

LEGAL NOTICE

NOTICE DATE: NOVEMBER 5, 2025

If You Are a Non-Bank Operator of ATM Terminals (Including Registered ISOs and Their Affiliates), A Class Action Lawsuit May Affect Your Rights.

You may be affected by a class action lawsuit about whether the Mastercard and Visa ATM Access Fee Rules (requiring an ATM terminal's surcharges to be equal for all networks) violates antitrust laws.

The lawsuit is called *National ATM Council, Inc., et al. v. Visa Inc., et al.*, No. 1:11-cv-01803-RJL in the United States District Court for the District of Columbia. The Court decided this lawsuit should be a class action on behalf of a "Class" that could include you. This notice summarizes your rights and options. More information is in a detailed notice available at the website below. If

you're included, you have to decide whether to stay in the Class and be bound by its results or ask to be excluded and keep your right to sue Mastercard and Visa separately from this case. **There is no money available now and no guarantee there will be.**

ARE YOU AFFECTED?

All independent (non-bank) ATM Operators that originated an Authorized Surcharged ATM Cash Disbursement at a Qualified ATM in the United States between October 1, 2007 and November 5, 2025 are Class Members. An "Authorized Surcharged ATM Cash Disbursement" is a disbursement to a cardholder using a payment card issued by a U.S.-based financial institution at an ATM that accesses a cardholder's source of funds using an electronic connection to any Mastercard or Visa ATM Network for which a surcharge was levied on the cardholder by the ATM Operator.

WHAT IS THIS CASE ABOUT?

The lawsuit claims Mastercard and Visa enacted ATM Access Fee Rules that violate federal antitrust laws by requiring the same surcharge for all networks at an ATM. The lawsuit seeks money for the Class for inflated network acquirer fees. Mastercard and Visa deny they did anything wrong or that the Access Fee Rules violate antitrust laws. **The Court has not decided who is right.** The Class will have to prove their claims at a trial.

WHO REPRESENTS YOU?

The Court appointed Shinder Cantor Lerner LLP and Mogin Law LLP to represent you as Class Counsel. You do not have to pay Class Counsel to participate. Instead, if Class Counsel gets money for the Class, they will ask the Court for attorneys' fees and costs. If approved, these fees and costs would be taken from any money obtained or paid separately by Visa and Mastercard. You may hire your own lawyer, but you may have to pay them.

WHAT ARE YOUR OPTIONS?

You have a choice of whether to stay in the Class, and **you must decide this now**. If you stay in the Class, you will be legally bound by all orders of the Court, and you won't be able to sue, or continue to sue, Mastercard or Visa for these claims as part of any other lawsuit. If money is obtained, you will be notified about how to get a share. To stay in the Class, you do not have to do anything now.

Who's affected?

Independent ATM Operators in the U.S. who originated a cash disbursement between October 1, 2007 and November 5, 2025 through a Mastercard or Visa ATM network.

If you ask to be excluded from the Class, you cannot get any money from this lawsuit if it is awarded, but you will keep any rights to sue for these claims and will not be bound by any orders or judgments of the Court. To ask to be excluded, send a letter to the address below, postmarked by **January 4, 2026**, that says you want to be excluded from *NAC v. Visa Inc.* *You must include specific information regarding the terminals for which you are requesting exclusion.* A checklist of the information required to request exclusion is available at the website below or by contacting the Class Administrator.

HOW CAN YOU GET MORE INFORMATION?

For a detailed notice, instructions on how to request exclusion for one or more terminals, and other documents, visit www.ATMOperatorClassAction.com or write to: ATM Operator Class Action, P.O. Box 170707, Milwaukee, WI 53217, or call the Class Administrator at the number below.

QUESTIONS? CALL TOLL-FREE 1-866-905-8124 OR VISIT WWW.ATMOPERATORCLASSACTION.COM.