

The United States District Court for the Central District of California authorized this notice. Read it carefully! It's not an advertisement or solicitation by a lawyer. You are not being sued.

If you received a data incident notification letter on or about October 17, 2023, you may be eligible for benefits from a class action settlement.

Para recibir una notificación en Español, puede visitar www.FirstFinancialSettlement.com.

- A settlement has been reached in a class action lawsuit against First Financial Security, Inc. (“First Financial” or “Defendant”) relating to the allegations that in 2023, cybercriminals bypassed the First Financial’s cybersecurity systems undetected and encrypted data as part of a ransomware attack (“Data Incident”). Plaintiff further alleges that, because of the Data Incident, the criminals gained access to Plaintiff’s and other consumers’ personal information, including but not limited to names, dates of birth, and Social Security Numbers (collectively, “PII”) and protected health information (“PHI”) (PII and PHI are collectively referred to as “Private Information”). First Financial disagrees with Plaintiff’s claims and denies any wrongdoing.
- If you received a notification from Defendant of the Data Incident on or about October 17, 2023 via email or mail, you are included in this Settlement as a “Class Member.”
- The Settlement provides two years of CyEx Medical Shield Complete with credit monitoring as well as cash payments to Class Members who timely submit valid claims.
- Your legal rights are affected regardless of whether you do or do not act. **Read this notice carefully.**

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
ENROLL IN MEDICAL/CREDIT MONITORING	The postcard notice you received has an enrollment code. You can use this code to sign up for two years of CyEx Medical Shield with credit monitoring, which will become active upon final approval of the settlement.
SUBMIT A CLAIM FORM BY JULY 20, 2026	This is the only way you can get a cash payment.
OBJECT TO THE SETTLEMENT BY SEPTEMBER 18, 2026	Write and submit reasons why you do not agree with the Settlement.
EXCLUDE YOURSELF BY SEPTEMBER 18, 2026	Exclude yourself from the Settlement, get no payment, and retain your legal rights to pursue claims that would otherwise be released by the settlement of the Lawsuit.

GO TO THE FINAL FAIRNESS HEARING ON NOVEMBER 9, 2026	You may ask the Court for permission for you and/or your attorney to speak about your objection at the Final Approval Hearing.
DO NOTHING	You will not get any cash compensation from this Settlement and you will give up certain legal rights. Submitting a Claim Form is the only way to obtain a cash payment from this Settlement.

- These rights and options—and the deadlines to exercise them—are explained in this Notice. For complete details, view the Settlement Agreement, available at www.FirstFinancialSettlement.com, or call 1 (833) 386-6593.
- The Court in charge of this case still has to decide whether to grant final approval of the Settlement. Payments will only be made after the Court grants final approval of the Settlement and after any appeals of the Court’s order granting final approval are resolved.

WHAT THIS NOTICE CONTAINS

BASIC INFORMATION..... PAGE 1

- 1. Why is this Notice being provided?
- 2. What is this lawsuit about?
- 3. What is a class action?
- 4. Why is there a Settlement?

WHO IS INCLUDED IN THE SETTLEMENT? PAGE 2

- 5. How do I know if I am part of the Settlement?
- 6. Are there exceptions to being included in the Settlement?

THE SETTLEMENT BENEFITS—WHAT YOU GET IF YOU QUALIFY PAGE 2

- 7. What does the Settlement provide?
- 8. How do I enroll in medical/credit monitoring?
- 9. What cash compensation is available?

HOW TO GET BENEFITS—SUBMITTING A CLAIM FORMPAGE 3

- 10. How do I get benefits from the Settlement?
- 11. How will claims be decided?
- 12. When will I get my payment and/or other benefit?

REMAINING IN THE SETTLEMENTPAGE 4

- 13. Do I need to do anything to remain in the Settlement?
- 14. What am I giving up as part of the Settlement?

THE LAWYERS REPRESENTING YOU PAGE 4

- 15. Do I have a lawyer in this case?
- 16. How will Class Counsel be paid?

OBJECTING TO THE SETTLEMENT PAGE 5

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

EXCLUDING YOURSELF FROM THE SETTLEMENT PAGE 6

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

THE COURT’S FINAL APPROVAL HEARING PAGE 6

- 19. When and where will the Court decide whether to approve the Settlement?
- 20. Do I have to come to the Final Approval Hearing?
- 21. May I speak at the Final Approval Hearing?

IF YOU DO NOTHING PAGE 7

- 22. What happens if I do nothing?

GETTING MORE INFORMATION..... PAGE 7

- 23. Are more details about the Settlement available?
- 24. How do I get more information?

BASIC INFORMATION

1. Why is this Notice being provided?

The Court directed that this Notice be provided because you have a right to know about a proposed settlement that has been reached in this class action lawsuit and about all your options before the Court decides whether to grant final approval of the Settlement. If the Court approves the Settlement, and after any objections or appeals are resolved, the Claims Administrator appointed by the Court will distribute the payments that the Settlement allows. This Notice explains the lawsuit, the Settlement, your legal rights, what payments are available, who is eligible for them, and how to get them.

The Court in charge of this case is the United States District Court for the Central District of California (the “Court”). The case is known as *Yvette Price v. First Financial Security, et al.*, Case No. 2:24-cv-10985-MCS-RAO (the “Lawsuit”). The person who filed the Lawsuit is called the Plaintiff and the entity she sued, First Financial Security, Inc., is called the Defendant.

2. What is this lawsuit about?

The Lawsuit claims that Defendant was responsible for certain disclosures of consumer data that may have contained personally identifiable information and/or protected health information (the “Data Incident”). The Lawsuit seeks, among other things, relief for persons who were injured by the Data Incident.

Defendant has denied and continues to deny all the allegations and claim made in the Lawsuit, as well as all charges of wrongdoing or liability against it.

3. What is a class action?

In a class action, one or more people called Class Representatives sue on behalf of people who have similar claims. Together, all these people are called a Class or Class Members. One Court and one Judge resolves the issues for all Class Members.

4. Why is there a Settlement?

The Court did not decide in favor of Plaintiff or Defendant. Instead, Plaintiff negotiated a settlement with Defendant that allows Plaintiff, Class Members, and Defendant to avoid the risks and costs of lengthy and uncertain litigation and the uncertainty of a trial and appeals. It also allows Class Members to obtain payment and/or other benefit without further delay. The Class Representative and her attorneys think the Settlement is best for all Class Members. This Settlement does not mean that Defendant did anything wrong.

WHO IS INCLUDED IN THE SETTLEMENT?

5. How do I know if I am part of the Settlement?

You are part of this Settlement as a Class Member if your Private Information was compromised in the data breach announced by First Financial Security, Inc. that occurred on or around October 17, 2023.

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

Yes. Specifically excluded from the Classes are: First Financial Security, Inc., and its affiliates, parents, subsidiaries, officers, and directors, as well as the judge(s) presiding over this matter and the clerks of said judge(s).

THE SETTLEMENT BENEFITS—WHAT YOU GET IF YOU QUALIFY

7. What does the Settlement provide?

Class Members can enroll in two years of free medical/credit monitoring services. See Question 8 for how to enroll.

In addition, the Settlement will provide cash payments and/or other benefits to Class Members who timely submit valid claims, as described in Question 9.

First Financial has also provided equitable relief in the form of security enhancements made in part as a result of this lawsuit.

In exchange for these benefits, the Classes agree to release claims against First Financial.

8. How do I enroll in medical/credit monitoring?

The notice you received contains an Enrollment Code for a two-year subscription to CyEx Medical Shield Complete.

To enroll, visit www.FirstFinancialSettlement.com and enter your Enrollment Code along with the other information requested. Your CyEx Medical Shield Complete subscription will become active once the Court grants Final Approval to this Settlement.

9. What cash compensation is available?

Reimbursement for up to \$500 in out-of-pocket expenses that were incurred as a result of the Data Incident: (i) unreimbursed bank fees; (ii) unreimbursed card reissuance fees; (iii) unreimbursed overdraft fees; (iv) unreimbursed charges related to unavailability of funds; (v) unreimbursed late fees; (vi) unreimbursed over-limit fees; (vii) long distance telephone charges; (viii) cell minutes

(if charged by minute), Internet usage charges (if charged by the minute or by the amount of data usage and incurred solely as a result of the Data Incident), and text messages (if charged by the message and incurred solely as a result of the Data Incident); (ix) unreimbursed charges from banks or credit card companies; (x) postage, gasoline for travel, and other incidental expenses; (xi) interest on payday loans due to card cancellation or due to over-limit situation incurred solely as a result of the Data Incident; (xii) up to three hours of documented lost time spent dealing with the Data Incident, e.g., time spent dealing with replacement card issues, reversing fraudulent charges, rescheduling medical appointments and/or finding alternative medical care and treatment, retaking or submitting to medical tests, locating medical records, retracing medical history, and any other demonstrable form of disruption to medical care and treatment (calculated at the rate of \$20 per hour), but only if at least one full hour was spent, and only if the time can be documented with reasonable specificity by answering the questions on the Claim Form; and (xiii) costs of credit report(s), credit monitoring, or other identity theft insurance product purchased by Class Members between October 17, 2023 and the date of the Preliminary Approval Order.

To claim a payment, you must provide all information requested in the Claim Form and any additional information requested by the Claims Administrator.

HOW TO GET BENEFITS—SUBMITTING A CLAIM FORM

10. How do I get benefits from the Settlement?

To ask for a payment, you must complete and timely submit a Claim Form. Claim Forms are available at www.FirstFinancialSettlement.com, where you must also submit your Claim Form online or via U.S. mail postmarked no later than **July 20, 2026**.

11. How will claims be decided?

The Administrator will initially decide whether the information provided on a Claim Form is complete and valid. The Administrator may require additional information from any claimant and will specify a time within which any such additional information must be provided. If the required information is not provided within the time specified, the claim will be considered invalid and will not be paid.

Additional information regarding the claims process can be found in the Settlement Agreement, available at www.FirstFinancialSettlement.com.

12. When will I get my payment?

The Court will hold a Final Approval Hearing at 9:00 a.m. on **November 9, 2026** to decide whether to approve the Settlement. If the Court approves the Settlement, there may be appeals. It is always uncertain whether any appeals can be resolved favorably and resolving them can take time. It also takes time for all the Claim Forms to be processed, depending on the number of claims submitted and whether any appeals are filed. Please be patient.

REMAINING IN THE SETTLEMENT

13. Do I need to do anything to remain in the Settlement?

You do not have to do anything to remain in the Settlement, but if you want a payment and/or other benefit you must timely submit a Claim Form online or by mail postmarked by **July 20, 2026**.

14. What am I giving up as part of the Settlement?

If the Settlement becomes final, you will give up your right to sue Defendant for the claims being resolved by this Settlement. The specific claims you are giving up against Defendant are described in the Settlement Agreement. You will be “releasing” Defendant and all related people or entities as described in the Settlement Agreement. The Settlement Agreement is available at www.FirstFinancialSettlement.com.

The Settlement Agreement describes the released claims with specific descriptions, so read it carefully. If you have any questions about what this means you can talk to the law firms listed in Question 15 for free or you can, of course, talk to your own lawyer at your own expense.

THE LAWYERS REPRESENTING YOU

15. Do I have a lawyer in this case?

Yes. The Court appointed Thiago M. Coelho, Chumahan B. Bowen, Lauren M. Lenzion, Jennifer M. Leinbach, Jesenia M. Martinez, and Jesse S. Chen, to represent you and other Class Members. These lawyers are called Class Counsel. You will not be charged for these lawyers. If you want to be represented by your own lawyer, you may hire one at your own expense.

16. How will Class Counsel be paid?

If the Settlement is approved and becomes final, Class Counsel will ask the Court to award attorneys’ fees not to exceed \$396,000.00 for attorneys’ fees plus reasonable costs and expenses of the Litigation. Class Counsel will also request approval of a service award of \$5,000.00 for the Plaintiff as the Class Representative. If approved, these amounts, as well as the costs of notice and Administration, will be paid by Defendant, with no additional cost to you or Class Members.

OBJECTING TO THE SETTLEMENT

You can tell the Court that you do not agree with the Settlement or some part of it.

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

If you are a Class Member, you can object to the Settlement if you do not like it. You can give reasons why you think the Court should not approve the Settlement. The Court will consider your views before making a decision. To object, you can submit to the Administrator a written notice stating that you object to the Settlement in *Yvette Price v. First Financial Security, et al.*, U.S. District Court for the Central District of California, Case No. 2:24-cv-10985-MCS-RAO at the address below:

Claims Administrator
First Financial Data Incident Settlement ATTN: Objection Request P.O. Box 25226 Santa Ana, CA 92799-9958

Please note, you cannot object to the Settlement if you also opt out of the Settlement.

An objecting Class Member has the right, but is not required, to attend the Final Approval Hearing. Any Class Member has the right to appear at the Final Approval hearing to present objections, regardless of whether they submitted a written objection. If you intend to appear at the Final Approval Hearing, either with or without counsel, you may also file a notice of appearance with the Court (as well as serve the notice on Class Counsel and Defendant’s Counsel) by the Objection Deadline.

If you intend to appear at the Final Approval Hearing through counsel, you may also identify the attorney(s) representing you who will appear at the Final Approval Hearing and include the attorney(s) name, address, phone number, e-mail address, state bar(s) to which counsel is admitted, as well as associated state bar numbers.

EXCLUDING YOURSELF FROM THE SETTLEMENT

18. How do I opt out of the Settlement?

If you do not want to receive any benefits from the Settlement, and you want to keep your right, if any, to separately sue the Defendant about the legal issues in this case, you must take steps to exclude yourself from the Settlement Class. This is called “opting out” of the Class. To opt out of the Settlement Class, you must individually sign and timely submit written notice of such intent to the Administrator at:

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

The written notice must clearly manifest your intent to opt-out of the Class, and must be postmarked no later than later than **September 18, 2026**.

If you submit a valid and timely opt out, you will not receive any benefits under the Settlement, and will not be bound by the terms of this Settlement Agreement.

THE COURT’S FINAL APPROVAL HEARING

The Court will hold a hearing to decide whether to approve the Settlement. You may attend and you may ask to speak, but you do not have to.

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

The Court will hold a Final Approval Hearing at **9:00 a.m. on November 9, 2026**, in Courtroom 7C, 7th Floor of the United States District Court for the Central District of California, First Street Courthouse, located at 350 West 1st Street, Los Angeles, California 90012. At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate. The Court will take into consideration any properly-filed written objections and may also listen to people who have asked to speak at the hearing (*see* Question 16). The Court will also decide whether to approve fees and reasonable litigation costs to Class Counsel, and the service award to the Plaintiff.

20. Do I have to come to 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 file an objection, you do not have to come to Court to talk about it. You may also hire your own lawyer to attend, at your own expense, but you are not required to do so.

21. May I speak at the Final Approval Hearing?

Yes, you may ask the Court for permission to speak at the Final Approval Hearing. To do so, you must follow the instructions provided in Question 16 above.

IF YOU DO NOTHING

22. What happens if I do nothing?

If you do nothing, you will not receive any monetary compensation from this Settlement. If the Court approves the Settlement, you will be bound by the Settlement Agreement and the Release. This means you will not be able to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against Defendant or related parties about the issues involved in the Lawsuit, resolved by this Settlement, and released by the Settlement Agreement.

GETTING MORE INFORMATION

23. Are more details about the Settlement available?

Yes. This Notice summarizes the proposed Settlement. More details are in the Settlement Agreement, which is available at www.FirstFinancialSettlement.com, or by writing to the Administrator, P.O. Box 25226, Santa Ana CA 92799.

24. How do I get more information?

Go to www.FirstFinancialSettlement.com, call 1 (833) 386-6593, or write to the Administrator, P.O. Box 25226, Santa Ana CA 92799.

***Please do not call the Court or the Clerk of the Court for additional information.
They cannot answer any questions regarding the Settlement or the Lawsuit.***