

If your information was affected by the Data Incident involving FinWise Bank on or about May 31, 2024, you may be entitled to Settlement Class Member Benefits from a Settlement.

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

- A \$2,800,000 settlement has been reached in a class action lawsuit against FinWise Bank, FinWise Bancorp, and American First Finance (together, “Defendants”) related to a Data Incident experienced by FinWise Bank on or about May 31, 2024, and implicating systems that contained Settlement Class Members’ Private Information. The Private Information may include, but is not limited to, some combination of Settlement Class Members’ full names, dates of birth, Social Security numbers, and customer account numbers.
- The Settlement Class includes: all living, natural persons residing in the United States whose Private Information was affected by the Data Incident, including all individuals who were sent a notice of the Data Incident.
- If you are a member of the Settlement Class, you can submit a Claim Form for the following Settlement Class Member Benefits:

Documented Losses Payment: You may submit a Claim Form and provide reasonable documentation for losses fairly traceable to the Data Incident for up to \$5,000 per Settlement Class Member;

OR

Cash Fund Payment: Instead of a Documented Losses Payment, without providing documentation, you may submit a Claim Form to receive a *pro rata* (a legal term meaning equal share) Cash Fund Payment;

AND

Credit Monitoring: In addition to a Documented Losses Payment or Cash Fund Payment, you may also submit a Claim Form to receive two years of three bureau Credit Monitoring services.

If the total amount of approved Documented Losses Payments exceeds the Net Settlement Fund, there will be no Cash Fund Payments and the Documented Losses Payments will be subject to a *pro rata* (a legal term meaning equal share) decrease.

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

Your Legal Rights & Options		Deadline
Submit a Claim Form	The only way to get Settlement Class Member Benefits is to submit a timely and valid Claim Form.	Submitted or Postmarked by: October 29, 2026
Exclude Yourself	Get no Settlement Class Member Benefits. Keep your right to file your own lawsuit against the Released Parties about the Released Claims that are released by the Settlement in this lawsuit.	Postmarked by: September 29, 2026
Object to the Settlement	Stay in the Settlement but tell the Court why you do not agree with the Settlement. You will still be bound by the Settlement if the Court approves it.	Postmarked by: September 29, 2026
Do Nothing	Get no Settlement Class Member Benefits. Give up your legal rights.	

- These rights and options—and the deadlines to exercise them—are explained in this Notice.
- The Court must decide whether to approve the Settlement, Class Counsel’s Fee and Cost Award, and Service Awards. No Settlement Class Member Benefits will be provided unless the Court approves the Settlement.

Questions? Go to www.FinWiseDataSettlement.com or call 1-877-419-3877

BASIC INFORMATION

1. Why is this Notice being provided?

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

The Honorable Jill N. Parish of the United States District Court for the District of Utah is overseeing this class action. The lawsuit is known as *Minter v. FinWise Bank et al.*, Case No. 2:25-cv-00569-JNP-CMR (“Action”). The individuals who filed this Action are called the “Plaintiffs” and/or “Class Representatives” and the companies sued, FinWise Bank, FinWise Bancorp, and American First Finance, are called the “Defendants.”

2. What is this Action about?

The Plaintiffs filed this Action against the Defendants on behalf of themselves and all others similarly situated related to a Data Incident experienced by FinWise Bank on or about May 31, 2024, and implicating systems that contained Settlement Class Members’ Private Information. Private Information includes, but is not limited to, some combination of Settlement Class Members’ full names, dates of birth, Social Security numbers, and customer account numbers.

Defendants deny the legal claims and deny any wrongdoing or liability. The Court has not made any determination of any wrongdoing by Defendants, or that any law has been violated. Instead, the Plaintiffs and Defendants have agreed to a Settlement to avoid the risk, cost, and time of continuing the Action.

3. Why is there a Settlement?

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

4. Why is this Action a class action?

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

WHO IS INCLUDED IN THE SETTLEMENT?

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

You are included in the Settlement Class if you are a living, natural person residing in the United States whose Private Information was affected by the Data Incident, including all individuals who were sent a notice of the Data Incident.

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

Yes. Excluded from the Settlement Class are: (1) Defendants, and any entity in which Defendants have a controlling interest, and Defendants' parents, successors, subsidiaries, affiliates, and assigns; (2) any judge, justice, or judicial officer presiding over this Action, and the members of their immediate families and judicial staff; (3) any persons who have released claims relating to the Action; and (4) all Settlement Class Members who submit a valid Request for Exclusion prior to the Opt-Out Deadline.

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

If you are still not sure whether you are a Settlement Class Member, you may go to www.FinWiseDataSettlement.com or call toll-free 1-877-419-3877.

THE SETTLEMENT BENEFITS

8. What does this Settlement provide?

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

Documented Losses Payment

You may submit a Claim Form and provide reasonable documentation for losses fairly traceable to the Data Incident for up to \$5,000 per Settlement Class Member.

Examples of expenses incurred and that are fairly traceable to the Data Incident include (but are not limited to): (i) unreimbursed costs, expenses, losses or charges incurred as a result of identity theft or identity fraud, falsified tax returns, or other misuse of your Private Information; (ii) costs incurred on or after May 31, 2024, associated with purchasing or extending additional credit monitoring or identity theft protection services and/or accessing or freezing/unfreezing credit reports with any credit reporting agency; and (iii) other miscellaneous expenses incurred related to any Documented Losses such as notary, fax, postage, copying, mileage, and long-distance telephone charges.

Documentation supporting Documented Losses can include receipts or other documentation not "self-prepared" by you that documents the costs incurred. "Self-prepared" documents such as handwritten receipts are, by themselves, insufficient to receive reimbursement, but can be considered to add clarity to or support other submitted documentation.

You will not be reimbursed for expenses if you have been reimbursed for the same expenses by another source, including compensation provided in connection with the identity protection and credit monitoring services offered as part of the notification letter provided by FinWise or otherwise.

Cash Fund Payment

Instead of a Documented Losses Payment, without providing documentation, you may submit a Claim Form to receive a *pro rata* (a legal term meaning equal share) Cash Fund Payment.

California Settlement Class Members may be entitled to additional relief under the terms of the Settlement, up to two times the Cash Fund Payment. You must have been resident of California at the time of the Data Incident to be eligible for this payment.

The Settlement Fund will be used to make payments for: (i) Administrative Costs; (ii) any Fee and Costs Award, (iii) any Service Awards, (iv) escrow fees, and (v) Taxes and Tax-Related Expenses.

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The remaining amount is called the Net Settlement Fund. The Settlement Administrator must distribute the funds in the Net Settlement Fund first for payment of Credit Monitoring and then for Documented Losses Payments. The remaining Net Settlement Fund amount will be used to make Cash Fund Payments.

If the total amount of approved Documented Losses Payments exceeds the Net Settlement Fund, there will be no Cash Fund Payments and the Documented Losses Payments will be subject to a *pro rata* (a legal term meaning equal share) decrease.

Credit Monitoring

In addition to a Documented Losses Payment or Cash Fund Payment, you may also submit a Claim Form to receive two years of three bureau Credit Monitoring services. If you choose to receive Credit Monitoring services, you must select “Credit Monitoring” on the Claim Form provided, complete the Claim Form and return it to the Settlement Administrator by the Claim Deadline **October 29, 2026**.

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

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

10. What are the Released Claims?

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

HOW TO GET BENEFITS FROM THE SETTLEMENT

11. How do I submit a Claim Form?

You must submit a timely and valid Claim Form to receive any Settlement Class Member Benefits as described above. Your Claim Form must be submitted online at www.FinWiseDataSettlement.com by **October 29, 2026**, or mailed to the Settlement Administrator at the address on the Claim Form, **postmarked by October 29, 2026**. Claim Forms are also available at www.FinWiseDataSettlement.com, by calling 1-877-419-3877, or by writing to:

FinWise Data Incident
Settlement Administrator
PO Box 4390
Portland, OR 97208-4390

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

Questions? Go to www.FinWiseDataSettlement.com or call 1-877-419-3877

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

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

FinWise Data Incident
Settlement Administrator
PO Box 4390
Portland, OR 97208-4390

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

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

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

EXCLUDE YOURSELF OR OPT-OUT OF THE SETTLEMENT

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

14. How do I opt-out of the Settlement?

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

- 1) Your full legal name, address, telephone number, and email address;
- 2) The identity of your lawyer, if represented;
- 3) Your handwritten or electronically imaged written signature; and
- 4) A statement that you want to be excluded from the Settlement Class, such as “I hereby request to be excluded from the Settlement Class in the *FinWise Data Incident*.”

The exclusion request must be **mailed** to the Settlement Administrator at the following address, and be **postmarked by September 29, 2026**:

FinWise Data Incident
Settlement Administrator
PO Box 4390
Portland, OR 97208-4390

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

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

Please note per the United States Postal Service, mail may *not* be postmarked the day it is deposited in a mailbox or at a local post office. Postmarks occur when mail reaches a processing facility. To

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meet a postmark deadline, **mail at least a week prior to a postmark deadline**, get a manual postmark in-person at any post office, or send via Certified Mail.

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

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

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

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

OBJECTING TO THE SETTLEMENT

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

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

To object, you must mail your timely written objection by U.S. mail to the Settlement Administrator **postmarked** by or shipped by private courier (such as Federal Express) by **September 29, 2026**, stating you object to the Settlement in *Minter v. FinWise Bank et al.*, Case No. 2:25-cv-00569-JNP-CMR.

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

- 1) The case name - *Minter v. FinWise Bank et al.*;
- 2) Your full name, mailing address, telephone number, and email address (if any);
- 3) All grounds for the objection, accompanied by any legal support for the objection known to you as the objector or your own lawyer;
- 4) A statement of whether the objection applies only to you, to a specific subset of the Settlement Class, or to the entire Settlement Class;
- 5) The identity of all lawyers who represent you as the objector, including any former or current lawyers who may be entitled to compensation for any reason related to the objection to the Settlement, Application for Attorneys' Fees and Costs, and Service Awards;
- 6) A statement of whether you or your lawyer intend to appear and/or testify at the Final Approval Hearing;
- 7) A list of all persons who will be called to testify at the Final Approval Hearing in support of the objection (if any);
- 8) The number of times you, your lawyer, or your lawyer's law firm have objected to a class action settlement within the five (5) years preceding the date of the objection, the caption of each case in which the objection was made, and a copy of any orders related to or ruling upon the prior objections that were issued by the trial and appellate courts in each listed case;
- 9) Your handwritten or electronically imaged signature as the objector (a lawyer's signature is not sufficient).

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Class Counsel and/or Defendant's Counsel may conduct expedited, limited discovery on any objector or objector's lawyer.

To object, you must submit your timely written objection by U.S. mail to the Settlement Administrator **postmarked** by or shipped by private courier (such as Federal Express) by **September 29, 2026**, at the following address:

FinWise Data Incident
Settlement Administrator
PO Box 4390
Portland, OR 97208-4390

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

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

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

THE LAWYERS REPRESENTING YOU

19. Do I have a lawyer in the lawsuit?

Yes. The Court has appointed Andrew W. Ferich of Ahdoot & Wolfson, P.C., Marc H. Edelson of Edelson Lechtzin LLP and Tyler J. Bean of Siri & Glimstad LLP as Class Counsel to represent you and the Settlement Class for the purposes of this Settlement. You may hire your own lawyer at your own cost if you want someone other than Class Counsel to represent you in this Action.

20. How will Class Counsel be paid?

Class Counsel will file a motion asking the Court to award attorneys' fees of up to 1/3 of the Settlement Fund, plus reimbursement of costs. Class Counsel will also ask the Court to approve the Service Awards for the Class Representatives of up to \$2,500 each for their efforts. If awarded by the Court, Class Counsel's Fee Award and Costs, and the Service Awards will be paid from the Settlement Fund. The Court may award less than these amounts.

THE FINAL APPROVAL HEARING

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

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

The Court will hold a Final Approval Hearing on **December 10, 2026, at 10:00 a.m.** in Courtroom 8.200 before the Honorable Jill N. Parish at U.S. District Courthouse, 351 SW Temple Street, Salt Lake City, UT 84101. At this hearing, the Court will consider whether the Settlement is fair,

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reasonable, and adequate and decide whether to approve the Settlement and Class Counsel's Application for Attorneys' Fees, Costs, and Service Awards.

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

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

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

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

23. May I speak at the Final Approval Hearing?

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

GET MORE INFORMATION

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

This Notice summarizes the Settlement. Complete details about the Settlement are provided in the Settlement Agreement. The Settlement Agreement and other related documents are available at www.FinWiseDataSettlement.com. You may get additional information at www.FinWiseDataSettlement.com, by calling toll-free 1-877-419-3877, or by writing to:

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

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