NOTICE OF PROPOSED CLASS ACTION SETTLEMENT

In re Communication Federal Credit Union Data Breach Litigation
Case No. CJ-2024-5388
District Court for Oklahoma County, Oklahoma

IF YOU WERE IMPACTED BY THE DECEMBER 31, 2023 – JANUARY 11, 2024, COMMUNICATION FEDERAL CREDIT UNION DATA BREACH, A PROPOSED CLASS ACTION SETTLEMENT MAY AFFECT YOUR RIGHTS, AND ENTITLE YOU TO A CASH PAYMENT.

A court has authorized this notice. This is not a solicitation from a lawyer.
You are not being sued.
Please read this Notice carefully and completely.

- A Settlement has been reached with Communication Federal Credit Union ("CFCU" or "Defendant") in a class action lawsuit. This case is about the targeted cyberattack on CFCU's computer systems that occurred on or about December 31, 2023 through January 11, 2024 (the "Data Incident"). Certain files that contained private information were potentially accessed. These files may have contained personal information such as names; dates of birth; addresses; Social Security numbers; driver's license numbers; bank account information; and bank card numbers.

- The lawsuit is called *In re Communication Federal Credit Union Data Breach Litigation*, Case No. CJ-2024-5388. It is pending in the District Court for Oklahoma County, Oklahoma (the "Litigation").

- CFCU denies that it did anything wrong, and the Court has not decided who is right.

- The parties have agreed to settle the lawsuit (the "Settlement") to avoid the costs and risks, disruptions, and uncertainties of continuing the litigation.

- CFCU's records indicate that you are a Class Member, and entitled to benefits under the Settlement. You may have received a previous notice directly from CFCU.

- Your rights are affected whether you act or don't act. ***Please read this Notice carefully and completely.***

SUMMARY OF YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT		DEADLINE
SUBMIT A CLAIM	The only way to receive benefits from this Settlement is by submitting a valid and timely Claim Form. The fastest way to submit your Claim Form is online at www.CFCUDataIncidentSettlement.com. If you prefer, you can download the Claim Form from the Settlement Website and mail it to the Settlement Administrator. You may also call or email the Settlement Administrator to receive a paper copy of the Claim Form.	**December 22, 2025**
OPT OUT OF THE SETTLEMENT	You can choose to opt out of the Settlement and receive no payment. This option allows you to sue, continue to sue, or be part of another lawsuit against the Defendants related to the legal claims resolved by this Settlement. You can hire your own lawyer at your own expense.	**November 21, 2025**
OBJECT TO THE SETTLEMENT AND/OR ATTEND A HEARING	If you do not opt out of the Settlement, you may object to it by writing to the Court about why you don't like the Settlement. You may also ask the Court for permission to speak about your objection at the Final Approval Hearing. If you object, you may also file a claim for Settlement benefits.	**November 21, 2025**
DO NOTHING	Unless you opt out of the Settlement, you are automatically part of the Settlement. If you do nothing, you will not receive benefits from this Settlement and you will give up the right to sue, continue to sue, or be part of another lawsuit against the Defendant related to the legal claims resolved by this Settlement.	No Deadline

- These rights and options—**and the deadlines to exercise them—**are explained in this Notice.
- The Court in charge of this case still has to decide whether to approve the Settlement.

WHAT THIS NOTICE CONTAINS

Basic Information

1. Why was this Notice issued?

The District Court for Oklahoma County, Oklahoma, authorized this Notice. You have a right to know about the proposed Settlement of this class action lawsuit, and about all of your options, before the Court decides whether to grant final approval of the Settlement. This Notice explains the lawsuit, your legal rights, what benefits are available, and who can receive them.

The lawsuit is called *In re Communication Federal Credit Union Data Breach Litigation*, Case No. CJ-2024-5388. It is pending in the District Court for Oklahoma County, Oklahoma. The people that filed this lawsuit are called the "Plaintiffs" (or "Class Representatives") and the entity they sued, Communication Federal Credit Union, is called the "Defendant."

2. What is this lawsuit about?

This lawsuit alleges that during the period December 31, 2023, through January 11, 2024, a targeted cyberattack affected CFCU's computer systems, through which certain files that contained private information were potentially accessed. These files contained personal information such as names; dates of birth; addresses; Social Security numbers; driver's license numbers; and financial information (e.g., bank account information, and bank card numbers).

3. What is a class action?

In a class action, one or more individuals sue on behalf of other people with similar claims. These individuals are called the "Plaintiffs" or "Class Representatives." Together, the people included in the class action are called a "Class" or "Class Members." One court resolves the lawsuit for all Class Members, except for those who opt out from the settlement. In this Settlement, the Class Representatives are Breanna Arend; Donovan Jackson; Ann Corbly; Michael Traylor, on behalf of himself and on behalf of Minor Child T.N.T.; Frandelind Traylor, on behalf of herself and on behalf of Minor Child L.V.T.; Anthony Derieux; and Charlotte Hall, and everyone included in this Action are the Class Members.

4. Why is there a Settlement?

CFCU denies that it did anything wrong, and the Court has not decided whether the Plaintiffs or the Defendant are right. Both sides have agreed to a Settlement to avoid the costs and risks of a trial, and to allow the Class Members to receive benefits from the Settlement. The Plaintiffs and their attorneys think the Settlement is best for all Class Members.

Who is in the Settlement?

5. Who is included in the Settlement?

The court has defined the Class this way: "All residents of the United States whose Personal Information was potentially exposed in the Data Incident, including all individuals who were sent a breach notification letter."

6. Are there exceptions to being included?

Yes. Excluded from the Class are: (1) the Judge in this case, and the Judge's family and staff, (2) CFCU and its officers and directors; (3) anyone who validly excludes themselves from the Settlement; and (4) anyone who perpetrated the Data Incident.

If you are not sure whether you are a Class Member, you can ask for free help any time by contacting the Settlement Administrator at:

- Email: info@CFCUDataIncidentSettlement.com
- Call toll free, 24/7: (844) 496-1149
- By mail: CFCU Data Incident Settlement, c/o Settlement Administrator, P.O. Box 25226, Santa Ana, CA 92799.

You may also view the Settlement Agreement at www.CFCUDataIncidentSettlement.com.

The Settlement Benefits

7. What does the Settlement provide?

CFCU will establish a Settlement Fund of $2,900,000.00. The Settlement Fund will first be used to pay court-approved attorneys' fees and costs, Service Award payments for the Plaintiffs, and the costs of administering the Settlement. All of the remaining money will be used to pay for the benefits described below.

You may enroll in **Identity Theft Protection and Credit Monitoring** services **AND** select one of two **cash payment** options. The options are explained below.

BENEFITS

Identity Theft Protection and Credit Monitoring Services

All Class Members can enroll in three (3) years of Identity Theft Protection and Credit Monitoring services from a credit bureau. This benefit includes $1 million of identity protection insurance.

Cash Payment Options

All Class Members can ***also*** claim one of the following payment options:

Option 1: Out-of-Pocket Losses. If the Data Security Incident caused you actual, documented out-of-pocket losses, you can bet back up to **$7,500.00**. The losses must have occurred between December 31, 2022, and December 22, 2025.

This benefit covers out-of-pocket expenses like:

- fees for credit reports, credit monitoring, or freezing and unfreezing your credit
- cost to replace your IDs
- postage to contact banks by mail
- losses from identity theft or fraud

You need to send proof, like receipts or bank statements, to show how much you spent or lost. You can also send notes or papers you made yourself to explain or support other proof, but those notes or papers alone are not enough to make a valid claim.

Full details are provided in Paragraph 4.1.2 of the Settlement Agreement, which is available at www.CFCUDataIncidentSettlement.com.

Option 2: Pro Rata Cash Payment. Instead of submitting a claim for Out-of-Pocket Losses, you can claim a share of the Settlement Fund. This payment is expected to be about **$125.00** but may be smaller or larger. The actual amount will depend on the number of claims filed.

Full details are provided in Paragraph 4.1.3 of the Settlement Agreement, which is available at www.CFCUDataIncidentSettlement.com.

If you have questions about these benefits, you can ask for free help any time by contacting the Settlement Administrator at:

- Email: info@CFCUDataIncidentSettlement.com
- Call toll free, 24/7: (844) 496-1149
- By mail: CFCU Data Incident Settlement, c/o Settlement Administrator, P.O. Box 25226, Santa Ana, CA 92799.

8. What claims am I releasing if I stay in the Class?

If you stay in the class, you won't be able to be part of any other lawsuit against CFCU about the issues that this Settlement covers. The "Release" section of the Settlement Agreement (Section 9) describes the legal claims that you give up if you remain in the Class. The Settlement Agreement is available at www.CFCUDataIncidentSettlement.com.

Submitting a Claim Form for a Settlement Payment

9. How do I submit a claim for a Settlement benefit?

The fastest way to submit your Claim Form is online at www.CFCUDataIncidentSettlement.com. If you prefer, you can download a printable Claim Form from the website and mail it to the Settlement Administrator at:

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

You may also contact the Settlement Administrator to request a Claim Form by telephone, toll free, (844) 496-1149, by email info@CFCUDataIncidentSettlement.com, or by U.S. mail at the address above.

10. Are there any important Settlement payment deadlines?

If you are submitting a Claim Form online, you must do so by December 22, 2025. If you are submitting a claim by U.S. mail, the completed and signed Claim Form, including supporting documentation, must be postmarked no later than December 22, 2025.

11. When will the Settlement benefits be issued?

The Court will hold a final approval hearing on January 7, 2026 (***see* Question 18)**. If the Court approves the Settlement, there may be appeals. We do not know if appeals will be filed, or how long it will take to resolve them if they are filed.

Settlement payments will be distributed if the Court grants final approval, and after any appeals are resolved.

The Lawyers Representing You

12. Do I have a lawyer in the case?

Yes, the Court has appointed attorneys William B. Federman of Federman & Sherwood and A. Brooke Murphy of Murphy Law Firm, to represent you and other Class Members ("Class Counsel").

13. Should I get my own lawyer?

You will not be charged for Class Counsel's services. If you want your own lawyer, you may hire one at your expense.

14. How will Class Counsel be paid?

Class Counsel will ask the court to approve an award of attorneys' fees of up to one-third (1/3) of the Settlement Fund and reimbursement of litigation expenses up to $35,000, which will be paid from the Settlement Fund.

Class Counsel will also ask for Services Award payments of $2,500 for each of the Class Representatives. Service Award Payments will also be paid from the Settlement Fund.

Excluding Yourself from the Settlement

15. How do I opt out of the Settlement?

If you do not want to be part of the Settlement, you must formally exclude yourself from the Settlement. This is called a Request for Exclusion, and is sometimes also called "opting out." If you opt out, you will not receive Settlement benefits or payment. However, you will keep any rights you may have to sue CFCU on your own about the legal issues in this case.

If you exclude yourself, you are telling the Court that you do not want to be part of the Settlement. You will not be eligible to receive any Settlement benefits if you exclude yourself.

The deadline to exclude yourself from the Settlement is November 21, 2025.

To be valid, your Request for Exclusion must have the following information:

(1) the name of the Action: *In re Communication Federal Credit Union Data Breach Litigation*, Case No. CJ-2024-5388, pending in the District Court for Oklahoma County, Oklahoma;

(2) your full name, mailing address, telephone number, and email address;

(3) personal signature; and

(4) the words "Request for Exclusion" or a clear and similar statement that you do not want to participate in the Settlement.

You may only exclude yourself—not any other person.

Mail your Request for Exclusion to the Settlement Administrator at:

CFCU Data Incident Settlement
ATTN: Exclusion Request
P.O. Box 25226
Santa Ana, CA 92799

Your Request for Exclusion must be submitted, postmarked, or emailed by November 21, 2025.

Commenting on or Objecting to the Settlement

16. How do I tell the Court if I like or do not like the Settlement?

If you are a Class Member and do not like part or all of the Settlement, you can object to it. Objecting means telling the Court your reasons for why you think the Court should not approve the Settlement. The Court will consider your views.

You cannot object if you have excluded yourself from the Settlement (***see* Question 15**)

You must provide the following information for the Court to consider your objection:

(1) the name of the Action: *In re Communication Federal Credit Union Data Breach Litigation*, Case No. CJ-2024-5388, pending in the District Court for Oklahoma County, Oklahoma;

(2) your full name, mailing address, telephone number, and email address;

(3) a clear description of all the reasons you object; include any legal support you may have for your objection;

(4) if you have hired your own lawyer to represent you at the Final Approval Hearing, provide their name and telephone number;

(5) if you or your lawyer have objected in any other cases in the past three years, list the names, courts, and civil action numbers for each of those cases;

(6) whether or not you or your lawyer would like to speak at the Final Approval Hearing;

(7) your signature (or, if you have hired your own lawyer, your lawyer's signature).

For your objection to be valid, it must meet each of these requirements.

To be considered by the Court, you must file your complete objection with the Clerk of Court by November 21, 2025. You must also send a copy of the objection to the Settlement Administrator, Class Counsel, and CFCU's lawyers.

Clerk of the Court	Settlement Administrator
Clerk of the Court 321 Park Ave. Oklahoma City, OK 73102	CFCU Data Incident Settlement ATTN: Objections P.O. Box 25226 Santa Ana, CA 92799

Class Counsel	Counsel for Defendants
William B. Federman **Federman & Sherwood** 10205 N. Pennsylvania Ave. Oklahoma City, OK 73120 A. Brooke Murphy **Murphy Law Firm** 4116 Will Rogers Pkwy Suite 700 Oklahoma City, OK 73108	Nathan Whatley **McAfee & Taft** 8th Floor, Two Leadership Square 211 N. Robinson Oklahoma City, OK 73102 Daniel E. Rohner **Shook, Hardy, & Bacon, L.L.P.** 1660 17th St. Suite 450 Denver, CO 80202

17. What is the difference between objecting and excluding?

Objecting is telling the Court that you do not like something about the Settlement. You can object to the Settlement only if you do not exclude yourself from the Settlement. Excluding yourself from the Settlement is opting out and stating to the Court that you do not want to be part of the Settlement. If you opt out of the Settlement, you cannot object to it because the Settlement no longer affects you.

The Court's Final Approval Hearing

18. When is the Court's Final Approval Hearing?

The Court will hold a final approval hearing on **January 7, 2026 at 10:00 a.m. Central Time**, in Room 809 of the District Court for Oklahoma County, Oklahoma, at 321 Park Ave., Oklahoma City, OK 73102.

At the final approval hearing, the Court will decide whether to approve the Settlement. The court will also decide how Class Counsel should be paid, and whether to award Service Award payments to the Class Representatives. The Court will also consider any objections to the Settlement.

If you are a Class Member, you or your lawyer may ask permission to speak at the hearing at your own cost (***See* Question 16**).

The date and time of this hearing may change without further notice. Please check www.CFCUDataIncidentSettlement.com for updates.

19. Do I have to come to the Final Approval Hearing?

No. Class Counsel will answer any questions the Court may have. You may attend at your own expense if you wish, but you do not have to.

If you file an objection, you do not have to come to the Final Approval Hearing to talk about it; the Court will consider it as long as it was filed on time. You may also pay your own lawyer to attend, but you do not have to.

If I Do Nothing

20. What happens if I do nothing at all?

If you do nothing, you will not receive a benefit from this Settlement.

You will also give up the rights described in **Question 8**.

Getting More Information

21. How do I get more information?

This Notice is a summary of the proposed Settlement. The full Settlement Agreement and other related documents are available at the Settlement Website, www.CFCUDataIncidentSettlement.com.

If you have additional questions, you can ask for free help any time by contacting the Settlement Administrator at:

- Email: info@CFCUDataIncidentSettlement.com
- Call toll free, 24/7: (844) 496-1149
- By mail: CFCU Data Incident Settlement, c/o Settlement Administrator, P.O. Box 25226, Santa Ana, CA 92799.

You can obtain copies of publicly filed documents by visiting the office of the Clerk of the Court, 321 Park Ave., Oklahoma City, OK 73102.

DO NOT CONTACT THE COURT OR CLERK OF COURT REGARDING THIS SETTLEMENT