

Did you use your Visa or Mastercard debit card or Visa, Mastercard, or Discover non-rewards credit card to make a purchase from 2015 to 2022?

Your rights may be affected by a class action settlement.

Did you use your Visa, Mastercard, or Discover non-rewards credit card to make a purchase in Illinois from 2016 to 2022?

You could get money from a \$17.5 million settlement.

There is a Settlement in a class action lawsuit that claims American Express Company and American Express Travel Related Services Company, Inc. (“Amex”) has rules or provisions in its merchant agreements that do not allow merchants who accept American Express cards for payment to “steer” or encourage customers to pay with a different card that may charge the merchant a lower fee. Merchants then raise their prices to cover the Amex fee and charge all customers the same price. Therefore, customers who do not use an Amex card to make purchases end up paying more money than they would have without these rules. Amex denies that it did anything wrong.

You may have seen a previous notice about the Court certifying debit card and non-rewards credit card classes in this case (“Certified Classes”). That case went to trial, and the jury returned a verdict. This notice is about the post-verdict Settlement with Amex.

Who is included in the Settlement?

Generally, you are included in the Settlement if you are in one or more of the following classes:

- **Debit card classes:** if you are a person who is a Visa or Mastercard debit card holder, and you, or an authorized user, used this debit card to purchase a good or service from one or more Qualifying Merchants in Alabama, the District of Columbia, Illinois, Kansas, Maine, Mississippi, North Carolina, Oregon, or Utah. Your account address and the purchase made had to be in the same state and in Alabama, the District of Columbia, Maine, North Carolina, Oregon, or Utah from January 29, 2015, to June 1, 2022, or Kansas, Illinois, or Mississippi from January 29, 2016, to June 1, 2022.
- **Non-rewards credit card classes:** if you are a person who is a card holder of a Visa, Mastercard, or Discover general purpose credit or charge card that does not offer credit card rewards or charge an annual fee, and you, or an authorized user, used this card to purchase a good or service from one or more Qualifying Merchants in the District of Columbia, Kansas, or Illinois. Your billing address and the purchase made had to be in the same state and in the District of Columbia from January 29, 2015, to June 1, 2022, or Kansas or Illinois from January 29, 2016, to June 1, 2022.

Visit the website below for more specific information, including the full list of Qualifying Merchants and who is excluded from the classes.

"FRE 408"

What does the Settlement provide?

Amex will pay \$17.5 million into a Settlement Fund. This amount will be used to pay taxes; notice and administration costs; attorneys' fees and expenses; service awards to the class representatives; other costs, fees, and expenses; and money to eligible Illinois non-rewards credit card Class Members.

Who can get a payment from the Settlement?

You may file a claim to get a payment from the Settlement if you are in the Illinois non-rewards credit card class, meaning if you are a person who is a card holder, you have a Visa, Mastercard, or Discover general purpose credit or charge card account that does not offer credit card rewards or charge an annual fee, and you, or an authorized user, used this card to purchase a good or service from one or more Qualifying Merchants in Illinois. Your billing address and the purchase made had to be in Illinois from January 29, 2016, to June 1, 2022.

How can I get a payment?

If you are part of the Illinois non-rewards credit card class, you must submit a claim form online or by mail by May 19, 2026. If your claim is valid, you will get an equal (or *per capita*) share of the Settlement Fund (after costs, fees, and expenses are deducted). Your payment amount will depend on the number of valid and timely claims.

What are your options?

If you did not exclude yourself previously, you are bound by the Court's decisions. You may object to the Settlement by April 29, 2026. Detailed information about how to object is available on the website, www.AmexAntitrust.com.

The Court will hold a Final Hearing on June 17, 2026, to consider if it will approve the Settlement and a request for attorneys' fees up to 33% of the Settlement Fund and expenses up to \$8 million and service awards for the class representative. You or your own lawyer may appear and speak at the hearing at your own expense, although you are not required to do so.

FOR MORE INFORMATION

Visit: www.AmexAntitrust.com

Call 1-877-315-0587