

ARE YOU AN ATM OPERATOR THAT ORIGINATED AN AUTHORIZED SURCHARGED ATM CASH DISBURSEMENT?

YOU MAY BE ELIGIBLE TO RECOVER MONEY!

SUMMARY

Total Settlements Reached:
No Settlements At This Time

Class Period:
October 1, 2007 - Present

Filing Deadline:
Not Established

*Specific information about the class
action(s) listed below*

"Eligible Class Members": Includes all "ATM Operators" (defined below) that originated an "Authorized Surcharged ATM Cash Disbursement" (defined herein) at a "Qualified ATM" (defined herein) on or after October 1, 2007. Excluded from this definition are any bank, credit union, or other financial institution that deploys or operates ATMs, including any chartered state or federal bank or credit union or issuer of Visa, Inc., Visa U.S.A., Inc., Visa International Service Association and Plus System, Inc. (collectively, "Visa") and/or Mastercard Incorporated and Mastercard International, Inc. (collectively, "Mastercard") payment cards.

Federal, state, and local governmental entities are also excluded.

"ATM Operator": Any person or entity that owned, operated or leased a Qualified ATM by a Mastercard Member or Visa Member, or by such Member's agent, to originate an ATM Cash Disbursement through connecting the Qualifying ATM to the Visa ATM Network (including the Plus ATM network, Interlink ATM network, Visa Electron ATM network or any other network owned or operated by Visa) or Mastercard ATM Network (including the Maestro ATM network, the Cirrus ATM network, the Mastercard ATM network or any other network owned or operated by Mastercard).

"Authorized Surcharged ATM Cash Disbursement": Currency including travelers cheques, obtained by accessing a cardholder's source of funds using an electronic connection to any Mastercard or Visa ATM Network at an ATM at which the cardholder's PIN was accepted, paid out to a cardholder using a payment card issued by a U.S.-based financial institution for which an access fee or surcharge was levied on the cardholder by the ATM Operator.

"Qualified ATM": An unattended payment card magnetic-stripe or payment card chip-reading terminal located in any of the 50 United States or the District of Columbia that has electronic and telecommunications capability, accepts PINs, and disburses currency.

This is not an official Court Notice. For additional information, visit the Court-approved website once one is made available or contact Class Counsel or the Class Administrator. Class members need not sign up for a third-party service in order to participate in any potential monetary relief. No-cost assistance will be available from the Class Administrator and Class Counsel during any potential claims-filing period. As described below, FRS believes that we provide services that could increase your potential recovery and that are unlikely to be provided by the Class Administrator or Class Counsel. Please understand that you have the right to file on your own.

CLASS ACTION SUMMARY
**EMV CHIP – ATM OPERATORS
ANTITRUST CLASS ACTION**

Case History

In 2011, a lawsuit was filed in the District of Columbia that alleged Visa and Mastercard (the, “Defendants”) agreed to implement rules that restrained the surcharges ATM Operators may charge to cardholders and charged ATM Operators higher network acquirer fees in violation of federal law. It is impossible to predict the outcome, but money may become available to eligible class members if a settlement is reached with the Defendants in the future. FRS will update this Summary as the case progresses, and new information becomes available.

The Services FRS Provides: *Financial Recovery Strategies (FRS) is a class action claims management consultant; we are not a court appointed claims administrator or class counsel. If you hire FRS, FRS will work within your guidelines to manage the claims process. The services that FRS provides include the following: (i) notifying you when we believe that you may be eligible to participate in settlements likely to be valuable to you; (ii) endeavoring to enhance the likelihood that all of your eligible business units (e.g., subsidiaries, divisions, acquisitions and divestitures) are included in the claims process; (iii) to reduce the support needed from your in-house staff, providing advice on what, if any, documents need to be collected and maintained, and, when requested, assisting in that effort; (iv) when required documents are not available or are too burdensome to collect, attempting to develop innovative alternatives to satisfy documentation requirements and striving to obtain approval of those alternatives; (v) preparing, assembling and submitting your claim package, and managing it throughout the claims processing phase, including working with you to address any concerns or questions claims administrators may have; (vi) providing regular updates on the recovery process; (vii) reviewing your payment to assure that it has not been under calculated; and (viii) following up with you to assure that your recovery check is deposited. FRS’s recovery specialists are always available to answer any questions you may have.*

How to Retain FRS: *If you wish to hire FRS to file and manage a claim on your behalf, you must return a signed Claims Management Agreement and a signed Authority to File and Manage Claims. Before doing so, it is important that you understand their terms and make sure that all information about you is correct.*

To learn more about our services, visit www.FRSCO.com.