

**CASE NO. DC30-CV-2025-1068**

**KELLY BANNER, JULIE O'NEAL  
GRESHAM, JULIEANNE ECKARD, PETE  
LOPEZ, LAURA ARNOLD, SUSAN SCOTT,  
LAUREN WOLF, BRIAN AUSTIN BISHOP,  
and JULIAN CERNA, on behalf of themselves  
and all others similarly situated,**

**Plaintiffs,**

**v.**

**AMERICAN NATIONAL BANK & TRUST,**

**Defendant.**

**IN THE DISTRICT COURT OF  
WICHITA COUNTY, TEXAS  
30<sup>TH</sup> JUDICIAL DISTRICT**

**SETTLEMENT AGREEMENT**

This Settlement Agreement, dated as of this 17th day of December 2025, is made and entered into by and among (ii) Plaintiffs,<sup>1</sup> individually and on behalf of the Settlement Class, by and through Plaintiffs' Counsel; and (ii) Defendant, by and through its counsel of record, BAKER & HOSTETLER LLP. The Settlement Agreement is subject to Court approval and is intended by the Settling Parties to fully, finally, and forever resolve, discharge, and settle the Released Claims, upon and subject to the terms and conditions hereof.

**I. THE LITIGATION**

Plaintiffs allege that on or around January 21, 2025, ANB&T experienced a Data Incident whereby an unauthorized party accessed and/or acquired certain files on ANB&T's network.

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<sup>1</sup> All capitalized terms used herein shall have the same meanings as those defined in Section IV of this Agreement.

*Consol. Class Action Petition* (“Pet.”) at ¶ 4. Plaintiffs further allege that during the Data Incident, an unauthorized party gained access to certain types of Private 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 (the “Data Incident”). *Id.* at 8. Plaintiffs also allege that they received notice of the data incident from ANB&T in May of 2025. *Id.* at ¶ 6. Following this notification, Plaintiffs filed eight separate lawsuits<sup>2</sup> asserting various claims against ANB&T relating to the Data Incident as defined below. Those individual lawsuits were subsequently consolidated into the above-captioned Action, Case No. DC30-CV2025-1068 and Plaintiffs filed their Consolidated Class Action Petition on October 31, 2025. Defendant filed its answer on November 10, 2025, and generally denied every allegation of the Consolidated Petition.

Pursuant to the terms set out below, this Settlement Agreement provides for the resolution of all claims and causes of action asserted, or that could have been asserted, against ANB&T and the Released Persons relating to the Data Incident, by and on behalf of Plaintiffs and Settlement

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<sup>2</sup> Those cases were as follows: (1) *Kelly Banner v. American National Bank & Trust*; Case No. DC30-CV2025-1068 (“**Banner** Action”) was filed on May 30, 2025 in Wichita County District Court (Texas); (2) *Julie O’Neal Gresham v. American National Bank & Trust*; Case DC89-CV2025-1076 (“**Gresham** Action”) was filed on May 30, 2025 in Wichita County District Court (Texas); (3) *Julieann Eckard v. AmeriBancShares Inc. dba American National Bank & Trust*, Case No: DC78-CV2025-1094 (“**Eckard** Action”) was filed on June 2, 2025 in Wichita County District Court (Texas); (4) *Susan Scott, et al. v. American National Bank & Trust*; Case No. 7:25-cv-00052 (“**Scott** Action”) was filed on June 2, 2025 in the U.S. District Court for the Northern District of Texas (Wichita Falls Division); (5) *Brian Austin Bishop v. American National Bank & Trust*; Case No. 7:25-cv-00053 (“**Bishop** Action”) was filed on June 2, 2025 in the U.S. District Court for the Northern District of Texas (Wichita Falls Division); (6) *Pete Lopez v. American National Bank & Trust*; Case No. DC30-CV2025-1095 (“**Lopez** Action”) was filed on June 3, 2025 in Wichita County District Court (Texas); (7) *Laura Arnold v. American National Bank & Trust*, Case No. DC30-CV2025-1113 (“**Arnold** Action”) was filed on June 4, 2025 in Wichita County District Court (Texas); and (8) *Lauren Wolf v. American National Bank & Trust*, Case No. 7:25-cv-00054 (“**Wolf** Action”) was filed on June 4, 2025 in the U.S. District Court for the Northern District of Texas (Wichita Falls Division). The *Scott*, *Wolf*, and *Bishop* cases were voluntarily dismissed (without prejudice) from federal court on June 20, July 11, and July 30, 2025, respectively.

Class Members, and any other such actions by and on behalf of any other individuals originating, or that may originate, in jurisdictions in the United States against ANB&T and the Released Persons relating to the Data Incident.

## **II. CLAIMS OF PLAINTIFFS AND BENEFITS OF SETTLING**

Plaintiffs believe that the claims asserted in the Action, as set forth in the Consolidated Petition, have merit. Plaintiffs and Class Counsel recognize and acknowledge, however, the expense and length of continued proceedings necessary to prosecute the Action against ANB&T through motion practice, trial, and potential appeals. They have also considered the uncertain outcome and risk of further litigation, as well as the difficulties and delays inherent in such litigation. Class Counsel are experienced in class-action litigation and very knowledgeable regarding the relevant claims, remedies, and defenses at issue in cybersecurity incident litigation in general and in this Action in particular. They have determined that the Settlement set forth in this Agreement is fair, reasonable, and adequate, and in the best interests of the Settlement Class.

## **III. DENIAL OF WRONGDOING AND LIABILITY**

ANB&T denies each and all of the claims and contentions alleged against it in the Action. ANB&T denies all charges of wrongdoing or liability as alleged, or which could be alleged, in the Action. Nonetheless, ANB&T has concluded that further litigation would be protracted and expensive, and that it is desirable that the Action be fully and finally settled in the manner and upon the terms and conditions set forth in this Settlement Agreement. ANB&T has considered the uncertainty and risks inherent in any litigation. ANB&T has, therefore, determined that it is desirable and beneficial that the Action be settled in the manner and upon the terms and conditions set forth in this Settlement Agreement.

## **IV. TERMS OF SETTLEMENT**

NOW, THEREFORE, IT IS HEREBY STIPULATED AND AGREED, by and among Plaintiffs, individually and on behalf of the Settlement Class, Class Counsel, and ANB&T that, subject to the approval of the Court, the Action and the Released Claims shall be finally and fully compromised, settled, and released, and the Action shall be dismissed with prejudice as to the Settling Parties, the Settlement Class, and the Settlement Class Members, except those Settlement Class Members who lawfully opt-out, upon and subject to the terms and conditions of this Settlement Agreement, as follows:

**1. Definitions**

As used in this Agreement, the following terms have the meanings specified below:

1.1 “Action” means the above-captioned action filed in the District Court for Wichita County, Texas, styled *Banner et al. v. American National Bank & Trust, Inc.*, No. DC30-CV-2025-1068.

1.2 “Agreement” or “Settlement Agreement” means this agreement.

1.3 “ANB&T” or “Defendant” means American National Bank & Trust.

1.4 “Claims Administrator” means Simpluris, a company experienced in administering class action claims generally and specifically those of the type provided for and made in data-breach litigation.

1.5 “Claims Deadline” means the postmark and/or online submission deadline for Valid Claims (as defined below) pursuant to ¶ 2.1.3 which shall be 90 days after the Notice Commencement Date.

1.6 “Claim Form” means the form utilized by the Settlement Class Members to submit a Settlement Claim for reimbursement. The Claim Form will be substantially in a form as shown

in **Exhibit C** attached hereto, which will be available on both the Settlement Website and in paper format, if specifically requested by a Settlement Class Member.

1.7 “Claims Process” means the processing and payment of claims received from Settlement Class Members by the Claims Administrator.

1.8 “Costs of Claims Administration” means all actual costs associated with or arising from Claims Administration.

1.9 “Court” means the 30th Judicial District Court of Wichita County, Texas.

1.10 “Data Incident” means the unauthorized access to ANB&T’s network and certain files containing sensitive and/or personal information about ANB&T’s employees and customers including, but not limited to, 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, which occurred on or about January 21, 2025.

1.11 “Effective Date” means the first date by which all of the events and conditions specified in ¶ 1.12 herein have occurred and been met.

1.12 “Final” means the occurrence of all of the following events: (i) the settlement pursuant to this Settlement Agreement is finally approved by the Court; (ii) the Court has entered a Judgment (as defined below); and (iii) the time to appeal or seek permission to appeal from the Judgment has expired or, if appealed, the appeal has been dismissed in its entirety, or the Judgment has been affirmed in its entirety by the court of last resort to which such appeal may be taken, and such dismissal or affirmance has become no longer subject to further appeal or review. Notwithstanding the above, any order modifying or reversing any attorneys’ fee award or service

award made in this case shall not affect whether the Judgment is “Final” as defined herein or any other aspect of the Judgment.

1.13 “Judgment” means a judgment rendered by the Court, substantially in the form as shown in **Exhibit E**.

1.14 “Long Notice” means the long form notice of settlement posted on the Settlement Website, substantially in the form as shown in **Exhibit B** hereto.

1.15 “Notice Commencement Date” means the date of the first-mailing of the Short Notice by the Claims Administrator, which shall be no later than 30 days from entry of the Preliminary Approval Order.

1.16 “Notice Completion Date” means the date by which the Claims Administrator must complete the process of sending the Short Notice to all Settlement Class Members, which shall be no later than 60 days from entry of the Preliminary Approval Order.

1.17 “Objection Date” means the date by which Settlement Class Members must mail their objection to the settlement for that objection to be effective. The Objection Date is 60 days after the Notice Commencement Deadline. The postmark date shall constitute evidence of the date of mailing for these purposes.

1.18 “Opt-Out Date” means the date by which Settlement Class Members must mail their requests to be excluded from the Settlement Class for that request to be effective. The Opt-Out Date is 60 days after the Notice Commencement Deadline. The postmark date shall constitute evidence of the date of mailing for these purposes.

1.19 “Person” means an individual, corporation, partnership, limited partnership, limited liability company or partnership, association, joint stock company, estate, legal representative, trust, unincorporated association, government or any political subdivision or agency thereof, and

any business or legal entity, and their respective spouses, heirs, predecessors, successors, representatives, or assignees.

1.20 “Plaintiffs” or “Class Representatives” means Kelly Banner, Julie O’Neal Gresham, Julieann Eckard, Pete Lopez, Laura Arnold, Susan Scott, Lauren Wolf, Brian Austin Bishop, and Julian Cerna.

1.21 “Plaintiffs’ Counsel means William B. Federman, Raina C. Borelli, Gary M. Klinger, Jeff Ostrow, and Andrew Shamis.

1.22 “Preliminary Approval Order” means the order preliminarily approving the Settlement Agreement and ordering that notice be provided to the Settlement Class, substantially in the form as shown in **Exhibit D** hereto.

1.23 “Private Information” means, but is not limited to, 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. Private Information also includes any other types of personally identifiable information collected or maintained by ANB&T leading to notification regarding the Data Incident.

1.24 “Related Entities” means American National Bank & Trust (“ANB&T”) and its respective past or present parents, subsidiaries, divisions, and related or affiliated entities, and each of its and their respective predecessors, successors, directors, officers, principals, agents, attorneys, insurers, and reinsurers, and includes, without limitation, any Person related to any such entity who is, was or could have been named as a defendant in this Action, other than any Person who is 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.

1.25 “Released Claims” shall collectively mean any and all past, present, and future claims and causes of action including, but not limited to, any causes of action arising under or premised upon any statute, constitution, law, ordinance, treaty, regulation, or common law of any country, state, province, county, city, or municipality, including 15 U.S.C. §§ 45 *et seq.*, and all similar statutes in effect in any states in the United States; violations of any Texas and similar state consumer protection statutes including but not limited to the California Consumer Privacy Act and California Unfair Competition Law; negligence; negligence *per se*; breach of contract; breach of implied contract; breach of fiduciary duty; breach of confidence; invasion of privacy; fraud; misrepresentation (whether fraudulent, negligent or innocent); unjust enrichment; bailment; wantonness; failure to provide adequate notice pursuant to any breach notification statute or common law duty; and including, but not limited to, any and all claims for damages, injunctive relief, disgorgement, declaratory relief, equitable relief, attorneys’ fees and expenses, pre-judgment interest, credit monitoring services, the creation of a fund for future damages, statutory damages, punitive damages, special damages, exemplary damages, restitution, and/or the appointment of a receiver, whether known or unknown, liquidated or unliquidated, accrued or unaccrued, fixed or contingent, direct or derivative, and any other form of legal or equitable relief that either has been asserted, was asserted, or could have been asserted, by any Settlement Class Member against any of the Released Persons based on, relating to, concerning or arising out of the Data Incident. Released Claims shall not include the right of any Settlement Class Member, Class Counsel, or any of the Released Persons to enforce the terms of the settlement contained in this

Settlement Agreement and shall not include the claims of Settlement Class Members who have timely excluded themselves from the Settlement Class.

1.26 “Released Persons” means ANB&T and the Related Entities.

1.27 “Settlement Claim” means a claim for settlement benefits made under the terms of this Settlement Agreement.

1.28 “Settlement Class” means “All individuals residing in the United States whose Private Information was potentially accessed or acquired in the Data Incident experienced by ANB&T on January 21, 2025 and who were sent a Notice Letter.” The Settlement Class specifically excludes: (i) Defendant, the 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.

1.29 “Settlement Class Counsel,” and/or “Class Counsel” means William B. Federman of Federman & Sherwood.

1.30 “Settlement Class Member(s)” or “Member(s)” means a Person(s) who falls within the definition of the Settlement Class.

1.1 “Settlement Website” means the website described in ¶ 3.2(c).

1.2 “Settling Parties” means, collectively, ANB&T and Plaintiffs, individually and on behalf of the Settlement Class.

1.3 “Short Notice” means the content of the mailed notice to the proposed Settlement Class Members, substantially in the form as shown in **Exhibit A** attached hereto. The Short Notice

will direct recipients to the Settlement Website and inform Settlement Class Members, among other things, of the Claims Deadline, the Opt-Out Date, the Objection Date, the requested attorneys' fees, and the date of the Final Fairness Hearing (as defined below).

1.4 "Unknown Claims" means any of the Released Claims that any Settlement Class Member, including Plaintiffs, does not know or suspect to exist in his/her favor at the time of the release of the Released Persons that, if known by him or her, might have affected his or her settlement with, and release of, the Released Persons, or might have affected his or her decision not to object to and/or to participate in this Settlement Agreement. With respect to any and all Released Claims, the Settling Parties stipulate and agree that upon the Effective Date, Plaintiffs intend to and expressly shall have, and each of the other Settlement Class Members intend to and shall be deemed to have, and by operation of the Judgment shall have, waived the provisions, rights, and benefits conferred by California Civil Code § 1542, and also any and all provisions, rights, and benefits conferred by any law of any state, province, or territory of the United States (including, without limitation, California Civil Code §§ 1798.80 *et seq.*, Montana Code Ann. § 28-1-1602; North Dakota Cent. Code § 9-13-02; and South Dakota Codified Laws § 20-7-11), which is similar, comparable, or equivalent to California Civil Code § 1542, which provides as follows:

A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS THAT THE CREDITOR OR RELEASING PARTY DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE AND THAT, IF KNOWN BY HIM OR HER, WOULD HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR OR RELEASED PARTY.

Settlement Class Members, including Plaintiffs, may hereafter discover facts in addition to, or different from, those that they, and any of them, now know or believe to be true with respect to the subject matter of the Released Claims, but Plaintiffs expressly shall have, and each other Settlement Class Member shall be deemed to have, and by operation of the Judgment shall have,

upon the Effective Date, fully, finally and forever settled and released any and all Released Claims. The Settling Parties acknowledge, and Settlement Class Members shall be deemed by operation of the Judgment to have acknowledged, that the foregoing waiver is a material element of the Settlement Agreement of which this release is a part.

1.5 “United States” as used in this Settlement Agreement includes all 50 states, the District of Columbia and all territories.

1.6 “Valid Claims” means Settlement Claims in an amount approved by the Claims Administrator or found to be valid through the claims processing and/or dispute resolution process described in ¶ 2.5.

## **2. Settlement Benefits**

### **2.1 Expense Reimbursement.**

- a) *Reimbursement for Documented Out-of-Pocket Losses.* All Settlement Class Members may submit a claim for unreimbursed out-of-pocket expenses fairly traceable to the Data Incident, up to a total of \$4,500.00 per person, upon submission of a claim form and supporting documentation for out-of-pocket costs or expenditures that a class member actually incurred and which has not already been reimbursed by a third party or other source, including costs for fraud or identity protection, professional fees, credit repair services, and related expenses so long as the costs were incurred between May 23, 2025 and the end of the claims period. Examples of documented losses include (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 the Claim Deadline; and (ix) documented costs associated with credit monitoring services and/or fraud resolution services purchased between May 23, 2025 and the Claim Deadline 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 documented out-of-pocket expenses, Settlement Class Members must submit a Valid Claim, including documentation supporting their claims, to the Claims Administrator. Settlement Class Members must also have made reasonable efforts to avoid, or seek reimbursement for, such Documented Out-of-Pocket Losses, including but not limited to exhaustion of all available credit monitoring insurance and identity theft insurance. Settlement Class Members with Documented Out-of-Pocket Losses must submit plausible documentation supporting their claims. This can include receipts or other documentation not “self-prepared” by the claimant that documents the costs incurred. “Self-prepared” documents such as handwritten receipts are, by themselves, insufficient, but can be considered to add clarity or support other submitted documentation.

- b) Alternative Cash Payment. All Settlement Class Members may, in lieu of making a claim for Out-of-Pocket Expenses, elect to receive a \$50 cash payment. This Alternative Cash Payment may be combined with a request for credit monitoring in section 2.3 below. Settlement Class Members electing the Alternative Cash Payment are not eligible to claim reimbursement for Documented Out-of-Pocket Losses.

2.1.3 Settlement Class Members seeking reimbursement under ¶ 2.1 must complete and submit a Claim Form to the Claims Administrator, postmarked or submitted online on or before

the 90th day after the entry of the Preliminary Approval Order as set forth in ¶ 3.2(d) (the “Claims Deadline”). The notice to the Settlement Class will specify this deadline and other relevant dates described herein. The Claim Form must be verified by the Settlement Class Member with a statement that his or her claim is true and correct, to the best of his or her knowledge and belief. Notarization shall not be required. Failure to provide supporting documentation for Documented Out-of-Pocket Losses referenced above, as requested on the Claim Form, shall result in denial of a claim.

2.2 Limitation on Reimbursable Expenses. Nothing in this Settlement Agreement shall be construed as requiring ANB&T to provide, and ANB&T shall not be required to provide, for a double payment for the same loss or injury that was reimbursed or compensated by any other source. No payment shall be made for emotional distress, personal/bodily injury, or punitive damages, as all such amounts are not recoverable pursuant to the terms of the Settlement Agreement.

2.3 Identity Theft Protection. All Settlement Class Members shall have the ability to make a claim for one year of credit monitoring and identity theft protection services with all three credit bureaus. ANB&T will pay for the credit monitoring services separate and apart from other settlement benefits.

2.4 Information Security Improvements. ANB&T has agreed to provide sufficient documentation to demonstrate that it either has implemented or will implement various security related measures. Costs associated with these information security improvements will be paid by ANB&T separate and apart from other settlement benefits.

## 2.5 Dispute Resolution for Claims.

2.5.1 The Claims Administrator, in its sole discretion to be reasonably exercised, will determine whether (i) the claimant is a Settlement Class Member; (ii) the claimant has provided all information needed to complete the Claim Form, including any documentation that may be necessary to reasonably support the expenses described in ¶ 2.1; and (iii) the information submitted could lead a reasonable person to conclude that more likely than not the claimant has suffered the claimed losses as a result of the Data Incident. The Claims Administrator may, at any time, request from the claimant, in writing, additional information as the Claims Administrator may reasonably require in order to evaluate the claim, *e.g.*, documentation requested on the Claim Form, and required documentation regarding the claimed losses.

2.5.2 Upon receipt of an incomplete or unsigned Claim Form or a Claim Form that is not accompanied by sufficient documentation to determine whether the claim is facially valid, the Claims Administrator shall request additional information (“Claim Supplementation”) and give the claimant 21 days to cure the defect before rejecting the claim. Requests for Claim Supplementation shall be made within 30 days of receipt of such Claim Form or 30 days from the Effective Date, whichever comes later. In the event of unusual circumstances interfering with compliance during the 21 day period, the claimant may request and, for good cause shown (illness, military service, out of the country, mail failures, lack of cooperation of third parties in possession of required information, etc.), shall be given a reasonable extension of the 21 day deadline in which to comply; however, in no event shall the deadline be extended to later than six months from the Effective Date. If the defect is not timely cured, then the claim will be deemed invalid and there shall be no obligation to pay the claim.

2.5.3 Following receipt of additional information requested by the Claims Administrator, the Claims Administrator shall have 10 days to accept, in whole or lesser amount, or reject each claim. If, after review of the claim and all documentation submitted by the claimant, the Claims Administrator determines that such a claim is facially valid, then the claim shall be paid. If the Claim Administrator determines that such a claim is not facially valid because the claimant has not provided all information needed to complete the Claim Form and enable the Claim Administrator to evaluate the claim, then the Claim Administrator may reject the claim without any further action.

2.6 Settlement Expenses. All costs for notice to the Settlement Class as required under ¶¶ 3.1 and 3.2, Costs of Claims Administration under ¶¶ 8.1, 8.2, and 8.3, and the costs of dispute resolution described in ¶ 2.5, shall be paid by ANB&T.

2.7 Settlement Class Certification. The Settling Parties agree, for purposes of this Settlement only, to the certification of the Settlement Class. If the Settlement set forth in this Agreement is not approved by the Court, or if the Settlement Agreement is terminated or cancelled pursuant to the terms of this Agreement, this Settlement Agreement, and the certification of the Settlement Class provided for herein, will be vacated and the Action shall proceed as though the Settlement Class had never been certified, without prejudice to any Person's or Settling Party's position on the issue of class certification or any other issue. The Settling Parties' agreement to the certification of the Settlement Class is also without prejudice to any position asserted by the Settling Parties in any other proceeding, case or action, as to which all of their rights are specifically preserved.

### **3. Order of Preliminary Approval and Publishing of Notice of Final Fairness Hearing**

3.1. As soon as practicable after the execution of the Settlement Agreement, Class Counsel and counsel for ANB&T shall jointly submit this Settlement Agreement to the Court, and Class Counsel will file a motion for preliminary approval of the settlement with the Court requesting entry of a mutually agreeable Preliminary Approval Order requesting, *inter alia*:

- a) certification of the Settlement Class for settlement purposes only pursuant to ¶ 2.7;
- b) preliminary approval of the Settlement Agreement as set forth herein;
- c) appointment of William B. Federman of Federman & Sherwood as Class Counsel;
- d) appointment of Plaintiffs as Class Representatives;
- e) approval of a customary form of Short Notice to be mailed by first-class United States Postal Service (“USPS”) mail to Settlement Class Members in a form substantially similar to **Exhibit A**, attached hereto.
- f) approval of the Long Notice to be posted on the Settlement Website in a form substantially similar to **Exhibit B**, attached hereto, which, together with the Short Notice, shall include a fair summary of the Settling Parties’ respective litigation positions, the general terms of the settlement set forth in the Settlement Agreement, instructions for how to object to or opt-out of the Settlement, the Claims Process and instructions for making claims to the extent contemplated herein, the requested attorneys’ fees, and the date, time and place of the Final Fairness Hearing;
- g) approval of the Claim Form to be available on the Settlement Website for submitting claims and available in .pdf format on the Settlement Website for or if specifically requested by the Settlement Class Member, in a form substantially similar to **Exhibit C**, attached hereto; and
- h) appointment of Simpluris as the Claims Administrator.

3.2 ANB&T shall pay for providing notice to the Settlement Class in accordance with the Preliminary Approval Order, and the costs of such notice, together with the Costs of Claims Administration. Any attorneys' fees, costs, and expenses of Class Counsel, and a service award to the Class Representative, as approved by the Court, shall be paid by ANB&T as set forth in ¶ 7 below. Notice shall be provided to Settlement Class Members by the Claims Administrator as follows:

- a) *Class Member Information:* Within 10 days of entry of the Preliminary Approval Order, ANB&T shall provide the Claims Administrator with the name and mailing address, if available, of each Settlement Class Member (collectively, "Class Member Information") that ANB&T and/or the Released Entities possess. ANB&T will provide the most current Class Member Information for all Settlement Class Members as such information is contained in its or the Released Entities' records.
- b) The Class Member Information and its contents shall be used by the Claims Administrator solely for the purpose of performing its obligations pursuant to this Agreement and shall not be used for any other purpose at any time. Except to administer the Settlement as provided in this Agreement, or to provide all data and information in its possession to the Settling Parties upon request, the Claims Administrator shall not reproduce, copy, store, or distribute in any form, electronic or otherwise, the Class Member Information.
- c) *Settlement Website:* Prior to the dissemination of the Short Notice, the Claims Administrator shall establish the Settlement Website, that will inform Settlement Class Members of the terms of this Agreement, their rights, dates and deadlines and

related information. The Settlement Website shall include, in .pdf format and available for download, the following: (i) the Long Notice; (ii) the Claim Form; (iii) the Preliminary Approval Order; (iv) this Agreement; (v) the operative Class Action Petition filed in the Action; (vi) Class Counsel's application for attorneys' fees and expenses and service awards for the Class Representatives; and (viii) any other materials agreed upon by the Settling Parties and/or required by the Court. The Settlement Website shall provide Settlement Class Members with the ability to complete and submit the Claim Form, and supporting documentation, electronically. The Settlement Website shall be deactivated 180 days after the Effective Date.

d) *Short Notice:* Within 30 days of entry of the Preliminary Approval Order (Notice Commencement Date) and to be substantially completed not later than 60 days after entry of the Preliminary Approval Order (Notice Completion Date), subject to the requirements of this Agreement and the Preliminary Approval Order, the Claims Administrator will provide notice to the Settlement Class members as follows:

- via postcard to the postal address provided to ANB&T and/or the Released Entities by the Settlement Class Members. Before any mailing under this paragraph occurs, the Claims Administrator shall run the postal addresses of Settlement Class Members through the USPS National Change of Address database to update any change of address on file with the USPS within 30 days of entry of the Preliminary Approval Order;

- in the event that a Short Notice is returned to the Claims Administrator by the USPS because the address of the recipient is not valid, and the envelope contains a forwarding address, the Claims Administrator shall re-send the Short Notice to the forwarding address within seven days of receiving the returned Short Notice;
  - in the event that subsequent to the first mailing of a Short Notice, and at least 14 days prior to the Opt-Out Date and the Objection Date, a Short Notice is returned to the Claims Administrator by the USPS because the address of the recipient is no longer valid, i.e., the envelope is marked “Return to Sender” and does not contain a new forwarding address, the Claims Administrator shall perform a standard skip trace, in the manner that the Claims Administrator customarily performs skip traces, in an effort to attempt to ascertain the current address of the particular Settlement Class Member in question and, if such an address is ascertained, the Claims Administrator will re-send the Short Notice within seven days of receiving such information. This shall be the final requirement for mailing.
- e) Publishing, on or before the date of mailing the Short Notice, the Claim Form and the Long Notice on the Settlement Website as specified in the Preliminary Approval Order, and maintaining and updating the Settlement Website throughout the claim period;

- f) The Claims Administrator also will provide copies of the Short Notice, Long Notice, and paper Claim Form, as well as this Settlement Agreement, upon request to Settlement Class Members; and
- g) Contemporaneously with seeking Final approval of the Settlement, Class Counsel and ANB&T shall cause to be filed with the Court an appropriate affidavit or declaration with respect to complying with this provision of notice.

3.3 The Short Notice, Long Notice, and other applicable communications to the Settlement Class may be adjusted by the Claims Administrator, respectively, in consultation and agreement with the Settling Parties, as may be reasonable and not inconsistent with such approval. The notice program shall commence within 30 days after entry of the Preliminary Approval Order and shall be completed within 60 days after entry of the Preliminary Approval Order.

3.4 Class Counsel and ANB&T's counsel shall request that after notice is completed and after the expiration of the Claims Deadline, the Court hold a hearing (the "Final Fairness Hearing") and grant final approval of the settlement set forth herein. Settlement Class Counsel shall file their Motion for Final Approval of this Settlement at least 21 days prior to the date of the Final Fairness Hearing. Contemporaneous with seeking final approval of the Settlement, Settlement Class Counsel shall cause to be filed with the Court a declaration from the Settlement Administrator with respect to the Notice program and Claims process.

#### **4. Opt-Out Procedures**

4.1 Each Person wishing to opt-out of the Settlement Class shall individually sign and timely submit written notice of such intent to the designated Post Office box established by the Claims Administrator. The written notice 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. To be effective, written notice must be postmarked no later than 60 days after the Notice Commencement Date.

4.2 All Persons who submit valid and timely notices of their intent to be excluded from the Settlement Class, as set forth in ¶ 4.1 above, referred to herein as “Opt-Outs,” shall not receive any cash benefits of and/or be bound by the terms of this Settlement Agreement. All Persons falling within the definition of the Settlement Class who do not request to be excluded from the Settlement Class in the manner set forth in ¶ 4.1 above shall be bound by the terms of this Settlement Agreement and Judgment entered thereon.

4.3 In the event that within 10 days after the Opt-Out Date as approved by the Court, there have been more than 100 timely and valid Opt-Outs (exclusions) submitted, ANB&T may, by notifying Class Counsel and the Court in writing, void this Settlement Agreement. If ANB&T voids the Settlement Agreement pursuant to this paragraph, ANB&T shall be obligated to pay all settlement expenses already incurred, excluding any attorneys’ fees, costs, and expenses of Class Counsel and the service award and shall not, at any time, seek recovery of same from any other party to the Action or from counsel to any other party to the Action.

## **5. Objection Procedures**

5.1 Each Settlement Class Member desiring to object to the Settlement Agreement shall submit a timely written notice of his or her objection by the Objection Date. 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 as to 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 years. To be timely, written notice of an objection in the appropriate form must be filed with the Clerk of the Court and contain the case name and docket number *Kelly Banner, et al. v. American National Bank & Trust*, Case No. DC30-CV2025-1068, no later than 60 days from the Notice Commencement Date, and served concurrently therewith upon Class Counsel, William B. Federman of Federman & Sherwood and counsel for ANB&T, Michelle Gomez, Baker & Hostetler, LLP, 811 Main St., Suite 1100, Houston, TX 77002.

5.2 Any Settlement Class Member who fails to comply with the requirements for objecting in ¶ 5.1 or ¶ 7.1 shall waive and forfeit any and all rights he or she may have to appear separately and/or to object to the Settlement Agreement and shall be bound by all the terms of the Settlement Agreement and by all proceedings, orders and judgments in the Action. The exclusive means for any challenge to the Settlement Agreement shall be through the provisions of ¶ 5.1 or ¶ 7.1. Without limiting the foregoing, any challenge to the Settlement Agreement, the final order approving this Settlement Agreement, or the Judgment to be entered upon final approval shall be pursuant to appeal under the Texas Rules of Appellate Procedure and not through a collateral attack.

## **6. Releases**

6.1 Upon the Effective Date, each Settlement Class Member (who has not timely and validly excluded himself or herself from the Settlement), including Plaintiffs, shall be deemed to have, and by operation of the Judgment shall have, fully, finally, and forever released, relinquished, and discharged all Released Claims. Further, upon the Effective Date, and to the fullest extent permitted by law, each Settlement Class Member (who has not timely and validly excluded himself or herself from the Settlement), including Plaintiffs, shall, either directly, indirectly, representatively, as a member of or on behalf of the general public or in any capacity, be permanently barred and enjoined from commencing, prosecuting, or participating in any recovery in any action in this or any other forum (other than participation in the settlement as provided herein) in which any of the Released Claims is asserted.

6.2 Nothing in this ¶ 6 shall preclude any action to enforce the terms of this Settlement Agreement by Plaintiffs, Settlement Class Members, Class Counsel, and/or ANB&T.

**7. Class Counsel's Attorneys' Fees, Costs, and Expenses; Service Awards to Class Representatives**

7.1 The Parties did not discuss the payment of attorney's fees, costs, expenses and/or service award to Class Representatives until after the substantive terms of the Settlement Agreement had been agreed upon. ANB&T and Class Counsel then negotiated and agreed that ANB&T shall pay any attorney's fees, costs, expenses, and service award to Class Representatives, as follows:

- a) ANB&T has agreed to not object to a request by Class Counsel for attorneys' fees, inclusive of any costs and expenses of the Action, subject to Court approval, in an amount not to exceed \$500,000. Class Counsel in their sole discretion shall allocate and distribute any amount of attorney's

fees, costs, and expenses awarded by the Court amongst Plaintiffs' counsel.

- b) Subject to Court approval, ANB&T has agreed not to object to a request for a service award in the amount of \$1,500 to each of the named Plaintiffs.
- c) Class Counsel shall move for any award of attorneys' fees, costs, expenses, and service awards no later than 15 days prior to the Opt-Out and Objection Deadlines.

7.2 If awarded by the Court, ANB&T shall pay the attorneys' fees, costs, expenses, and service awards within 15 days after the Effective Date. Class Counsel shall thereafter distribute the award of attorneys' fees, costs, and expenses among Plaintiffs' Counsel and service awards to Plaintiffs.

7.3 The amount(s) of any award of attorneys' fees and expenses or Class Representatives service awards will not in any way reduce the consideration being made available to the Settlement Class as described herein. No order of the Court, or modification or reversal or appeal of any order of the Court, concerning the amount(s) of any attorneys' fees, costs, expenses, and/or service awards ordered by the Court to Class Counsel or Class Representatives shall affect whether the Judgment is Final or constitute grounds for cancellation or termination of this Settlement Agreement.

## **8. Administration of Claims**

8.1 The Claims Administrator shall administer and calculate the claims submitted by Settlement Class Members under ¶ 2.1. Class Counsel and ANB&T shall be given reports as to both claims and distribution and have the right to review and obtain supporting documentation to the extent necessary to resolve claims administration issues. The Claims Administrator's

determination of whether a Settlement Claim is a Valid Claim shall be binding, subject to the dispute resolution process set forth in ¶ 2.5. All claims agreed to be paid in full by ANB&T shall be deemed a Valid Claim.

8.2 Checks for Valid Claims shall be mailed and postmarked within 60 days of the Effective Date, or within 30 days of the date that the claim is approved, whichever is later.

8.3 All Settlement Class Members who fail to timely submit a claim for any benefits hereunder within the time frames set forth herein, or such other period as may be ordered by the Court, or otherwise expressly allowed by law or the Settling Parties' written agreement, shall be forever barred from receiving any payments or benefits pursuant to the settlement set forth herein, but will in all other respects be subject to, and bound by, the provisions of the Settlement Agreement, the releases contained herein and the Judgment.

8.4 No Person shall have any claim against the Claims Administrator, ANB&T, Released Persons, Class Counsel, Plaintiffs, Plaintiffs' counsel, and/or ANB&T's counsel based on distributions of benefits to Settlement Class Members.

8.5 Information submitted by Settlement Class Members in connection with submitted claims under this Settlement Agreement shall be deemed confidential and protected as such by the Claims Administrator, Class Counsel, and counsel for ANB&T.

## **9. Conditions of Settlement, Effect of Disapproval, Cancellation, or Termination**

9.1 The Effective Date of the settlement shall be conditioned on the occurrence of all the following events:

- a) the Court has entered the Order of Preliminary Approval and Publishing of Notice of a Final Fairness Hearing, as required by ¶ 3.1;

- b) ANB&T has not exercised its option to terminate the Settlement Agreement pursuant to ¶ 4.3;
- c) the Court has entered the Judgment granting final approval to the settlement as set forth herein; and
- d) the Judgment has become Final, as defined in ¶ 1.11.

9.2 If all conditions specified in ¶ 9.1 hereof are not satisfied, the Settlement Agreement shall be canceled and terminated subject to ¶ 9.4 unless Class Counsel and counsel for ANB&T mutually agree in writing to proceed with the Settlement Agreement.

9.3 Within seven days after the Opt-Out Date, the Claims Administrator shall furnish to Class Counsel and to ANB&T's counsel a complete list of all timely and valid requests for exclusion.

9.4 In the event that the Settlement Agreement or the releases set forth in ¶¶ 6.1, 6.2, and 6.3 above are not approved by the Court or the Settlement set forth in the Agreement is terminated in accordance with its terms, (i) the Settling Parties shall be restored to their respective positions in the Action and shall jointly request that all scheduled deadlines be reasonably extended by the Court so as to avoid prejudice to any Settling Party or Settling Party's counsel; (ii) the terms and provisions of the Settlement Agreement shall have no further force and effect with respect to the Settling Parties and shall not be used in the Action or in any other proceeding for any purpose, and (iii) any judgment or order entered by the Court in accordance with the terms of the Settlement Agreement shall be treated as vacated, *nunc pro tunc*. Notwithstanding any statement in this Settlement Agreement to the contrary, no order of the Court or modification or reversal of any appeal of any order reducing the amount of attorneys' fees, costs, expenses, and/or service awards shall constitute grounds for cancellation or termination of the Settlement Agreement. Further,

notwithstanding any statement in this Settlement Agreement to the contrary, ANB&T shall be obligated to pay amounts already billed or incurred for costs of notice to the Settlement Class, and Claims Administration, and shall not, at any time, seek recovery of same from any other party to the Action or from counsel to any other party to the Action.

## **10. Miscellaneous Provisions**

10.1 The Settling Parties (i) acknowledge that it is their intent to consummate this Settlement Agreement; (ii) agree to cooperate to the extent reasonably necessary to effectuate and implement all terms and conditions of this Settlement Agreement; and (iii) agree to exercise their best efforts to accomplish the terms and conditions of this Settlement Agreement.

10.2 The Settling Parties intend this Settlement to be a final and complete resolution of all disputes between them with respect to the Action. The settlement compromises claims that are contested and shall not be deemed an admission by any Settling Party as to the merits of any claim or defense. The Settling Parties each agree that the settlement was negotiated in good faith by the Settling Parties and reflects a settlement that was reached voluntarily after consultation with competent legal counsel. The Settling Parties reserve their right to rebut, in a manner that such party determines to be appropriate, any contention made in any public forum that the Action was brought or defended in bad faith or without a reasonable basis. It is agreed that no Party shall have any liability to any other Party as it relates to the Action , except as set forth in the Settlement Agreement.

10.3 Neither the Settlement Agreement, nor the Settlement contained herein, nor any act performed or document executed pursuant to or in furtherance of the Settlement Agreement or the settlement (i) is or may be deemed to be or may be used as an admission of, or evidence of, the validity or lack thereof of any Released Claim, or of any wrongdoing or liability of any of the

Released Persons; or (ii) is or may be deemed to be or may be used as an admission of, or evidence of, any fault or omission of any of the Released Persons in any civil, criminal or administrative proceeding in any court, administrative agency or other tribunal. Any of the Released Persons may file the Settlement Agreement and/or the Judgment in any action related to the Data Incident that may be brought against them or any of them in order to support a defense or counterclaim based on principles of *res judicata*, collateral estoppel, release, good faith settlement, judgment bar, or reduction or any other theory of claim preclusion or issue preclusion or similar defense or counterclaim.

10.4 The Settlement Agreement may be amended or modified only by a written instrument signed by or on behalf of all Settling Parties or their respective successors-in-interest.

10.5 The Settlement Agreement contains the entire understanding between ANB&T and Plaintiffs regarding the payment of the ANB&T Action and supersedes all previous negotiations, agreements, commitments, understandings, and writings between ANB&T and Plaintiffs in connection with the payment of the ANB&T Action. Except as otherwise provided herein, each party shall bear its own costs. This Agreement supersedes all previous agreements made between ANB&T and Plaintiffs. Any agreements reached between ANB&T, Plaintiffs, and any third party, are expressly excluded from this provision.

10.6 Class Counsel, on behalf of the Settlement Class, are expressly authorized by Plaintiffs to take all appropriate actions required or permitted to be taken by the Settlement Class pursuant to the Settlement Agreement to effectuate its terms, and the Parties also are expressly authorized to enter into any modifications or amendments to the Settlement Agreement and its implementing documents (including all Exhibits to this Settlement Agreement) on behalf of the

Settlement Class which they deem appropriate in order to carry out the spirit of this Settlement Agreement and to ensure fairness to the Settlement Class.

10.7 Each counsel or other Person executing the Settlement Agreement on behalf of any party hereto hereby warrants that such Person has the full authority to do so.

10.8 The Settlement Agreement may be executed in one or more counterparts. All executed counterparts shall be deemed to be one and the same instrument. A complete set of original executed counterparts shall be filed with the Court.

10.9 The Settlement Agreement shall be binding upon, and inure to the benefit of, the successors and assigns of the parties hereto. No assignment of this Settlement Agreement will be valid without the other party's prior, written permission.

10.10 The Court shall retain jurisdiction with respect to implementation and enforcement of the terms of the Settlement Agreement, and all parties hereto submit to the jurisdiction of the Court for purposes of implementing and enforcing the settlement embodied in the Settlement Agreement.

10.11 As used herein, "he" means "he, she, or it;" "his" means "his, hers, or its," and "him" means "him, her, or it."

10.12 All dollar amounts are in United States dollars (USD).


10.13 Cashing a Settlement check is a condition precedent to any Settlement Class Member's right to receive monetary Settlement benefits. All settlement checks shall be void 90 days after issuance and shall bear the language: "This check must be cashed within 90 days, after which time it is void." If a check becomes void, the Settlement Class Member shall have 30 days after the Effective Date to request re-issuance by the Claims Administrator.

10.14 If no request for re-issuance is made within this period, the Settlement Class Member will have failed to meet a condition precedent to recovery of Settlement benefits, the Settlement Class Member's right to receive monetary relief shall be extinguished, and ANB&T shall have no obligation to make payments to the Settlement Class Member for expense reimbursement under ¶ 2.1 or any other type of monetary relief. The same provisions shall apply to any re-issued check.

10.15 All agreements made and orders entered during the course of the Action relating to the confidentiality of information shall survive this Settlement Agreement.

IN WITNESS WHEREOF, the parties hereto have caused the Settlement Agreement to be executed by their duly authorized attorneys.

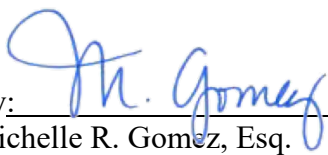
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*Counsel for Plaintiffs and  
the Putative Settlement Class*

## **Exhibit A**

**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”), pending in the 30th Judicial District Court of Wichita County, Texas.**

**What is this about?** 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.

**Who is a Settlement Class Member?** 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.

**What are the benefits?** The Settlement provides the following benefits:

- **Documented Out-of-pocket Expense Reimbursement:** Up to \$4,500.00 for documented out-of-pocket losses.
- **Alternative Cash Payment:** In lieu of submitting a claim for documented out-of-pocket expense reimbursement, Settlement Class Members can elect to receive a \$50 cash payment.
- **Credit Monitoring:** Settlement Class Members can elect to enroll in one (1) year of credit monitoring (3-bureaus) with at least one million dollars in identity theft insurance.
- **Information Security Improvements:** ANB&T has agreed to implement and/or maintain various security improvements after final approval of the Settlement.

You must file a claim by [INSERT DATE] by mail or online at [INSERT WEBSITE] to receive benefits from the Settlement.

**What are my other rights?**

- **Do Nothing:** If you do nothing, you remain in the Settlement. You give up your rights to sue but you will not get any money; you must submit a claim to get any money.
- **Exclude yourself:** You can get out of the Settlement and keep your right to sue about the claims in this Lawsuit, but you will not get any money from the Settlement. You must exclude yourself by [INSERT].
- **Object:** You can stay in the Settlement but tell the Court why you think the Settlement should not be approved. Objections must be submitted by [INSERT]. Detailed instructions on how to file a claim, get additional credit monitoring, exclude yourself, or object are on the Settlement Website below. The Court will hold the Final Fairness Hearing at [INSERT] to consider whether the proposed Settlement is fair, reasonable, and adequate, and to consider whether Plaintiffs’ attorney’s fees, costs, and service award should be approved. Plaintiffs’ counsel will seek up to a maximum of \$500,000 in fees, costs, and expenses, and request a Class Representative service award of \$1,500 to be paid to each of the named Plaintiffs. You may attend the hearings, but you don’t have to. This is only a summary. For additional information, including a copy of the Settlement Agreement, Class Counsel’s Application for Attorneys’ Fees and Expenses, and other documents, visit [INSERT WEBSITE] or call [INSERT PHONE #].

## **Exhibit B**

## **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**

<b>Submit a Claim</b>	<b>You must submit a Valid Claim to get money from this Settlement or to request Credit Monitoring.</b> Claim Forms must be submitted online by [INSERT] or, if mailed, postmarked no later than [INSERT].
<b>Do Nothing</b>	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.
<b>Exclude Yourself</b>	<b>Get out of the Settlement. Get no money. Keep your rights.</b> 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 [INSERT].
<b>File an Objection</b>	Stay in the Settlement but tell the Court why you think the Settlement should not be approved. Objections must be postmarked no later than [INSERT].
<b>Go to a Hearing</b>	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 [INSERT].

## WHAT THIS NOTICE CONTAINS

### **Basic Information..... Pages 3-4**

1. How do I know if I am affected by the lawsuit and Settlement?
2. What is this case about?
3. Why is there a Settlement?
4. Why is this a class action?
5. How do I know if I am included in the Settlement?

### **The Settlement Benefits..... Pages 4-5**

6. What does this Settlement provide?
7. How to submit a Claim?
8. What am I giving up as part of the Settlement?
9. Will the Class Representative receive compensation?

### **Exclude Yourself..... Page 6**

10. How do I exclude myself from the Settlement?
11. If I do not exclude myself, can I sue later?
12. What happens if I do nothing at all?

### **The Lawyers Representing You ..... Page 6**

13. Do I have a lawyer in the case?
14. How will the lawyers be paid?

### **Objecting to the Settlement..... Page 7**

15. How do I tell the Court that I do not like the Settlement?
16. What is the difference between objecting and asking to be excluded?

### **The Final Fairness Hearing..... Page 8**

17. When and where will the Court decide whether to approve the Settlement?
18. Do I have to come to the hearing?
19. May I speak at the hearing?

### **Do Nothing..... Page 8**

20. What happens if I do nothing?

### **Get More Information ..... Page 8**

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

## 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 Class Member 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 [INSERT URL].

### 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 [INSERT], call toll free [INSERT], or write to [INSERT].

## 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 [the Claim Deadline]; and (ix) documented costs associated with credit monitoring services and/or fraud resolution services purchased between May 23, 2025 and [the Claim Deadline] 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 [INSERT] 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 [INSERT]

or postmarked no later than [INSERT]. You can download a Claim Form at [INSERT] or you can call the Claims Administrator at [INSERT].

## **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 [INSERT WEBSITE]

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 [INSERT] to:

[INSERT MAILING ADDRESS]

Instructions on how to submit a request for exclusion are available at [INSERT WEBSITE] or from the Claims Administrator by calling [INSERT PHONE #].

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, [INSERT WEBSITE]. 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 [INSERT DATE], to:

[INSERT COURT CLERK INFORMATION]

In addition, you must mail a copy of your objection to Class Counsel and Defense Counsel, postmarked no later than [INSERT DATE]:

CLASS COUNSEL	DEFENSE COUNSEL
William B. Federman <b>FEDERMAN &amp; SHERWOOD</b> 4131 North Central Expressway Ste. 900 Dallas, TX 75204	Michelle R. Gomez <b>BAKER &amp; HOSTETLER, LLP</b> 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 at [INSERT DATE, TIME, LOCATION]. The hearing may be moved to a different date, time, or location without additional notice, so it is recommended that you periodically check [INSERT WEBSITE] 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 [**INSERT WEBSITE**] or call [**INSERT PHONE**]. You may also contact the Claims Administrator at [**INSERT MAILING ADDRESS**].

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

## **Exhibit C**

## **CLAIM FORM**

This Claim Form should be filled out online or submitted by mail if you would like to receive Settlement Benefits, including reimbursement for documented out-of-pocket expenses, if you would like to receive an alternative cash payment, or if you would like to receive credit monitoring. Checks will be mailed, or electronic payments will be made, to eligible Settlement Class Members who submit Valid Claims if the Settlement is approved by the Court.

The Notice of the Settlement describes your legal rights and options. Please visit the official Settlement Website, **[INSERT WEBSITE]**, or call the Claims Administrator at **[INSERT PHONE #]** for more information.

Claim submission options:

- File a Claim Form online at **[INSERT WEBSITE]**. Your Claim Form must be submitted by **[INSERT DATE & TIME]**.
- Print this Claim Form, complete the form in its entirety, and mail it to the Claims Administrator at the address listed below. Your Claim Form must be postmarked by **[INSERT DATE]**.
- You can contact the Claims Administrator to request a Claim Form be mailed to you. You must complete the Claim Form in its entirety and then mail the completed Claim Form so that it is postmarked by **[INSERT DATE]**.

**YOU MUST INCLUDE YOUR UNIQUE CLASS MEMBER ID** in Section 1 below. You can locate your Class Member ID at the top of the postcard Notice that was sent to you.

### **1. CLASS MEMBER INFORMATION.**

Class Member ID: \_\_\_\_\_

Name (*REQUIRED*): \_\_\_\_\_  
First Name Mi Last Name

\_\_\_\_\_  
Number and Street Address (*REQUIRED*)

\_\_\_\_\_  
City (*REQUIRED*) State (*REQUIRED*) Zip Code (*REQUIRED*)

Telephone Number (*REQUIRED*): ( \_\_\_\_\_ ) \_\_\_\_\_ - \_\_\_\_\_

Email Address (optional): \_\_\_\_\_@\_\_\_\_\_.\_\_\_\_\_

### **2. PAYMENT ELIGIBILITY INFORMATION.**

Please review the Notice and sections 2.1 through 2.3 of the Settlement Agreement (available at **[INSERT WEBSITE]**) for more information on the nature of the expenses or losses that can be claimed by Settlement Class Members.

Please provide as much information as you can to help us figure out if you are entitled to a Settlement payment.

#### **PLEASE PROVIDE THE INFORMATION LISTED BELOW:**

Check the box for each category of documented out-of-pocket expenses that you incurred between May 23, 2025, and the Claims Deadline as a result of the Data Incident. Please be sure to fill in the total amount you are claiming for each category and to attach documentation of the charges as described in **bold type** (if you are asked to provide account statements as part of proof required for any part of your claim, you may mark out any unrelated transactions if you wish).

**Reimbursement for Documented Out-of-Pocket Losses:** (not to exceed \$4,500 per Settlement Class Member)

☐ Unreimbursed fees or other charges from your bank due to fraudulent activity.

Examples - Overdraft fees, over-the-limit fees, late fees, or charges due to insufficient funds or interest.

Total amount claimed for this category \$ \_\_\_\_\_

☐ *I have attached a copy of a bank or credit card statement or other proof of the fees or charges.*

(You may mark out any transactions that were not fraudulent and any other information that is not relevant to your claim before sending in the documentation.)

**Date reported** \_\_\_\_\_

**Description of the person(s) and/or companies to whom you reported the fraud:**

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☐ Other incidental telephone, internet, postage, or gasoline (for local travel only) expenses directly related to the Data Incident.

*Examples - Long distance phone charges, cell phone charges (only if charged by the minute), data charges (only if charged based on the amount of data used)*

Total amount claimed for this category \$ \_\_\_\_\_

☐ *I have attached a copy of the bill from my telephone or mobile phone company or internet service provider, postage provider, or gasoline provider that shows the charges, receipts, or other proof of purchase of the fees or charges.*

(You may mark out any transactions that were not fraudulent and any other information that is not relevant to your claim before sending in the documentation.)

☐ Credit reports, identity theft insurance, or credit monitoring charges.

*Examples - The cost of a credit report, identity theft insurance, or credit monitoring services that you purchased between May 23, 2025, and the Claims Deadline.*

Total amount claimed for this category \$ \_\_\_\_\_

☐ *I have attached a copy of a receipt or other proof of purchase for each credit report or product purchased.*

(You may mark out any transactions that were not fraudulent and any other information that is not relevant to your claim before sending in the documentation.)

If you wish to receive reimbursement of actual, documented, and unreimbursed losses (up to \$4,500) that were more likely than not caused by the Data Incident, occurred between May 23, 2025, and the Claims Deadline, and **not** already covered by one or more of the other categories of Settlement benefits, describe the unreimbursed losses

claimed (including the amount of each loss), sign the attestation at the end of this Claim Form, and attach supporting documentation (if you provide account statements as part of proof required for any part of your claim, you may mark out any unrelated transactions if you wish). By signing the attestation below, you are affirming that to the best of your knowledge and belief the claimed losses were more likely than not caused by the Data Incident.

Describe all actual, documented, and unreimbursed losses (including the amount of each loss and the total amount claimed) that were more likely than not caused by the Data Incident.

Description of Loss	Amount
<b>TOTAL Amount Being Claimed:</b>	

- ☐ *I have attached documentation showing that the claimed losses were more likely than not caused by the Data Incident.*
- ☐ **Check this box to confirm that you have exhausted all applicable insurance policies, including credit monitoring insurance and identity theft insurance, if any.**

### **Alternative Cash Payment**

Settlement Class Members are eligible to submit a claim for an alternative cash payment of \$50. Settlement Class Members electing the Alternative Cash Payment are NOT eligible to claim reimbursement for Documented Out-of-Pocket Losses. This Alternative Cash Payment may be combined with a request for Credit Monitoring.

- ☐ Yes, I want to receive an alternative cash payment of \$50. I further understand that by selecting this option, I am not eligible to claim reimbursement for Documented Out-of-Pocket Losses.

### **Credit Monitoring**

All Settlement Class Members are eligible to claim one (1) year of Credit Monitoring services with three bureaus.

- ☐ Yes, I want to sign up to receive free Credit Monitoring, and my email address is as follows:

Email Address: \_\_\_\_\_

If you select “YES” for this option, you will need to follow instructions and use an activation code that you receive after the Settlement is approved by the Court. Credit Monitoring services will not begin until you use your activation code to enroll. Activation instructions will be provided to your email address. If you do not provide an email address on this Claim Form, your activation code and instructions will be sent to your home address listed on this Claim Form.

**3. SIGN AND DATE YOUR CLAIM FORM.**

I declare under penalty of perjury and the laws of the United States and my state of residence that the information supplied in this Claim Form by the undersigned is true and correct to the best of my recollection, and that this form was executed on the date set forth below.

I understand that I may be asked to provide supplemental information by the Claims Administrator or Claims Referee before my claim will be considered complete and valid.

\_\_\_\_\_  
*Signature*                      *Print Name*                      \_\_\_\_/\_\_\_\_/\_\_\_\_  
*Month/Day/Year (mm/dd/yyyy)*

**4. MAIL YOUR CLAIM FORM.**

This Claim Form and all supporting documentation must be either submitted online at **[INSERT WEBSITE]** or postmarked by **[INSERT DATE]** and mailed to:

**[INSERT MAILING ADDRESS]**

## **Exhibit D**

**KELLY BANNER, JULIE O'NEAL  
GRESHAM, JULIEANNE ECKARD, PETE  
LOPEZ, LAURA ARNOLD, SUSAN SCOTT,  
LAUREN WOLF, BRIAN AUSTIN BISHOP,  
and JULIAN CERNA, on behalf of themselves  
and all others similarly situated,**

**Plaintiffs,**

**v.**

**AMERICAN NATIONAL BANK & TRUST,**

**Defendant.**

**IN THE DISTRICT COURT OF  
WICHITA COUNTY, TEXAS  
30<sup>TH</sup> JUDICIAL DISTRICT**

**[PROPOSED] ORDER GRANTING PRELIMINARY APPROVAL OF  
CLASS ACTION SETTLEMENT**

Before the Court is Plaintiffs'<sup>1</sup> Unopposed Motion for Preliminary Approval of Class Action Settlement (the "Motion"), the terms of which are set forth in a Settlement Agreement between the Settling Parties, with accompanying exhibits, attached as Exhibit 1 to Plaintiff's Memorandum of Law in Support of his Motion.

Having fully considered the issue, the Court hereby **GRANTS** the Motion and **ORDERS** as follows:

1. Class Certification for Settlement Purposes Only. The Settlement Agreement provides for a Settlement Class defined as follows:

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<sup>1</sup> Unless otherwise stated, all capitalized terms used herein have the same meanings as those defined in Section IV of the Settlement Agreement ("SA"), attached to the Motion as ***Exhibit 1***.

All individuals residing in the United States who were mailed written notification by ANB&T that their Private Information was potentially accessed, viewed, and/or obtained as a result of the Data Incident on January 21, 2025.

Specifically excluded from the Settlement Class are:

(i) ANB&T, the 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.

Pursuant to Texas Rule of Civil Procedure 42(e)(1), the Court finds that giving notice is justified. The Court finds that it will likely be able to approve the proposed Settlement as fair, reasonable, and adequate. The Court also finds that it will likely be able to certify the Settlement Class for purposes of judgment on the Settlement because it meets all of the requirements of Rule 42(a) and the requirements of Rule 42(b)(3). Specifically, the Court finds for settlement purposes: (i) the Settlement Class is so numerous that joinder of all Settlement Class Members would be impracticable; (ii) there are issues of law and fact that are common to the Settlement Class; (iii) the claims of the Class Representative are typical of and arise from the same operative facts and the Class Representative seek similar relief as the claims of the Settlement Class Members; (iv) the Class Representative will fairly and adequately protect the interests of the Settlement Class as the Class Representative has no interests antagonistic to or in conflict with the Settlement Class and have retained competent counsel to prosecute this Litigation on behalf of the Settlement Class; (v) questions of law or fact common to Settlement Class Members predominate over any questions affecting only individual members; and (vi) a class action and class settlement is superior to other methods available for a fair and efficient resolution of this Action.

2. Class Representatives and Class Counsel. The Court finds that Plaintiffs Kelly Banner, Julie O'Neal Gresham, Julieann Eckard, Pete Lopez, Laura Arnold, Susan Scott,

Lauren Wolf, Brian Austin Bishop, and Julian Cerna will likely satisfy the requirements of Rule 42(a)(4) and should be appointed as the Class Representatives. Additionally, the Court finds that William B. Federman of the law firm Federman & Sherwood will likely satisfy the requirements of Rule 42(g) and should be appointed as Class Counsel pursuant to Rule 42(g)(1).

3. Preliminary Settlement Approval. Upon preliminary review, the Court finds the Settlement is fair, reasonable, and adequate to warrant providing notice of the Settlement to the Settlement Class and accordingly is preliminarily approved. In making this determination, the Court has considered the monetary and non-monetary benefits provided to the Settlement Class through the Settlement, the specific risks faced by the Settlement Class in prevailing on their claims, the good faith, arms' length negotiations between the Settling Parties and absence of any collusion in the Settlement, the effectiveness of the proposed method for distributing relief to the Settlement Class, the proposed manner of allocating benefits to Settlement Class Members, the Settlement treats the Settlement Class Members equitably, and all of the other factors required by Rule 42 and relevant case law.

4. Final Approval Hearing. A Final Approval Hearing shall be held on \_\_\_\_\_, 2026, at 30th District Courtroom in Wichita County, Texas, 900 7th St, Wichita Falls, TX 76301 [or via telephone or videoconference], where the Court will determine, among other things, whether (a) this Action should be finally certified as a class action for settlement purposes pursuant to Rule 42(a) and (b)(3); (b) the Settlement should be approved as fair, reasonable, and adequate, and finally approved pursuant to Rule 42(e); (c) this Action should be dismissed with prejudice pursuant to the terms of the Settlement Agreement; (d) Settlement Class Members (who have not timely and validly excluded themselves from the Settlement) should be bound by the releases set forth in the Settlement Agreement; (e) the

application of Class Counsel for an award of attorneys' fees, costs, and expenses should be approved pursuant to Rule 42(i); and (f) the application for Class Representative service awards should be approved.

6. Claims Administrator. The Court appoints Simpluris as the Claims Administrator, with responsibility for class notice and settlement administration. The Claims Administrator is directed to perform all tasks the Settlement Agreement requires. The Claims Administrator's fees will be paid pursuant to the terms of the Settlement Agreement.

7. Notice. The proposed notice program set forth in the Settlement Agreement and the notices and Claim Form attached to the Settlement Agreement as Exhibits A, B, and C are hereby approved. Non-material modifications or amendments to these Exhibits may be made by the Claims Administrator in consultation and agreement with the Settling Parties, without further order of the Court.

8. Findings Concerning Notice. The Court finds that the proposed form, content, and method of giving notice to the Settlement Class as described in the notice program and the Settlement Agreement and its exhibits (a) will constitute the best practicable notice to the Settlement Class; (b) are reasonably calculated, under the circumstances, to apprise Settlement Class Members of the pendency of the Action, the terms of the proposed Settlement, and their rights under the proposed Settlement, including, but not limited to, their rights to object to or exclude themselves from the proposed Settlement and other rights under the terms of the Settlement Agreement; (c) are reasonable and constitute due, adequate, and sufficient notice to all Settlement Class Members and other persons entitled to receive notice; (d) meet all applicable requirements of law, including Rule 42(c); and (e) and meet the requirements of the Due Process Clauses of the United States and Texas Constitutions. The Court further finds that the notice

provided for in the Settlement Agreement is written in plain language, uses simple terminology, and is designed to be readily understandable by Settlement Class Members.

The Claims Administrator is directed to carry out the notice program in conformance with the Settlement Agreement.

9. Exclusion from Settlement Class. Any Settlement Class Member who wishes to be excluded from the Settlement Class must individually sign and timely submit written notice of such intent to the designated Post Office box established by the Claims Administrator in the manner provided in the notice. The written notice must clearly manifest a Person's intent to be excluded from the Settlement Class. To be effective, such requests for exclusion must be postmarked no later than the Opt-Out Date, which is no later than 60 days from the Notice Commencement Date pursuant to ¶ 3.2(d) of the Settlement Agreement, and as stated in the notice.

In the event that within 10 days after the Opt-Out Date as approved by the Court, there have been more than 100 timely and valid opt-outs (exclusions) submitted, ANB&T may, by notifying Class Counsel and the Court in writing, void the Settlement Agreement. If ANB&T voids the Settlement Agreement, or the Settlement is not otherwise granted final approval, ANB&T will be obligated to pay all Settlement expenses already incurred, excluding any attorneys' fees, costs, and expenses of Class Counsel and service awards to the Class Representative and shall not, at any time, seek recovery of same from any other party to the Action or from counsel to any other party to the Action.

Within seven days after the Opt-Out Date, the Claims Administrator shall furnish to Class Counsel and to ANB&T's counsel a complete list of all timely and valid requests for exclusion.

If a Final Order and Judgment is entered, all Persons falling within the definition of the Settlement Class who do not request to be excluded from the Settlement Class shall be bound by

the terms of this Settlement Agreement and the Final Order and Judgment. All Persons who submit valid and timely notices of their intent to be excluded from the Settlement Class shall not receive any cash benefits of and/or be bound by the terms of the Settlement Agreement.

10. Objections and Appearances. A Settlement Class Member (who does not submit a timely written request for exclusion) desiring to object to the Settlement Agreement or the application for attorneys' fees and costs and/or service awards may submit a timely written notice of his or her objection by the Objection Dates and as stated in the notice and on the Settlement Website. The Long Notice shall instruct Settlement Class Members who wish to object to the Settlement Agreement to file their objections with the Court and to mail copies to Class Counsel and ANB&T's counsel. The Notice shall advise Settlement Class Members of the Objection Date deadline for submission of any objections. Any such notices of an intent to object to the Settlement Agreement must be written and must include all of the following: (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 as to 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 years.

To be timely, written notice of an objection in the appropriate form must contain the case name and docket number *Kelly Banner, et al. v. American National Bank & Trust*, Case No. DC30-CV2025-1068, and must be filed with the Clerk of Court by the Objection Date, which is no later than 60 days from the Notice Commencement Date pursuant to ¶ 3.2(d) of the Settlement Agreement, and served concurrently therewith upon Class Counsel and ANB&T's counsel, postmarked by the Objection Date, established by this Preliminary Approval Order and as stated in the notice. Any objections to the motion for attorney's fees, costs, and service awards must be submitted within 15 days of Plaintiffs filing such motion.

Any Settlement Class Member who fails to comply with the requirements for objecting shall waive and forfeit any and all rights he or she may have to appear separately and/or to object to the Settlement Agreement or the motion for attorney's fees, costs, and service awards, and shall be bound by all the terms of the Settlement Agreement and by all proceedings, orders, and judgments in the Action. The provisions stated ¶ 5.1 and ¶ 7.1 of the Settlement Agreement be the exclusive means for any challenge to the Settlement Agreement. Any challenge to the Settlement Agreement, the final order approving this Settlement Agreement, or the motion for attorney's fees, costs, and service awards shall be pursuant to appeal under the Texas Rules of Appellate Procedure and not through a collateral attack.

11. Claims Process. Settlement Class Counsel and ANB&T have created a process for Settlement Class Members to claim benefits under the Settlement. The Court preliminarily approves this Claims Process and directs the Claims Administrator to make the Claim Form or its substantial equivalent available to Settlement Class Members in the manner specified in the notice. The Claims Administrator will be responsible for effectuating the Claims Process.

Settlement Class Members who qualify for and wish to submit a Claim Form shall do so in accordance with the requirement and procedures specified in the notice and the Claim Form. If the Final Order and Judgment is entered, all Settlement Class Members who qualify for any benefit under the Settlement but fail to submit a claim in accordance with the requirements and procedures specified in the notice and the Claim Form shall be forever barred from receiving any such benefit, but will in all other respects be subject to and bound by the provisions in the Final Order and Judgment, including the releases contained therein.

12. Termination of Settlement. This Preliminary Approval Order shall become null and void and shall be without prejudice to the rights of the Parties, all of whom shall be restored to their respective positions existing before the Court entered this Preliminary Approval Order and before they entered the Settlement Agreement, if (a) the Court does not enter this Preliminary Approval Order; (b) Settlement is not finally approved by the Court or is terminated in accordance with the Settlement Agreement; or (c) there is no Effective Date. In such event, (i) the Settling Parties shall be restored to their respective positions in the Action and shall jointly request that all deadlines be reasonably extended by the Court so as to avoid prejudice to any Settling Party or Settling Party's counsel; (ii) the terms and provisions of the Settlement Agreement shall have no further force and effect with respect to the Settling Parties and shall not be used in the Action or in any other proceeding for any purpose, and (iii) any judgment or order entered by the Court in accordance with the terms of the Settlement Agreement shall be treated as vacated, nunc pro tunc.

13. Use of Order. This Preliminary Approval Order shall be of no force or effect if the Final Order and Judgment is not entered or there is no Effective Date and shall not be construed or used as an admission, concession, or declaration by or against Defendant of any fault, wrongdoing, breach, or liability. Nor shall this Preliminary Approval Order be construed or used

as an admission, concession, or declaration by or against the Class Representative or any other Settlement Class Member that his or her claims lack merit or that the relief requested is inappropriate, improper, unavailable, or as a waiver by any Settling Party of any defense or claims they may have in this Action or in any other lawsuit.

14. Continuance of Hearings. The Court reserves the right to adjourn or continue the Final Fairness Hearing and related deadlines without further written notice to the Settlement Class. If the Court alters any of those dates or times, the revised dates and times shall be posted on the Settlement Website maintained by the Claims Administrator. The Court may approve the Settlement, with such modifications as may be agreed upon by the Settling Parties, if appropriate, without further notice to the Settlement Class.

15. Stay of Litigation. All proceedings in the Action, other than those related to approval of the Settlement Agreement, are hereby stayed. Further, any actions brought by Settlement Class Members concerning the Released Claims are hereby enjoined and stayed pending Final Approval of the Settlement Agreement.

16. Schedule and Deadlines. The Court orders the following schedule of dates for the specified actions/further proceedings:

<u>Event</u>	<u>Deadline</u>
Defendant Provides Class Member Information to Claims Administrator	10 Days After Entry of Preliminary Approval Order
Deadline For Claims Administrator to Begin Sending Short Form Notice (By First Class USPS Mail or Email if available) (“Notice Commencement Date”)	30 Days After of Entry of Preliminary Approval Order
Opt-Out/Objection Dates	60 Days After Notice Commencement Date
Claims Administrator Provides Parties With List of Timely, Valid Opt-Outs	7 Days After Opt-Out Date
Claims Deadline	90 Days After Notice Commencement Date
Motion For Final Approval to Be Filed By Class Counsel	21 Days Prior to Final Fairness Hearing
Motion for Attorneys’ Fees, Costs, Expenses, and Service Award to Be Filed by Settlement Class Counsel (“Fee Motion”)	15 Days Prior to Opt-Out and Objection Dates
Final Approval Hearing	[COURT TO ENTER DATE AND TIME]  No Earlier Than 120 Days After Entry Of Preliminary Approval Order

DONE AND ORDERED in Wichita County, Texas on this \_\_\_\_ day of \_\_\_\_\_, 202\_\_.

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PRESIDING JUDGE

## **Exhibit E**

**KELLY BANNER, JULIE O'NEAL  
GRESHAM, JULIEANNE ECKARD, PETE  
LOPEZ, LAURA ARNOLD, SUSAN SCOTT,  
LAUREN WOLF, BRIAN AUSTIN BISHOP,  
and JULIAN CERNA, on behalf of themselves  
and all others similarly situated,**

**Plaintiffs,**

**v.**

**AMERICAN NATIONAL BANK & TRUST,**

**Defendant.**

**IN THE DISTRICT COURT OF  
WICHITA COUNTY, TEXAS  
30<sup>TH</sup> JUDICIAL DISTRICT**

**[PROPOSED] ORDER AND JUDGMENT GRANTING FINAL APPROVAL  
OF CLASS ACTION SETTLEMENT**

Before the Court is Plaintiffs'<sup>1</sup> Unopposed Motion for Final Approval of Class Action Settlement ("Motion for Final Approval"). The Motion seeks approval of the Settlement as fair, reasonable, and adequate. Also before the Court is Plaintiffs' separate Motion for Attorney's Fees, Costs, and Expenses to Class Counsel, and Service Award to Class Representatives ("Fee Motion.").

Having reviewed and considered the record, Settlement Agreement, Motion for Final Approval, and Fee Motion, and having conducted a Final Fairness Hearing, the Court makes the

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<sup>1</sup> Unless otherwise stated, all capitalized terms used herein have the same meanings as those defined in Section IV of the Settlement Agreement ("SA"), attached to the Motion for Final Approval as *Exhibit 1*.

findings and grants the relief set forth below approving the Settlement upon the terms and conditions set forth in this Order.

WHEREAS, on \_\_\_\_\_[DATE], the Court entered a Preliminary Approval Order which, among other things, (a) conditionally certified this Action as a class action, including defining the class and class claims, (b) appointed Plaintiffs as the Class Representatives and appointed William B. Federman of Federman & Sherwood as Class Counsel; (c) preliminarily approved the Settlement Agreement; (d) approved the form and manner of notice to the Settlement Class; (d) set deadlines for opt-outs and objections; (e) approved and appointed the Claims Administrator; and (f) set the date for the Final Fairness Hearing;

WHEREAS, on \_\_\_\_\_[DATE], pursuant to the notice requirements set forth in the Settlement Agreement and in the Preliminary Approval Order, the Settlement Class was notified of the terms of the proposed Settlement Agreement, of the right of Settlement Class Members to opt-out, and the right of Settlement Class Members to object to the Settlement Agreement or the Fee Motion and to be heard at a Final Fairness Hearing;

WHEREAS, on \_\_\_\_\_[DATE], the Court held a Final Fairness Hearing to determine, inter alia, (1) whether the terms and conditions of the Settlement Agreement are fair, reasonable, and adequate for the release of the claims contemplated by the Settlement Agreement; and (2) whether Judgment should be entered dismissing this Action with prejudice. Prior to the Final Fairness Hearing, a declaration of compliance with the provisions of the Settlement Agreement and Preliminary Approval Order relating to notice was filed with the Court as required by the Preliminary Approval Order. Therefore, the Court is satisfied that Settlement Class Members were properly notified of their right to appear at the Final Fairness Hearing in support

of or in opposition to the proposed Settlement Agreement, the award of attorney's fees, costs, and expenses to Class Counsel, and the payment of service awards to the Class Representatives;

WHEREAS, the Court not being required to conduct a trial on the merits of the case or determine with certainty the factual and legal issues in dispute when determining whether to approve a proposed class action settlement; and

WHEREAS, the Court being required under Texas Rule of Civil Procedure 42(e) to make the findings and conclusions hereinafter set forth for the limited purpose of determining whether the settlement should be approved as being fair, reasonable, adequate and in the best interests of the Settlement Class;

Having given an opportunity to be heard to all requesting persons in accordance with the Preliminary Approval Order, having heard the presentation of Class Counsel and counsel for ANB&T, having reviewed all of the submissions presented with respect to the proposed Settlement Agreement, having determined that the Settlement Agreement is fair, adequate, and reasonable, having considered the Fee Motion made by Class Counsel and the application for service awards to Class Representatives, and having reviewed the materials in support thereof, and good cause appearing:

IT IS ORDERED that:

1. The Court has jurisdiction over the subject matter of this Action and over all claims raised therein and all Settling Parties thereto, including the Settlement Class.
2. The Settlement involves allegations in Plaintiffs' Consolidated Class Action Petition against ANB&T for failure to implement or maintain adequate data security measures and safeguards to protect Private Information, which Plaintiffs allege directly and proximately caused injuries to Plaintiffs and Settlement Class Members.

3. The Settlement does not constitute an admission of liability by ANB&T, and the Court expressly does not make any finding of liability or wrongdoing by ANB&T.

4. The Court, having reviewed the terms of the Settlement Agreement submitted by the Settling Parties pursuant to Texas Rule of Civil Procedure 42(e)(2), grants final approval of the Settlement Agreement and for purposes of the Settlement Agreement and this Final Order and Judgment only, the Court hereby finally certifies the following Settlement Class:

All individuals residing in the United States who were mailed written notification by ANB&T that their Private Information was potentially accessed, viewed, and/or obtained as a result of the Data Incident on January 21, 2025.

Specifically excluded from the Settlement Class are:

(i) Defendant, the 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.

5. The Settlement was entered into in good faith following arm's length negotiations and is non-collusive. The Settlement is in the best interests of the Settlement Class and is therefore approved. The Court finds that the Settling Parties faced risks, expenses, delays, and uncertainties, including as to the outcome, including on appeal, of continued litigation of this Action, which further supports the Court's finding that the Settlement Agreement is fair, reasonable, adequate, and in the best interests of the Settlement Class Members. The Court finds that the uncertainties of continued litigation in both the trial and appellate courts, as well as the expense associated with it, weigh in favor of approval of the Settlement reflected in the Settlement Agreement.

6. The Settlement Agreement provides, in part, and subject to a more detailed description of the settlement terms in the Settlement Agreement, for the following:

- a. ANB&T to institute Claims Administration as outlined in the Settlement Agreement whereby Settlement Class Members can submit claims that will be evaluated by the Claims Administrator.
- b. ANB&T to pay all costs of Claims Administration, including the cost of the Claims Administrator, instituting notice, processing and administering claims, and preparing and mailing Settlement checks.
- c. ANB&T to pay, subject to the approval and award of the Court, the reasonable attorneys' fees, costs, and expenses of Class Counsel and Service Awards to the Class Representatives.

The Court readopts and incorporates herein by reference its preliminary conclusions as to the satisfaction of Texas Rule of Civil Procedure 42(a) and (b)(3) set forth in the Preliminary Approval Order and notes that because this certification of the Settlement Class is in connection with the Settlement Agreement rather than litigation, the Court need not address any issues of manageability that may be presented by certification of the class proposed in the Settlement Agreement.

7. The terms of the Settlement Agreement are fair, adequate, and reasonable and are hereby approved, adopted, and incorporated by the Court. Notice of the terms of the Settlement, the rights of Settlement Class Members under the Settlement, the Final Fairness Hearing, the Fee Motion, and the application for service award payments to the Class Representatives have been provided to Settlement Class Members as directed by this Court's Orders, and proof of notice has been filed with the Court.

8. The Court finds that the notice program, set forth in the Settlement Agreement and effectuated pursuant to the Preliminary Approval Order, was the best notice practicable under the

circumstances, was reasonably calculated to provide and did provide due and sufficient notice to the Settlement Class of the pendency of the Action, certification of the Settlement Class for Settlement purposes only, the existence and terms of the Settlement Agreement, and their right to object and to appear at the Final Fairness or to exclude themselves from the Settlement Agreement, and satisfied the requirements of the Texas Rules of Civil Procedure, the Texas Constitution, and other applicable law.

9. As of the Opt-Out Deadline, [INSERT] potential Settlement Class Members have requested to be excluded from the Settlement. Their names are set forth in Exhibit A to this Final Order and Judgment. Those Persons are not bound by the Settlement Agreement and this Final Order and Judgment and shall not be entitled to any of the benefits afforded to the Settlement Class Members under the Settlement Agreement, as set forth in the Settlement Agreement.

10. [INSERT] objections were filed by Settlement Class Members. The Court has considered all objections and finds the objections do not counsel against Settlement Agreement approval, and the objections are hereby overruled in all respects.

11. All Settlement Class Members who have not objected to the Settlement Agreement in the manner provided in the Settlement Agreement are deemed to have waived any objections by appeal, collateral attack, or otherwise.

12. The Court has considered all the documents filed in support of the Settlement, and has fully considered all matters raised, all exhibits and affidavits filed, all evidence received at the Final Fairness Hearing, all other papers and documents comprising the record herein, and all oral arguments presented to the Court.

13. The Settling Parties, their respective attorneys, and the Claims Administrator are hereby directed to consummate the Settlement in accordance with this Final Order and Judgment and the terms of the Settlement Agreement.

14. Pursuant to the Settlement Agreement, ANB&T, the Claims Administrator, and Class Counsel shall implement the Settlement in the manner and timeframe as set forth therein.

15. Within the time period set forth in the Settlement Agreement, the relief provided for in the Settlement Agreement shall be made available to the various Settlement Class Members submitting valid Claim Forms, pursuant to the terms and conditions of the Settlement Agreement.

16. Pursuant to and as further described in the Settlement Agreement, Plaintiffs and the Settlement Class Members release claims as follows:

Upon the Effective Date, each Settlement Class Member (who has not timely and validly excluded himself or herself from the Settlement), including Plaintiffs, shall be deemed to have, and by operation of the Judgment shall have, fully, finally, and forever released, relinquished, and discharged all Released Claims. Further, upon the Effective Date, and to the fullest extent permitted by law, each Settlement Class Member (who has not timely and validly excluded himself or herself from the Settlement), including Plaintiffs, shall, either directly, indirectly, representatively, as a member of or on behalf of the general public or in any capacity, be permanently barred and enjoined from commencing, prosecuting, or participating in any recovery in any action in this or any other forum (other than participation in the settlement as provided herein) in which any of the Released Claims is asserted.

“Released Claims” shall collectively mean any and all past, present, and future claims and causes of action including, but not limited to, any causes of action arising under or premised upon any statute, constitution, law, ordinance, treaty, regulation, or common law of any country, state, province, county, city, or municipality, including 15 U.S.C. §§ 45 et seq., and all similar statutes in effect in any states in the United States; violations of any Texas and similar state consumer protection statutes including but not limited to the California Consumer Privacy Act and California Unfair Competition Law, negligence; negligence per se; breach of contract; breach of implied contract; breach of fiduciary duty; breach of confidence; invasion of privacy; fraud; misrepresentation (whether fraudulent, negligent or innocent); unjust enrichment; bailment; wantonness; failure to provide adequate notice pursuant to any breach notification statute or common law duty; and including, but not limited to, any and all claims for damages, injunctive relief, disgorgement, declaratory relief, equitable relief, attorneys’ fees and

expenses, pre-judgment interest, credit monitoring services, the creation of a fund for future damages, statutory damages, punitive damages, special damages, exemplary damages, restitution, and/or the appointment of a receiver, whether known or unknown, liquidated or unliquidated, accrued or unaccrued, fixed or contingent, direct or derivative, and any other form of legal or equitable relief that either has been asserted, was asserted, or could have been asserted, by any Settlement Class Member against any of the Released Persons based on, relating to, concerning or arising out of the Data Incident or the allegations, transactions, occurrences, facts, or circumstances alleged in or otherwise described in the Litigation. Released Claims shall not include the right of any Settlement Class Member, Class Counsel, or any of the Released Persons to enforce the terms of the settlement contained in this Settlement Agreement, and shall not include the claims of Settlement Class Members who have timely excluded themselves from the Settlement Class.

“Related Entities” means American National Bank & Trust (“ANB&T”) and its respective past or present parents, subsidiaries, divisions, and related or affiliated entities, and each of its and their respective predecessors, successors, directors, officers, principals, agents, attorneys, insurers, and reinsurers, and includes, without limitation, any Person related to any such entity who is, was or could have been named as a defendant in any of the actions in the Action, including covered entities associated with facts arising out of the Data Incident, other than any Person who is 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.

“Released Persons” means ANB&T and the Related Entities.

“Unknown Claims” means any of the Released Claims that any Settlement Class Member, including Plaintiffs, does not know or suspect to exist in his/her favor at the time of the release of the Released Persons that, if known by him or her, might have affected his or her settlement with, and release of, the Released Persons, or might have affected his or her decision not to object to and/or to participate in this Settlement Agreement. With respect to any and all Released Claims, the Settling Parties stipulate and agree that upon the Effective Date, Plaintiffs intend to and expressly shall have, and each of the other Settlement Class Members intend to and shall be deemed to have, and by operation of the Judgment shall have, waived the provisions, rights, and benefits conferred by California Civil Code § 1542, and also any and all provisions, rights, and benefits conferred by any law of any state, province, or territory of the United States (including, without limitation, California Civil Code §§ 1798.80 et seq., Montana Code Ann. § 28-1-1602; North Dakota Cent. Code § 9-13-02; and South Dakota Codified Laws § 20-7-11), which is similar, comparable, or equivalent to California Civil Code § 1542, which provides:

A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS  
THAT THE CREDITOR OR RELEASING PARTY DOES NOT

KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE, AND THAT, IF KNOWN BY HIM OR HER, WOULD HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR OR RELEASED PARTY.

Settlement Class Members, including Plaintiffs, may hereafter discover facts in addition to, or different from, those that they, and any of them, now know or believe to be true with respect to the subject matter of the Released Claims, but Plaintiffs expressly shall have, and each other Settlement Class Member shall be deemed to have, and by operation of the Judgment shall have, upon the Effective Date, fully, finally and forever settled and released any and all Released Claims. The Settling Parties acknowledge, and Settlement Class Members shall be deemed by operation of the Judgment to have acknowledged, that the foregoing waiver is a material element of the Settlement Agreement of which this release is a part.

17. None of the releases in the Settlement Agreement shall preclude any action to enforce the terms of the Settlement Agreement by Plaintiffs, Settlement Class Members, Class Counsel, and/or ANB&T.

18. The Court grants final approval to the appointment of Plaintiffs Kelly Banner, Julie O'Neal Gresham, Julieann Eckard, Pete Lopez, Laura Arnold, Susan Scott, Lauren Wolf, Brian Austin Bishop, and Julian Cerna as Class Representatives. The Court concludes that Class Representatives have fairly and adequately represented the Settlement Class and will continue to do so.

19. Pursuant to the Settlement Agreement, and in recognition of their efforts on behalf of the Settlement Class, the Court approves service award payments to the Class Representatives in the amount of \$1,500 each. ANB&T shall make such payment in accordance with the terms of the Settlement Agreement

20. The Court grants final approval to the appointment of William B. Federman as Class Counsel. The Court concludes that Class Counsel has adequately represented the Settlement Class and will continue to do so.

21. The Court, after careful review of the Fee Motion filed by Class Counsel, and after applying the appropriate standards required by relevant case law, hereby grants Class Counsel's application for combined attorneys' fees, costs, expenses in the amount of \$500,000. Payment shall be made pursuant to the terms of the Settlement Agreement.

22. This Final Approval Order and Judgment and the Settlement Agreement, and all acts, statements, documents, or proceedings relating to the Settlement Agreement are not, and shall not be construed as, used as, or deemed to be evidence of, an admission by or against ANB&T of any claim, any fact alleged in the Action, any fault, any wrongdoing, any violation of law, or any liability of any kind on the part of ANB&T or of the validity or certifiability for litigation of any claims that have been, or could have been, asserted in the Action. This Final Order and Judgment, the Settlement Agreement, and all acts, statements, documents, or proceedings relating to the Settlement Agreement shall not be offered or received or be admissible in evidence in any action or proceeding, or be used in any way as an admission or concession or evidence of any liability or wrongdoing of any nature or that Plaintiffs, any Settlement Class Member, or any other person has suffered any damage; provided, however, that the Settlement Agreement and this Final Order and Judgment may be filed in any action by ANB&T, Class Counsel, or Settlement Class Members seeking to enforce the Settlement Agreement or the Final Order and Judgment (including, but not limited to, enforcing the releases contained herein). The Settlement Agreement and Final Order and Judgment shall not be construed or admissible as an admission by ANB&T that Plaintiffs claims or any similar claims are suitable for class treatment. The Settlement Agreement's terms shall be forever binding on, and shall have res judicata and preclusive effect in, all pending and future lawsuits or other proceedings as to Released Claims and other prohibitions set forth in this

Final Order and Judgment that are maintained by, or on behalf of, any Settlement Class Member or any other person subject to the provisions of this Final Order and Judgment.

23. If the Effective Date, as defined in the Settlement Agreement, does not occur for any reason, this Final Order and Judgment and the Preliminary Approval Order shall be deemed vacated, and shall have no force and effect whatsoever; the Settlement Agreement shall be considered null and void; all of the Settling Parties' obligations under the Settlement Agreement, the Preliminary Approval Order, and this Final Order and Judgment and the terms and provisions of the Settlement Agreement shall have no further force and effect with respect to the Settling Parties and shall not be used in the Action or in any other proceeding for any purpose, and any judgment or order entered by the Court in accordance with the terms of the Settlement Agreement shall be treated as vacated nunc pro tunc, and the Settling Parties shall be restored to their respective positions in the Action, as if the Parties never entered into the Settlement Agreement (without prejudice to any of the Parties' respective positions on the issue of class certification or any other issue). In such event, the Parties will jointly request that all scheduled deadlines be reasonably extended by the Court so as to avoid prejudice to any Settling Party or Settling Party's counsel. Further, in such event, ANB&T will pay amounts already billed or incurred for costs of notice to the Settlement Class, and Claims Administration, and will not, at any time, seek recovery of same from any other Settling Party to the Action or from counsel to any other Settling Party.

24. This Court shall retain the authority to issue any order necessary to protect its jurisdiction from any action, whether in state or federal court.

25. Without affecting the finality of this Final Order and Judgment, the Court will retain jurisdiction over the subject matter and the Settling Parties with respect to the interpretation and implementation of the Settlement Agreement for all purposes.

26. This Final Approval Order resolves all claims against all Settling Parties in this action.

27. This matter is hereby dismissed WITH PREJUDICE and WITHOUT COSTS except as provided in the Settlement Agreement.

DONE AND ORDERED in Wichita County, Texas on this \_\_\_\_ day of \_\_\_\_\_, 202\_\_\_\_.

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PRESIDING JUDGE