Class Members who timely and validly request exclusion from the Settlement Class; (iii) any judges assigned to this case and their staff and family; and (iv) any other 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. This Notice explains the nature of the lawsuit and claims being settled, your legal rights, and the benefits to the Settlement Class.

2. What is this case about?

This case is known as *Kelly Banner, et al. v. American National Bank & Trust*, Case No. DC30-CV2025-1068, (“Lawsuit”), filed in the 30th Judicial District Court of Wichita County, Texas. The people who sued are called the “Plaintiffs” and the company they sued, ANB&T, is known as the “Defendant” in this case. ANB&T will be called “Defendant” in this Notice.

Plaintiffs filed a lawsuit against Defendant, individually, and on behalf of anyone whose personal information was potentially impacted as a result of the Data Incident.

This Lawsuit arises out of unauthorized access to American National Bank & Trust’s (“ANB&T”) network and certain files containing personal information including names, addresses, Social Security numbers, driver’s license numbers, government-issued ID numbers (e.g. passports and state ID cards); financial information (e.g. account numbers and/or credit or debit card numbers), medical information, health insurance information, and/or dates of birth (collectively “Personal Information”), which occurred on or about January 21, 2025 (the “Data Incident”). ANB&T disagrees with Plaintiffs’ claims and denies any wrongdoing. After learning of the Data Incident, notification was mailed to persons whose Personal Information may have been impacted by the Data Incident. Subsequently, this lawsuit was filed asserting claims against ANB&T relating to the Data Incident.

3. Why is there a Settlement?

By agreeing to settle, both sides avoid the cost, disruption, and distraction of further litigation. The Class Representatives, Defendant, and their attorneys believe the proposed Settlement is fair, reasonable, and adequate and, thus, best for the Settlement Class Members. The Court did not decide in favor of the Plaintiffs or Defendant. Full details about the proposed Settlement are found in the Settlement Agreement available at www.ANBTDDataSettlement.com.

4. Why is this a class action?

In a class action, one or more people called a “Class Representative” sue on behalf of all people who have similar claims. All of these people together are the “Settlement Class” or “Settlement Class Members.” Here, Plaintiffs and Class Representatives Kelly Banner, Julie O’Neal Gresham, Julieann Eckard, Pete

Lopez, Laura Arnold, Susan Scott, Lauren Wolf, Brian Austin Bishop, and Julian Cerna sued on behalf of themselves and all Settlement Class Members.

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

You are included in the Settlement if you reside in the United States and were mailed written notification by ANB&T that your Personal Information was potentially accessed, viewed, and/or obtained as a result of the Data Incident on January 21, 2025. If you are not sure whether you are included as a Settlement Class Member, or have any other questions about the Settlement, visit www.ANBTDDataSettlement.com, call toll free (833) 647-8971, or write to ANBT Data Settlement, c/o Settlement Administrator P.O. Box 25226 Santa Ana, CA 92799.

THE SETTLEMENT BENEFITS

6. What does this Settlement provide?

The proposed Settlement will provide the following benefits to Settlement Class Members:

Documented Out of Pocket Expense Reimbursement: All Settlement Class Members who submit a Valid Claim using the Claim Form are eligible for the following reimbursement of documented out-of-pocket expenses, not to exceed \$4,500 per Settlement Class Member, that were incurred as a result of the Data Incident such as (i) unreimbursed bank fees; (ii) long distance phone charges; (iii) cell phone charges (only if charged by the minute); (iv) data charges (only if charged based on the amount of data used); (v) postage; (vi) gasoline for local travel; (vii) internet usage charges (if either charged by the minute or incurred solely as a result of the Data Incident); (viii) costs of credit reports purchased between May 23, 2025 and April 21, 2026; and (ix) documented costs associated with credit monitoring services and/or fraud resolution services purchased between May 23, 2025 and April 21, 2026 with a statement that the monitoring or service was purchased primarily because of the Data Incident and not for other purposes. To receive reimbursement for any of the above-referenced out-of-pocket expenses, Settlement Class Members must submit a valid and timely claim, including necessary supporting documentation, to the Claims Administrator. Settlement Class Members must also have made reasonable efforts to avoid, or seek reimbursement for, the loss, including but not limited to exhaustion of all available credit monitoring insurance and identity theft insurance.

Alternative Cash Payment: In lieu of submitting a claim for documented out-of-pocket expense reimbursement, Settlement Class Members may submit a claim for an Alternative Cash Payment of \$50.

Credit Monitoring: Settlement Class Members can also elect to enroll in one (1) year of three-bureau credit monitoring and identity theft protection services with at least \$1,000,000 in identity theft insurance. Settlement Class Members who wish to claim credit monitoring must do so by the Claims Deadline on April 21, 2026 by selecting the credit monitoring option on the Claim Form.

Information Security Improvements: ANB&T will implement and keep in place various security-related improvements for a period of one (1) year after final approval of the settlement. Costs associated with these security improvements will be paid by ANB&T separate and apart from other settlement benefits.

7. How to submit a claim?

All claims will be reviewed by the Claims Administrator and/or a claims referee. You must file a Claim Form to get any money from the proposed Settlement. Claim Forms must be submitted online by April 21,

2026 or postmarked no later than April 21, 2026. You can download a Claim Form at www.ANBTDDataSettlement.com or you can call the Claims Administrator at (833) 647-8971.

8. What am I giving up as part of the Settlement?

If you stay in the Settlement Class, you will be eligible to receive benefits, but you will not be able to sue ANB&T and its Related Entities and each of their past or present parents, subsidiaries, divisions, and related or affiliated entities, and each of their respective predecessors, successors, directors, officers, principals, agents, attorneys, insurers, and reinsurers regarding the claims in this case. The Settlement Agreement, which includes all provisions about settled claims, releases, and Released Persons, is available at www.ANBTDDataSettlement.com.

The only way to keep the right to sue is to exclude yourself (*see* Question 10), otherwise you will be included in the Settlement Class, if the Settlement is approved, and you give up the right to sue for the claims in this case.

9. Will the Class Representatives receive compensation?

Yes. The Class Representatives will request a service award of up to \$1,500 each to compensate them for their services and efforts in bringing the lawsuit. The Court will make the final decision as to the amount, if any, to be paid to the Class Representatives.

EXCLUDE YOURSELF

10. How do I exclude myself from the Settlement?

If you do not want to be included in the Settlement, you must send a timely written request for exclusion. Your request for exclusion must: (i) state the Settlement Class Member's full name, current mailing address, and signature; and (ii) clearly manifest a Person's intent to be excluded from the Settlement Class.

Your written request for exclusion must be postmarked no later than March 23, 2026 to:

ANBT Data Settlement
c/o Settlement Administrator
P.O. Box 25226
Santa Ana, CA 92799

Instructions on how to submit a request for exclusion are available at www.ANBTDDataSettlement.com or from the Claims Administrator by calling (833) 647-8971.

If you exclude yourself, you will not be able to receive any cash benefits from the Settlement and you cannot object to the Settlement. You will not be legally bound by anything that happens in this lawsuit and you will keep your right to sue the Defendant on your own for the claims that this Settlement resolves.

11. If I do not exclude myself, can I sue later?

No. If you do not exclude yourself from the Settlement, and the Settlement is approved by the Court, you forever give up the right to sue the Released Persons (listed in Question 8) for the claims this Settlement resolves.

12. What happens if I do nothing at all?

If you do nothing, you will be bound by the Settlement if the Court approves it, you will not get any money from the Settlement, you will not be able to start or proceed with a lawsuit, or be part of any other lawsuit against the Released Persons (listed in Question 8) about the settled claims in this case at any time.

THE LAWYERS REPRESENTING YOU

13. Do I have a lawyer in the case?

Yes. The Court has appointed William B. Federman of Federman & Sherwood (called “Class Counsel”) to represent the interests of all Settlement Class Members in this case. You will not be charged for these lawyers. If you want to be represented by your own lawyer, you may hire one at your own expense.

14. How will the lawyers be paid?

Class Counsel will apply to the Court for an award of attorneys’ fees, costs, and litigation expenses in an amount not to exceed \$500,000.

A copy of Class Counsel’s Application for Attorneys’ Fees and Expenses will be posted on the Settlement Website, www.ANBTDDataSettlement.com. At the Final Fairness Hearing, the Court will determine the amounts to be paid to Class Counsel and Plaintiffs and may award less than the amount requested by Class Counsel.

OBJECTING TO THE SETTLEMENT

15. How do I tell the Court that I do not like the Settlement?

If you want to tell the Court that you do not agree with the proposed Settlement or some part of it, you can submit an objection telling it why you do not think the Settlement should be approved. Objections must be submitted in writing and include all the following information:

Such notice shall state:

- (i) the objector’s full name, address, telephone number, and e-mail address (if any);
- (ii) information identifying the objector as a Settlement Class Member, including proof that the objector is a member of the Settlement Class (e.g., copy of notice, copy of original notice of the Data Incident);
- (iii) a written statement of all grounds for the objection, accompanied by any legal support for the objection the objector believes applicable;
- (iv) the identity of any and all counsel representing the objector in connection with the objection;
- (v) a statement whether the objector and/or his or her counsel will appear at the Final Fairness Hearing;
- (vi) the objector’s signature and the signature of the objector’s duly authorized attorney or other duly authorized representative (along with documentation setting forth such representation); and
- (vii) a list, by case name, court, and docket number, of all other cases in which the objector and/or the objector’s counsel has filed an objection to any proposed class action settlement within the last three (3) years.

Your Objection must include the case name and docket number, *Kelly Banner, et al. v. American National Bank & Trust*, Case No. DC30-CV2025-1068 (the “ANB&T Action”), and be submitted to the Clerk of the Court by First-Class mail, received no later than March 23, 2026, to:

30th District Courtroom
900 7th Street
Wichita Falls, TX 76301

In addition, you must mail a copy of your objection to Class Counsel and Defense Counsel, postmarked no later than March 23, 2026:

CLASS COUNSEL	DEFENSE COUNSEL
William B. Federman FEDERMAN & SHERWOOD 4131 North Central Expressway Ste. 900 Dallas, TX 75204	Michelle R. Gomez BAKER & HOSTETLER, LLP 811 Main St., Suite 1100 Houston, TX 77002

Any objections to Plaintiffs’ Motion for Attorney’s Fees, Costs, Expenses, and Service Award (“Fee Motion”) must be submitted within 15 days of the filing of Plaintiffs’ Fee Motion. A copy of Plaintiffs’ Fee Motion will be posted on the settlement website and will include the deadline for objections.

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

Objecting is simply telling the Court that you don’t like something about the Settlement. You can object only if you stay in the Class. Excluding yourself is telling the Court that you don’t want to be part of the Settlement Class. If you exclude yourself, you have no basis to object because the Settlement no longer affects you.

THE FINAL FAIRNESS HEARING

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

The Court will hold the Final Fairness Hearing on April 28, 2026 at 10:00 a.m. at the 30th District Courtroom in Wichita County, Texas, 900 7th Street, Wichita Falls, TX 76301. The hearing may be moved to a different date, time, or location without additional notice, so it is recommended that you periodically check www.ANBTDDataSettlement.com for updated information.

At the hearing, the Court will consider whether the proposed Settlement is fair, reasonable, adequate, and is in the best interests of Settlement Class Members, and if it should be approved. If there are valid objections, the Court will consider them and will listen to people who have asked to speak at the hearing if the request was made properly. The Court will also consider the award of Attorneys’ Fees, Costs, and Expenses to Class Counsel and the request for a service award to the Class Representative.

18. Do I have to come to the hearing?

No. You are not required to come to the Final Fairness Hearing. However, you are welcome to attend at your own expense.

If you submit an Objection, you do not have to come to the hearing to talk about it. If your objection was submitted properly and on time, the Court will consider it. You also may pay your own lawyer to attend the Final Fairness Hearing, but that is not necessary.

19. May I speak at the hearing?

Yes. You can speak at the Final Fairness Hearing, but you must ask the Court for permission. To request permission to speak, you must file an objection according to the instructions in Question 15, including all the information required. You cannot speak at the hearing if you exclude yourself from the Settlement.

DO NOTHING

20. What happens if I do nothing?

If you do nothing, you will not get any money from the Settlement, you will not be able to sue for the claims in this case, and you release the claims against Defendant described in Question 8.

GET MORE INFORMATION

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

This is only a summary of the proposed Settlement. If you want additional information about this lawsuit, including a copy of the Settlement Agreement, the Complaint, the Court's Preliminary Approval Order, Class Counsel's Application for Attorneys' Fees and Expenses, and more, please visit www.ANBTDDataSettlement.com or call (833) 647-8971. You may also contact the Claims Administrator at ANBT Data Settlement, c/o Settlement Administrator P.O. Box 25226 Santa Ana, CA 92799.

**PLEASE DO NOT ADDRESS ANY QUESTIONS ABOUT THE SETTLEMENT
OR LITIGATION TO THE CLERK OF THE COURT, THE JUDGE, DEFENDANT, OR
DEFENDANT'S COUNSEL.**