

Withdrew Cash from a Non-Bank ATM and were Assessed a Surcharge?

You Could Get Money From a \$167.5 Million Settlement.

Records show you could be affected by a proposed \$167.5 million Settlement in a class action lawsuit with Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Plus System, Inc. (“Visa”), and Mastercard Incorporated and Mastercard International Incorporated d/b/a Mastercard Worldwide (“Mastercard”). The lawsuit claims Visa and Mastercard violated antitrust laws when they created operating rules that prohibited independent automated teller machine (“IATM”) operators from charging different ATM surcharges (also called access fees). IATM operators were not allowed to “discount” or charge cardholders a lower access fee if transactions could be processed on competing networks that cost less than the Visa or Mastercard networks. Therefore, cardholders paid higher access fees to use IATMs than they should have. Visa and Mastercard deny the claims in the lawsuit and that they did anything wrong.

What are the related lawsuits?

This notice is about the case known as *Burke v. Visa Inc.*, No. 1:11-cv-01882 in the United States District Court for the District of Columbia. You may have received notices about two other related (or parallel) lawsuits in the same court called *Mackmin v. Visa Inc.*, No. 1:11-cv-01831 and *National ATM Council v. Visa Inc.*, No. 1:11-cv-01803 that are proceeding at the same time. Each case involves different groups with similar claims. The choices class members make in this case will not affect their rights in the other related lawsuits.

Am I included?

Generally, you are included in the Nationwide Class if you are in the United States, were charged a surcharge (or access fee) to withdraw cash from your deposit account using an ATM or pin-debit card at an independent ATM located in the United States (including its territories) between October 24, 2007, and August 14, 2026, and were not fully reimbursed by your bank. You may also be part of the Statewide Classes for California, Illinois, Massachusetts, and Michigan. You may be able to get money from this Settlement. Visit the website, www.NonbankATMSurchargeSettlement.com, for more information and the full class definition.

What does the Settlement provide?

Visa will pay \$88,775,000 and Mastercard will pay \$78,725,000 into a Settlement Fund. After deductions for attorneys’ fees, litigation costs, and other expenses; notice and administration costs; and service awards, the Settlement Fund will be distributed proportionally (or *pro rata*) to each valid claim.

How can I get payment?

Submit a claim form online or by mail postmarked by **February 10, 2027**.

What are my rights?

Even if you do nothing, you will be bound by the Court’s decisions. If you want to keep your right to sue Visa and Mastercard yourself, you must exclude yourself by **December 11, 2026**. If you do not exclude yourself, you may object to the Settlement by **December 11, 2026**. Details on how to request exclusion or object are available at www.NonbankATMSurchargeSettlement.com.

The Court will hold a hearing on February 17, 2027, to consider whether to approve the Settlement, a request for attorneys’ fees of up to 30% of the Settlement Fund, reimbursement of costs and expenses, and service awards up to \$17,500 for each of the class representatives. You or your own lawyer may appear and speak at the hearing at your own expense.

For more information: 1-866-893-1052 www.NonbankATMSurchargeSettlement.com

Para recibir una notificación en español, llama al o visita nuestro sitio web.