

# NOTICE OF PROPOSED CLASS ACTION SETTLEMENT

*Susan Toth, et al. v. Payactiv, Inc.*  
Case No. CACE-26-005865  
Circuit Court for Broward County, Florida

**IF YOUR PRIVATE INFORMATION WAS COMPROMISED IN THE APRIL 2025  
PAYACTIV, INC., DATA INCIDENT, A PROPOSED CLASS ACTION SETTLEMENT  
MAY AFFECT YOUR RIGHTS, AND ENTITLE YOU TO BENEFITS  
AND 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 Payactiv, Inc. (“Payactiv” or “Defendant”) in a class action lawsuit. This case is about the targeted cyberattack on Payactiv's computer systems that occurred in April 2025 (the “Data Incident”). Certain files that contained private information were accessed. These files may have contained personal information such as names; dates of birth; financial account numbers; and Social Security numbers.
- The lawsuit is called *Susan Toth, et al. v. Payactiv, Inc.*, Case No. CACE-26-005865. It is pending in the Circuit Court for Broward County, Florida (the “Litigation”).
- Payactiv 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.
- Payactiv'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 Payactiv.
- 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 benefits or 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.PayactivDataIncidentSettlement.com">www.PayactivDataIncidentSettlement.com</a>. If you prefer, you can download the Claim Form from the Settlement Website and mail it to the Settlement Administrator.</p> | <b>September 12, 2026</b> |
| <b>OPT OUT OF THE SETTLEMENT</b>                            | You can choose to opt out of the Settlement and receive no benefit or 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.                                                                                                                     | <b>September 12, 2026</b> |
| <b>OBJECT TO THE SETTLEMENT AND/OR ATTEND A HEARING</b>     | 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.                                                                                                            | <b>September 12, 2026</b> |
| <b>DO NOTHING</b>                                           | 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 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.

|                                                                                     |                                                                                                                                                                                                                                   |
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|  | <p>For complete information and to file a claim, scan this QR code to go directly to the Settlement website,</p> <p><b><a href="http://www.PayactivDataIncidentSettlement.com">www.PayactivDataIncidentSettlement.com</a></b></p> |
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### Basic Information

#### 1. Why was this Notice issued?

The Circuit Court for Broward County, Florida, 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 *Susan Toth, et al. v. Payactiv, Inc.*, Case No. CACE-26-005865. It is pending in the Circuit Court for Broward County, Florida. The people that filed this lawsuit are called the “Plaintiffs” (or “Class Representatives”) and the company they sued, Payactiv, Inc., is called the “Defendant.”

#### 2. What is this lawsuit about?

This lawsuit alleges that during the April 2025 targeted cyberattack on Payactiv's computer systems, certain files that contained private information were accessed. These files may have contained personal information such as names; dates of birth; financial account numbers; and Social Security 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 Susan Toth; Ashley Baker; Jessenia Gomez; Lillie Stokes; Blake Mijangos; Melea Akers; Emily Benard; and Erik Hanson. Everyone included in this Action are the 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 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 living individuals residing in the United States who were sent a notice from Defendant that their Private Information may have been impacted in the Data Incident.”

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

Yes. Excluded from the Class are: (a) all persons who are directors, officers, and agents of Defendant; (b) governmental entities; (c) the Judge assigned to the Action, that Judge’s immediate family, and Court staff; and (d) all Settlement Class Members who timely and properly opt-out of the Settlement.

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@PayactivDataIncidentSettlement.com](mailto:info@PayactivDataIncidentSettlement.com)
- Call toll free, 24/7: 1-833-421-7312
- By mail: Payactiv Data Incident Settlement  
c/o Settlement Administrator  
PO Box 25191  
Santa Ana, CA 92799-9958

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

## The Settlement Benefits

### 7. What does the Settlement provide?

Payactiv has agreed to provide the following benefits to all Settlement Class Members.

**CREDIT MONITORING.** All Class Members are eligible to enroll in two years of CyEx Financial Shield Complete. This comprehensive service comes with \$1 million of financial fraud insurance, and includes monitoring for:

- fraud or identity theft
- unauthorized financial transactions
- personal information associated with high-risk transactions

If anything suspicious happens, you will be able to talk to a fraud resolution agent to help fix any problems.

Enrollment codes for credit monitoring were mailed or emailed to all Settlement Class Members. If you no longer have your enrollment code, please contact the Settlement Administrator.

#### **CASH PAYMENT OPTION**

**Cash Payment for Documented Losses.** If you incurred actual, documented out-of-pocket losses due to the Data Incident, you can get back up to **\$2,500.00**. The losses must have occurred between April 3, 2025, and September 12, 2026.

This benefit covers out-of-pocket expenses like:

- losses because of identity theft or fraud
- fees for credit reports, credit monitoring, or freezing and unfreezing your credit
- cost to replace your IDs

- postage to contact banks by mail

You need to send proof, like bank statements or receipts, 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. Your proof or notes should show that your expenses were because of the Data Incident.

You cannot claim a payment for expenses that have already been reimbursed by a third party.

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

- Email: [info@PayactivDataIncidentSettlement.com](mailto:info@PayactivDataIncidentSettlement.com)
- Call toll free, 24/7: 1-833-421-7312
- By mail: Payactiv Data Incident Settlement  
c/o Settlement Administrator  
PO Box 25191  
Santa Ana, CA 92799-9958

## 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 Payactiv 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 Class. The Settlement Agreement is available at [www.PayactivDataIncidentSettlement.com](http://www.PayactivDataIncidentSettlement.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.PayactivDataIncidentSettlement.com](http://www.PayactivDataIncidentSettlement.com). If you prefer, you can download a printable Claim Form from the website and mail it to the Settlement Administrator at:

Payactiv Data Incident Settlement  
c/o Settlement Administrator  
PO Box 25191  
Santa Ana, CA 92799-9958

You may also contact the Settlement Administrator to request a Claim Form by email [info@PayactivDataIncidentSettlement.com](mailto:info@PayactivDataIncidentSettlement.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 September 12, 2026. 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 September 12, 2026.

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

The Court will hold a final approval hearing on October 12, 2026 at 9:30 a.m. EST (**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 Jeff Ostrow and Kristen Lake Cardoso of Kopelowitz Ostrow P.A. and Mariya Weekes of Milberg PLLC, 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 \$700,000.00 as reasonable attorneys' fees and reimbursement of litigation costs. This amount will be paid by Payactiv.

Class Counsel will also ask for Service Award payments of \$1,500.00 for each of the Class Representatives. Service Award payments will also be paid by Payactiv.

## 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 Payactiv 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 **September 12, 2026**.

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

- (1) the name of the Litigation: *Susan Toth, et al. v. Payactiv, Inc.*, Case No. 2026-CACE-26-005865, pending in the Circuit Court for Broward County, Florida;
- (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:

Payactiv Data Incident Settlement  
ATTN: Exclusion Request  
PO Box 25191  
Santa Ana, CA 92799-9958

Your Request for Exclusion must be submitted or postmarked by **September 12, 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 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 Litigation: *Susan Toth, et al. v. Payactiv, Inc.*, Case No. CACE-26-005865, pending in the Circuit Court for Broward County, Florida;
- (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 the objector or objector's counsel;
- (4) the number of times the objector has objected to a class action settlement within the 5 years preceding the date that the objector files the objection, the caption of each case in which the objector has made such objection, and a copy of any orders related to or ruling upon the objector's prior objections that were issued by the trial and appellate courts in each listed case;
- (5) the identity of all counsel who represent the objector, 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 objector's 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 the objector's counsel and/or counsel's law firm have objected to a class action settlement within the preceding five years;
- (7) whether the objector and/or objector's counsel 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 the objector intends 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 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 September 12, 2026. You must also send a copy of the objection to the Settlement Administrator, Class Counsel, and counsel for Defendants.

| <b>Clerk of the Court</b>                                            | <b>Settlement Administrator</b>                                                                   |
|----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| Clerk of the Court<br>201 SE 6th Street<br>Fort Lauderdale, FL 33301 | Payactiv Data Incident Settlement<br>ATTN: Objections<br>PO Box 25191<br>Santa Ana, CA 92799-9958 |

| <b>Class Counsel</b>                                                                                                                                                                                                              | <b>Counsel for Defendants</b>                                                                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| Jeff Ostrow<br>Kristen Lake Cardoso<br><b>Kopelowitz Ostrow P.A.</b><br>1 West Las Olas Blvd., Ste. 500<br>Fort Lauderdale, FL 33301<br><br>Mariya Weekes<br><b>Milberg PLLC</b><br>333 SE 2nd Ave., Ste. 2000<br>Miami, FL 33131 | Casie D. Collignon<br><b>Baker Hostetler LLP</b><br>1801 California St., Ste. 4400<br>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 on **October 12, 2026 at 9:30 a.m. Eastern Time**, in Courtroom WW16150 of the Circuit Court for Broward County, Florida, at 201 SE 6th Street, Fort Lauderdale, FL 33301.

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.PayactivDataIncidentSettlement.com](http://www.PayactivDataIncidentSettlement.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.PayactivDataIncidentSettlement.com](http://www.PayactivDataIncidentSettlement.com).

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

- Email: [info@PayactivDataIncidentSettlement.com](mailto:info@PayactivDataIncidentSettlement.com)
- Call toll free, 24/7: 1-833-421-7312
- By mail: Payactiv Data Incident Settlement  
c/o Settlement Administrator  
PO Box 25191  
Santa Ana, CA 92799-9958

You can obtain copies of publicly filed documents by visiting the office of the Clerk of the Court, 201 SE 6th Street, Fort Lauderdale, FL 33301.

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

|                                                                                     |                                                                                                                                                                                                                                   |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p>For complete information and to file a claim, scan this QR code to go directly to the Settlement website,</p> <p><b><a href="http://www.PayactivDataIncidentSettlement.com">www.PayactivDataIncidentSettlement.com</a></b></p> |
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