

Class Action Settlement Notice

Authorized by the U.S. District Court for the Central District of California

This Notice explains a proposed class action Settlement, the Settlement Class, and your legal rights and options. Please read its contents carefully.

WHAT IS THIS CASE ABOUT?

Plaintiffs Robert Feeman and Bradley Bailey (“Plaintiffs”) filed a class action lawsuit. That is a lawsuit seeking to recover on behalf of a group of people, called a “class.”

Plaintiffs claim that Defendants, Albert Corporation and Albert Cash, LLC, offered a cash advance product (“Albert Instant”) that violated the Military Lending Act (MLA), Truth in Lending Act (TILA), and Georgia Payday Lending Act (PLA)’s disclosure requirements and interest-rate caps.

Defendants deny any and all allegations or assertions of wrongdoing in this lawsuit, and deny any and all allegations or assertions that they are liable to Plaintiffs or to any member of the Settlement Class, defined below. Defendants have, however, agreed to settle the lawsuit to avoid additional litigation burdens and expenses.

WHAT IS THE STATUS OF THE CASE?

Plaintiffs and Defendants (together, the “Parties”) have reached a proposed settlement (the “Settlement”) to resolve the lawsuit. The Settlement has been granted preliminary approval, allowing for notice to Settlement Class Members to provide them with information related to their rights and options. A Final Approval Hearing will be held to determine whether the Settlement will be granted final approval as set forth below.

The Court has not made any finding that Defendants have engaged in any wrongdoing or misconduct of any kind, or is liable in any way, including regarding Plaintiffs’ alleged violations of the MLA, TILA, and PLA. The Court also has not made any determination that this lawsuit should proceed as a class action, as opposed to an individual claim brought by each Plaintiff, or that this lawsuit should proceed in court, rather than in arbitration.

This Notice explains your options as a Member of the Settlement Class. Whether or not you act, your legal rights will be affected by the proposed Settlement.

WHO IS INCLUDED IN THE SETTLEMENT?

The Settlement encompasses a group, or “class,” of people. A description of the class is provided below. If you received an email notice, mail notice, or notice through the Albert app of the Settlement, that notice should state that you are a Member of the Settlement Class.

Settlement Class: You are in the Settlement Class if, between December 1, 2024, through

December 12, 2025, you received an Albert Instant advance for which you paid an Instant Transfer Fee while you were an active-duty servicemember or were the spouse or eligible dependent of such a servicemember at the time you obtained the advance.

If you are unsure whether you are a Member of the Settlement Class, you may contact the Settlement Administrator by emailing **info@MLASettlement.com** or calling **(833) 647-8947**.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT:

STAY IN THE SETTLEMENT CLASS AND RECEIVE PAYMENT	<p>If you are a Member of the Settlement Class and you do nothing, then you will be bound by the Court's decisions regarding the Settlement. You will not be able to pursue any potential claims against Defendants that have been released as part of the Settlement. You may review the full release, which is available on the Settlement Website, as part of the Settlement Agreement.</p> <p>If you are a Settlement Class Member, you are not required to submit a claim to receive payment. Payment will be distributed on a <i>pro rata</i> basis—via check or electronic payment method—once all valid opt out requests have been received and after costs, attorneys' fees, and any service awards to the Plaintiffs are deducted.</p> <p>All Settlement Class Members who do not opt-out will receive payment if the Settlement is approved, as set forth below.</p> <p>After payment of attorneys' fees, litigation expenses, settlement administration expenses, and any service awards, it is estimated that each Settlement Class Member will receive payment of approximately \$30 for each eligible Albert Instant transaction, which will be delivered to the Settlement Class Member's address on file with Defendants. If you would like to receive your payment through an electronic form, or if you would like to request a change of address, you will need to visit the Settlement Website, www.MLASettlement.com, and follow the instructions for doing so.</p>
Exclude Yourself by March 20, 2026	<p>You can opt out of the Settlement if you want to maintain any legal rights you may have against Defendants. If you opt out, you will not be eligible to receive any settlement payment and you will lose your right to object to the Settlement because it no longer affects you.</p> <p>To opt out from the Settlement, you must send a written request to the Settlement Administrator. This request must (1) state that you wish to be excluded from the Settlement and (2) include the information discussed in more detail in this Notice. The deadline to opt-out is March 20, 2026.</p>
Object by March 20, 2026	<p>If you do not exclude yourself, you have the right to write to the Court to object to the Settlement if you believe it is unfair. If you choose to object, you will remain a part of the Settlement Class, and you will be bound by the Court's decisions regarding the Settlement. The deadline to object is March 20, 2026.</p>

LEARNING MORE ABOUT THE LAWSUIT & SETTLEMENT

What does the Settlement include?

If the Court approves the Settlement, a \$5,200,000 Settlement Fund will be set up to cover: (1) cash payments to Settlement Class Members, (2) attorneys' fees, (3) costs, (4) settlement administration, and (5) any service award for Plaintiffs that the Court may later approve. Payments to Settlement Class Members are tied to class membership and the dollar amount of the transfer fees each Settlement Class Member paid in connection with qualifying Albert Instant transactions between December 1, 2024, and December 12, 2025.

Defendants have also agreed to adopt practices designed to refrain from assessing transfer fees on direct transfers of Albert Instant advances to active-duty service members or eligible dependents under the Military Lending Act, for a period of two (2) years, or until September 30, 2027.

If the Court approves the Settlement in full, each Member of the Settlement Class will automatically receive payment of approximately \$30 for each eligible Albert Instant transaction they had with Defendants during the applicable period. There is a possibility of a second payment. The amount of that payment will vary depending on how many initial payment checks are cashed.

Who are the attorneys representing the Settlement Class and how will they be paid?

The Court has approved lawyers to represent the Settlement Class ("Class Counsel"). The attorneys who have been appointed by the Court to represent the Settlement Class are a team of lawyers from Jacobson Phillips, PLLC (specifically, Joshua Jacobson) and Carney Bates & Pulliam, PLLC (specifically, Randall Pulliam and Lee Lowther). You may reach Class Counsel at the following addresses/phone numbers:

Joshua R. Jacobson
JACOBSON PHILLIPS PLLC
2277 Lee Road, Suite B
Winter Park, Florida 32789
Telephone: (321) 447-6461

Randall K. Pulliam
Lee Lowther
CARNEY BATES & PULLIAM, PLLC
1 Allied Drive, Suite 1400
Little Rock, Arkansas 72202
Telephone: (501) 312-8500

Class Counsel expect to ask the Court to approve attorneys' fees in the amount of 25% of the

Settlement Fund (\$1,300,000), plus reimbursement of their out-of-pocket expenses.

Class Counsel may also seek a service award for the two Plaintiff class representatives, in an amount not to exceed \$5,000 each (\$10,000 total), for their services in representing the Settlement Class.

If the Court approves them, these attorneys' fees, costs, and service awards, along with the settlement administration expenses will be paid from the Settlement Fund.

DECIDING WHAT TO DO

What are my options?

You have three options. You can (1) remain in the Settlement; (2) exclude yourself from the Settlement (i.e., "opt out"); or (3) remain in the Settlement and object to the Settlement.

Your options and rights are explained in the following sections, along with the steps you must take if you wish to opt-out or object.

What are the consequences of remaining in the Settlement?

You do not have to take any action to remain in the Settlement.

If you remain in the Settlement, you will not be able to pursue claims against Defendants that are covered by the Settlement's release. All of the Court's decisions regarding the Settlement will apply to you, and you will be bound by any judgment that the Court enters.

If the Court grants final approval of the Settlement, each Member of the Settlement Class will automatically receive payment of approximately \$30 for each eligible Albert Instant transaction they had with Defendants during the applicable period.

What are the consequences of opting out of the Settlement?

If you exclude yourself from the Settlement, you will not receive any money from the Settlement and you will lose your right to object to the Settlement because it no longer affects you. You will not be bound by any of the Court's orders regarding the Settlement or any judgment or release that the Court enters regarding the Settlement. You will retain any legal rights you may have against Defendants.

You will be responsible for the fees and costs of any future services provided by your own lawyer.

How do I opt out?

If you wish to be excluded from the Settlement (to “opt out”), you must mail a written request for exclusion to the Settlement Administrator at P.O. Box 25226, Santa Ana, CA 92799. Your request for exclusion must be in writing, sent to the Settlement Administrator and postmarked no later than **March 20, 2026**.

Your request for exclusion must be personally signed by you and must include: (1) your name, address, and telephone number; and (2) a statement substantially to the effect that: “I request to be excluded from the Settlement Class in *Feeman, et al., v. Albert Corporation*, 2:25-cv-03605-MWC-BFM (C.D. Cal.).”

The address that you use on your exclusion request should be the address to which your notice was mailed. If you have a new address, please also inform the Settlement Administrator of this new address so they can update the appropriate records. If you exclude yourself from the Settlement, you will not be eligible to receive a payment.

What happens if I object to the Settlement?

If you object according to the steps below, the Court will consider your objection. If the Court overrules your objection, you will be bound by the Court’s decision, and you will remain a part of the Settlement.

How do I object to the Settlement?

You may object to all or part of the Settlement if you think, for any reason, that it is not fair, reasonable, or adequate.

To object, you must file the objection in writing with the Clerk of Court at the United States District Court for the Central District of California, 350 W 1st Street, Suite 4311, Los Angeles, California 90012. Your objection must include (a) the name of the Action (*Feeman, et al. v. Albert Corp.*, No. 2:25-cv-03605 (C.D. Cal.)); (b) the objector’s full name, address and telephone number; (c) a written explanation of the reasons why you think that the Court should not approve the Settlement, and any legal support for the objection known to the objector or their counsel; (d) the number of times in which you have objected to a class action settlement within the five preceding years, and a copy of any court ruling on such objections; (e) the identity of all counsel representing the objector; (f) a list of all persons who will be called to testify at the Final Approval Hearing in support of the objection; (g) a statement regarding whether the objector or his or her counsel intends to personally appear and/or testify at the Final Approval Hearing; and (h) the objector’s signature.

If you decide to object to the Settlement, your objection must be filed with the District Court on or before **March 20, 2026**.

ADDITIONAL INFORMATION

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

The Court will hold a Final Fairness Hearing at **1:30pm on April 10, 2026** at **350 W 1st Street, Suite 4311, Los Angeles, California 90012**. At this Final Fairness Hearing, the Court will consider whether the proposed Settlement is fair, reasonable, and adequate. The Court will also hear objections to the Settlement, if any. We do not know how long the Court will take to make its decision after the Final Fairness Hearing. In addition, the Final Fairness Hearing may be postponed at any time by the Court without further notice to you.

You do not have to appear at the Final Fairness Hearing. If you are filing an objection, your objection should include a statement of whether or not you intend to appear at the Hearing, and whether you intend to hire an attorney (see Section “How Do I Object to the Settlement” above).

Where can I get additional information?

Review the additional documents available on the Settlement Website, www.MLASettlement.com, including the current version of the Complaint and the full Settlement Agreement. You may also contact the Settlement Administrator by emailing info@MLASettlement.com or calling (833) 647-8947.

PLEASE DO NOT CONTACT THE COURT, THE CLERK'S OFFICE, DEFENDANTS, OR DEFENDANTS' COUNSEL TO ASK QUESTIONS ABOUT THE SETTLEMENT OR THIS NOTICE. THEY CANNOT ANSWER ANY QUESTIONS OR DISCUSS THE SETTLEMENT.