

## NOTICE OF PROPOSED CLASS ACTION SETTLEMENT

*In re First Chatham Bank Customer Data Security Breach Litigation*  
Case No. SPCV25-00142-MI  
Superior Court for Chatham County, Georgia

**IF YOUR PRIVATE INFORMATION WAS COMPROMISED IN THE  
SEPTEMBER 2024 FIRST CHATHAM BANK DATA INCIDENT, 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 First Chatham Bank (“First Chatham” or “Defendant”) in a class action lawsuit. This case is about the targeted cyberattack on First Chatham's computer systems that occurred in September 2024 (the “Data Incident”). Certain files that contained Private Information were accessed. These files may have contained personal information such as names; addresses; dates of birth; driver’s license numbers; Social Security numbers; financial account numbers; and payment card information.
- The lawsuit is called *In re First Chatham Bank Customer Data Security Breach Litigation*, Case No. SPCV25-00142-MI. It is pending in the Superior Court for Chatham County, Georgia (the “Litigation”).
- First Chatham 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.
- First Chatham's records indicate that you are a Settlement Class Member, and entitled to benefits under the Settlement. You may have received a previous notice directly from First Chatham.
- 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
<b>SUBMIT A CLAIM</b>	<p>The only way to receive payments from this Settlement is by submitting a valid and timely Claim Form.</p> <p>The fastest way to submit your Claim Form is online at <a href="http://www.FCBDataSettlement.com">www.FCBDataSettlement.com</a>. If you prefer, you can download the Claim Form from the Settlement Website and mail it to the Settlement Administrator.</p>	<b>June 3, 2026</b>
<b>OPT-OUT OF THE SETTLEMENT</b>	<p>You can choose to opt-out of the Settlement and receive no Cash Payment. You can exclude yourself from the Settlement by informing the Settlement Administrator that you want to “opt out” of the Settlement. If the Settlement becomes final, this is the only option that allows you to retain your rights to separately sue for claims related to the Data Incident. If you opt out, you may not make a claim for benefits under the Settlement.</p>	<b>June 3, 2026</b>
<b>OBJECT TO THE SETTLEMENT AND/OR ATTEND A HEARING</b>	<p>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 will remain a Settlement Class Member, and if the Settlement is approved, you will be eligible for the benefits of the Settlement and give up the right to sue on certain claims described in the Settlement Agreement, which is available at <a href="http://www.FCBDataSettlement.com">www.FCBDataSettlement.com</a>.</p>	<b>June 3, 2026</b>
<b>DO NOTHING</b>	<p>Unless you opt-out of the Settlement, you are automatically part of the Settlement. If you do nothing, you will not receive benefits or payments from this Settlement. 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 and released by this Settlement.</p>	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.

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## Basic Information

### 1. Why was this Notice issued?

The Superior Court for Chatham County, Georgia, 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 First Chatham Bank Customer Data Security Breach Litigation*, Case No. SPCV25-00142-MI. It is pending in the Superior Court for Chatham County, Georgia. The people that filed this lawsuit are called the “Plaintiffs” (or “Class Representatives”) and the company they sued, First Chatham Bank, is called the “Defendant.”

### 2. What is this lawsuit about?

This lawsuit alleges that during the September 2024 targeted cyberattack on First Chatham's computer systems, certain files that contained Private Information were accessed. These files may have contained personal information such as names; addresses; dates of birth; driver’s license numbers; Social Security numbers; financial account numbers; and payment card information.

### 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 proposed Settlement, the Class Representatives are Ricky Robertson; Lucas Orr; Michael Blanski; and Lisa Fort. Everyone included in this Action are the Settlement Class Members.

### 4. Why is there a Settlement?

The Court did not decide 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 Settlement Class Members to receive benefits from the Settlement. The Plaintiffs and their attorneys think the Settlement is best for all Settlement Class Members.

## Who is in the Settlement?

### 5. Who is included in the Settlement?

The court has defined the Settlement Class this way: “All living individuals residing in the United States who were sent a notice by Defendant that their Private Information was impacted in the Data Incident.”

### 6. Are there exceptions to being included?

Yes. Excluded from the Class are: (1) Defendant, any entity in which Defendant has a controlling interest, and Defendant’s senior executive management, successors, subsidiaries, and assigns; (2) governmental entities; and (3) the Judge assigned to the Action, that Judge’s immediate family, and Court staff.

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

- Email: [info@FCBDataSettlement.com](mailto:info@FCBDataSettlement.com)
- Call toll free, 24/7: 1-(844) 340-9213
- By mail: First Chatham Data Incident Settlement  
c/o Settlement Administrator  
P.O. Box 25226  
Santa Ana, CA 92799-9958

You may also view the Settlement Agreement at [www.FCBDataSettlement.com](http://www.FCBDataSettlement.com).

## The Settlement Benefits

### 7. What does the Settlement provide?

First Chatham Bank will establish a Settlement Fund of \$475,000.00. The Settlement Fund will first be used to pay court-approved attorneys’ fees and costs, a Service Award payment for the Class Representatives, and the costs of administering the Settlement. The net remaining money will be used for direct payments to Class Members.

All Settlement Class Members who file a valid claim will receive a **Pro Rata Cash Payment** in an estimated amount of \$100.00. The actual amount may go up or down from the estimated amount, as it will be calculated by dividing the net money from the Settlement Fund by the number of Class Members who submit a Valid Claim. The timing of the pro rata adjustment calculation will be made immediately after the processing of all claims, and the Settlement Administrator will issue payments based upon such pro rata adjustment calculations as soon as practicable.

A full description of how this works is available in Settlement Agreement, at [www.FCBDataSettlement.com](http://www.FCBDataSettlement.com).

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

- Email: [info@FCBDataSettlement.com](mailto:info@FCBDataSettlement.com)
- Call toll free, 24/7: 1-(844) 340-9213
- By mail: First Chatham Data Incident Settlement  
c/o Settlement Administrator  
P.O. Box 25226  
Santa Ana, CA 92799-9958

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

If you stay in the Settlement Class, you won't be able to be part of any other lawsuit against First Chatham about the issues that this Settlement covers. The "Releases" section of the Settlement Agreement (Section XIII) describes the legal claims that you give up if you remain in the Settlement Class. The Settlement Agreement is available at [www.FCBDataSettlement.com](http://www.FCBDataSettlement.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.FCBDataSettlement.com](http://www.FCBDataSettlement.com). If you prefer, you can download a printable Claim Form from the website and mail it to the Settlement Administrator at:

First Chatham Data Incident Settlement  
c/o Settlement Administrator  
P.O. Box 25226  
Santa Ana, CA 92799-9958

You may also contact the Settlement Administrator to request a Claim Form by telephone, toll free, 1-(844) 340-9213, by email [info@FCBDataSettlement.com](mailto:info@FCBDataSettlement.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 **June 3, 2026**. If you are submitting a claim by U.S. mail, the completed and signed Claim Form, must be postmarked no later than **June 3, 2026**.

### 11. When will the Settlement benefits be issued?

The Court will hold a Final Approval Hearing on **June 18, 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. Please be patient.

## The Lawyers Representing You

### 12. Do I have a lawyer in the case?

Yes, the Court has appointed attorneys MaryBeth V. Gibson of Gibson Consumer Law Group, LLC; Ra O. Amen of Mason LLP; Steven Sukert of Kopelowitz Ostrow P.A.; and Mark S. Reich of Levi & Korsinsky, LLP, to represent you and other Settlement 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 up to 35% as reasonable attorneys' fees and costs of litigation. This amount will be paid from the Settlement Fund.

Class Counsel will also ask for Service Award payments of \$2,000.00 for each of the Class Representatives. Service Award payments will also be paid from the Settlement Fund.

## Opting-Out 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 an Opt-Out Request.

If you opt-out, 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 opt-out. However, you will keep any rights you may have to sue First Chatham on your own about the legal issues in this case.

The deadline to exclude yourself from the Settlement is **June 3, 2026**.

To be valid, your Opt-Out Request must have the following information:

- (1) the name of the Litigation: *In re First Chatham Bank Customer Data Security Breach Litigation*, Case No. SPCV25-00142-MI, pending in the Superior Court for Chatham County, Georgia;
- (2) your full name, mailing address, telephone number, and email address;
- (3) personal signature; and
- (4) the words "Opt-Out Request" 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 Opt-Out Request to the Settlement Administrator at:

First Chatham Data Incident Settlement  
ATTN: Exclusion Request  
P.O. Box 25226  
Santa Ana, CA 92799-9958

Your Opt-Out Request must be submitted, postmarked, or emailed by **June 3, 2026**.

## 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 Settlement 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 opted-out from the Settlement (**see Question 15**)

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

- (1) the name of the Litigation: *In re First Chatham Bank Customer Data Security Breach Litigation*, Case No. SPCV25-00142-MI, pending in the Superior Court for Chatham County, Georgia;
- (2) your full name, mailing address, telephone number, and email address;
- (3) all grounds for the objection, accompanied by any legal support for the objection known to you or your counsel;
- (4) the number of times you have objected to a class action settlement within the 5 years preceding the date that you file the objection, the caption of each case in which you have made such objection, and a copy of any orders related to or ruling upon your prior objections that were issued by the trial and appellate courts in each listed case;
- (5) the identity of all counsel who represent you, including any former or current counsel who may be entitled to compensation for any reason related to the objection to the Settlement and/or Application for Attorneys' Fees, Costs, and Service Awards;
- (6) the number of times in which the your counsel and/or counsel's law firm have objected to a class action settlement within the five years preceding the date of the filed objection, the caption of each case in which counsel or the firm has made such objection and a copy of any orders related to or ruling upon counsel's or the counsel's law firm's prior objections that were issued by the trial and appellate courts in each listed case in which your counsel and/or counsel's law firm have objected to a class action settlement within the preceding five years;
- (7) the identity of all counsel (if any) representing you, and whether they will appear at the Final Approval Hearing;
- (8) a list of all persons who will be called to testify at the Final Approval Hearing in support of the objection (if any);
- (9) a statement confirming whether you intend to personally appear and/or testify at the Final Approval Hearing; and
- (10) your signature (if you have hired your own lawyer, their signature is not sufficient).

For your objection to be considered, 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 **June 3, 2026**. You must also send a copy of the objection by U.S. Mail to the Settlement Administrator, Class Counsel, and Defendant's Counsel.

Clerk of the Court	Settlement Administrator
Clerk of the Court 400 W. Oglethorpe Avenue Suite 178 Savannah, Georgia 31401	First Chatham Data Incident Settlement ATTN: Objections P.O. Box 25226 Santa Ana, CA 92799-9958
Class Counsel	Counsel for Defendants
MaryBeth V. Gibson <b>Gibson Consumer Law Group, LLC</b> 4279 Roswell Road, Suite 208-108 Atlanta, GA 30342	Gavin Reinke <b>Alston &amp; Bird LLP</b> 1201 West Peachtree Street Atlanta, GA 30309

<p>Ra O. Amen <b>Mason LLP</b> 5335 Wisconsin Avenue, NW, Suite 640 Washington, DC 20015</p> <p>Steven Sukert <b>Kopelowitz Ostrow P.A.</b> 1 West Las Olas Boulevard, Suite 500 Fort Lauderdale, FL 33301</p> <p>Mark S. Reich <b>Levi &amp; Korsinsky, LLP</b> 33 Whitehall Street, 17th Floor New York, NY 10004</p>
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## 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 opt-out from the Settlement. Opting out from the Settlement is 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 **June 18, 2026 at 9:30 a.m.**, in Room 473 of the Superior Court for Chatham County, Georgia, at the Eugene H. Gadsden Courthouse, 400 W. Oglethorpe Avenue, Savannah, Georgia 31401.

At the Final Approval Hearing, the Court will decide whether to approve the Settlement. The court will also decide Class Counsel's request for an attorneys' fees and costs award and the request for a Service Award to the Class Representatives. The Court will also consider any timely objections to the Settlement.

If you are a Settlement 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.FCBDataSettlement.com](http://www.FCBDataSettlement.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.FCBDataSettlement.com](http://www.FCBDataSettlement.com).

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

- Email: [info@FCBDataSettlement.com](mailto:info@FCBDataSettlement.com)
- Call toll free, 24/7: 1-(844) 340-9213
- By mail: First Chatham Data Incident Settlement  
c/o Settlement Administrator  
P.O. Box 25226  
Santa Ana, CA 92799-9958

You can obtain copies of publicly filed documents by visiting the office of the Clerk of the Court. **DO NOT CONTACT THE COURT OR CLERK OF COURT REGARDING THIS SETTLEMENT.**