

BY ORDER OF THE U.S. DISTRICT COURT FOR THE DISTRICT OF MARYLAND

If you are a Maryland resident, and Genesis Financial Solutions, Inc. (“Genesis”) owns the right to collect payments of principal, interest and fees on your credit card account, you could be part of a Class Action Settlement that affects your rights.

The U.S. District Court for the District of Maryland authorized this notice.

This is not a solicitation from a lawyer.

- Genesis has agreed to resolve a lawsuit about whether its consumer lending and credit related business practices in Maryland involving personal loans of less than \$25,000 violated the Maryland Consumer Loan Law, Md. Code Ann., Com. Law, § 12-314 and the Maryland Credit Services Businesses Act, Md. Code Ann., Com. Law, § 14-1901.
- The proposed class Settlement avoids litigation costs and risks, pays money to Settlement Class Members, and releases Genesis and related parties from potential liability. Genesis denies wrongdoing or liability.
- Under the proposed Settlement, Genesis will create a Settlement Payment Fund of **\$4,000,000** for all Class members who do not opt-out, or exclude themselves, from the Settlement, and who submit a valid claim by June 29, 2026. Genesis also will pay \$100,000 for Administrative Costs. Subject to Court approval, Genesis will pay \$25,000 to the Class Representative, and \$1,700,000 to Class Counsel for attorneys’ fees and costs; those payments will **not** reduce any payments to Settlement Class Members.
- Details of the background of the lawsuit against Genesis, as well as specifics regarding the proposed Settlement can be found at www.MarylandGenesisSettlement.com.
- If you received a notice about this Settlement by email or mail, you are in the Settlement Class according to Genesis’s records. **If you are a Settlement Class Member, your legal rights are affected whether you act, or don’t act. Read this notice carefully.**

YOUR LEGAL RIGHTS AND OPTIONS	
DO NOTHING AND/OR FILE A CLAIM	If you do nothing, you will remain a member of the Class. To receive a payment, you must submit a valid claim by June 29, 2026. If you do not submit a timely claim, and you do not exclude yourself from the Settlement, you will not receive a payment, but you will still be bound by this Settlement and the Court’s orders in this case.
EXCLUDE YOURSELF	Get no settlement benefits. This is the only option that allows you to ever be part of any other lawsuit against Genesis about the legal claims in this case.
OBJECT	If you object to the Settlement, you may write to the Court about why you don’t like the Settlement.
GO TO A HEARING	You may ask to speak in Court about the fairness of the Settlement.

- These rights and options — **and the deadlines to exercise them** — are explained in this notice.
- The Court in charge of this case still has to decide whether to approve the Settlement. Payments will be made if the Court approves the Settlement and after any appeals are resolved. Please be patient.
- **PLEASE DO NOT CONTACT THE COURT DIRECTLY.** The Court cannot provide you with legal advice or any opinion regarding the lawsuit or proposed Settlement.

QUESTIONS? CALL 1-866-274-4004 TOLL FREE,
OR VISIT www.MarylandGenesisSettlement.com

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BASIC INFORMATION

1. Why did I get this Notice?

You received this notice because Genesis's records show that you are a Maryland resident who obtained credit in the amount of \$25,000 or less, who made at least one purchase or took at least one cash advance, and who made at least one payment, where the credit application was submitted from Maryland, and where Genesis owns, through agreements with a third-party bank, the exclusive right to collect all payments of principal, interest and fees on the loan.

The Court sent this notice because Settlement Class Members have a right to know about this class action Lawsuit and Settlement, and about your option to exclude yourself from the class action and Settlement if you so desire.

The Court in charge of the case is the U.S. District Court for the District of Maryland, and the case is known as *Ford v. Genesis Financial Solutions, Inc.*, Case No. 8:23-cv-02156-DLB.

2. What is this lawsuit about?

The lawsuit alleges that Genesis made or serviced personal loans to consumers in Maryland of less than \$25,000, and that Genesis should have had a license under the Maryland Consumer Loan Law, Md. Code Ann., Com. Law, § 12-314 and the Maryland Credit Services Businesses Act, Md. Code Ann., Com. Law § 14-1901. Genesis disputes and denies the allegations and any liability, including on the ground that the credit card accounts at issue were at all times issued and owned by banks.

3. Why is this a class action?

In a class action, one or more individuals called Class Representatives (in this case Steve Ford), file claims on behalf of themselves as well as other individuals who have similar claims. If a Court determines that those similar claims can all be settled in one lawsuit, the Court may permit the claims to proceed as a class action for settlement purposes. In that way, one court can resolve the issues for all Settlement Class Members, except for those who exclude themselves. The U.S. District Court for the District of Maryland is in charge of this class action.

4. Why is there a Settlement?

The Court did not decide in favor of Class Representative or Genesis. Class Counsel think the Settlement Class could have recovered money if they won at trial. Genesis thinks the case would not have proceeded as a class action and that the Settlement Class would not recovered at trial. But there has been no trial or rulings on the claims or defenses. Instead, both sides agreed to settle. That way, they avoid the cost, delay, and uncertainty of trial, and Settlement Class Members can receive compensation. Class Counsel think the Settlement is best for all Settlement Class Members.

WHO IS IN THE SETTLEMENT

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

The parties agreed and the U.S. District Court for the District of Maryland decided that everyone who fits the following description is a Settlement Class Member (with some exceptions, see number 6, below):

All Maryland residents who obtained credit in the amount of \$25,000 or less, who made at least one purchase or took at least one cash advance, and who made at least one payment, where the

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credit application was submitted from Maryland, and where Genesis owns, through agreements with a third-party bank, the exclusive right to collect all payments of principal, interest and fees on the loan.

If you received a notice about this Settlement by email or mail without having requested a copy, then you are in the Settlement Class according to Genesis's records.

6. Are there exceptions to being included?

Excluded from the class are all persons whose claims are barred by the applicable statute of limitations, all employees or representatives of Defendants, and all Court personnel.

7. I'm still not sure if I am included.

If you are still not sure whether you are included, you can ask for free help. You can call 1-866-274-4004 or visit www.MarylandGenesisSettlement.com for more information.

8. What am I giving up to stay in the Settlement?

If you fit the Settlement Class definition, you will remain a Settlement Class Member; unless you exclude yourself from this case, that means that you can't sue, continue to sue, or be part of any other lawsuit against Genesis or related parties for any claim that shares the same "factual predicate" with claims alleged in this case. In return for the benefits of the Settlement, Settlement Class Members who do not exclude themselves or "opt out" will release Genesis and related parties from all claims for actual, statutory, and punitive damages under the Maryland Consumer Loan Law, Md. Code Ann., Com. Law §§ 12-301 et seq.; the Maryland Credit Services Business Act, Md. Code Ann., Com. Law §§ 14-1901, et seq.; Maryland Collection Agency Licensing Act, Md. Code Ann., Bus. Reg. 7-101, et seq.; the Maryland Consumer Debt Collection Act., Md. Code Ann., Com. Law §§ 14-201 et seq.; the Maryland Consumer Protection Act, Md. Code Ann., Com. Law §§ 12-101 et seq.; the Maryland Declaratory Judgment Act, Md. Code Ann., Cts. & Jud. Pro. §§ 3-401 et seq; negligence; unjust enrichment; lack of consideration; and money had and received; and all other statutory, common law, or equitable claims arising out of or in any way related to Releasees relationship with the Class Members to the fullest extent permitted by applicable law, including in connection with balances and collections. This release extends only to claims that share the factual predicate as the claims in the Complaint, consistent with the holding in *McAdams v. Robinson*, 26 F.4th 149 (4th Cir. 2022). The full text of the release and full list of released parties is in the Settlement Agreement, which is available to be viewed at www.MarylandGenesisSettlement.com. Staying in the Settlement also means that all of the Court's orders will apply to you and legally bind you.

THE SETTLEMENT BENEFITS – WHAT YOU GET

9. What does the Settlement provide?

Genesis has agreed to pay **\$4 million** into a fund to make payments to Settlement Class Members (the "Settlement Payment Fund"), and to pay an additional \$100,000 for Administrative Costs. The Settlement Payment Fund will be used to make payments to all Settlement Class Members who can be located and who submit valid claims.

The exact amount that valid claimants will receive, though, is not currently known. The final payment depends upon the final number of Settlement Class Members who submit valid claims. At this point, Genesis advises that there may be as many as 125,000 Settlement Class Members. If every Settlement Class Member submits a valid claim, and Administrative

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Costs are no more than \$200,000 in total, then valid claimants can expect to receive a net Settlement payment of approximately \$30. If fewer than all Settlement Class Members submit valid claims, then valid claimants may receive a higher Individual Settlement Payment. Administrative Costs in excess of \$200,000 will also reduce the amount of each Individual Settlement Payment. Genesis has also agreed to pay an incentive payment of \$25,000.00 to the Representative Plaintiff, Steve Ford, subject to Court approval. The incentive fee is intended to compensate the Class Representative for time devoted to the pursuit of this action. Any amounts approved by the Court as an incentive fee will not reduce the amount that you should expect to receive.

Genesis has also agreed to pay attorney's fees and costs of \$1,700,000, subject to Court approval. Payment of attorney's fees and costs will not reduce the amount of the Settlement Payment Fund.

The Settlement Agreement provides additional benefits to the Class beyond the payment from the Common Fund. Genesis agrees that it will revise its cardholder agreements for current and future Maryland residents to require no less than 45 days-notice prior to any changes to the arbitration provisions and to give cardholders the right to reject any proposed amendment to such provision before such changes take effect. Genesis further agrees that, in the event of a dispute in the future with a cardholder, it will not contend that it can amend or eliminate arbitration provisions after a cardholder has given notice of an intent to arbitrate a dispute.

The Settlement Agreement also recognizes and accounts for the fact that some Class Members cannot be located or have died. If any money is remaining in the Settlement Payment Fund following payment to all Class Members who submit valid claims, then the balance will be distributed as *cy pres* benefits. With the approval of the Court, *cy pres* benefits will be distributed equally between the CASH Campaign of Maryland, the Maryland Council on Economic Education, and the University of Maryland Francis King Carey School of Law.

10. Can I receive more than one Individual Settlement Payment?

If the funds in the Settlement Payment Fund are not fully exhausted after all initial Individual Settlement Payments have expired and become void, due to uncashed checks or otherwise, the Settlement Administrator shall calculate whether the remaining funds are sufficient to make a second distribution of \$5.00 or more to Participating Settlement Class Members. If a second distribution can be made in payments equaling or exceeding \$5.00, a second distribution will be made. You will not receive any payment if you do not submit a valid claim.

HOW YOU RECEIVE AN INDIVIDUAL SETTLEMENT PAYMENT

11. Do I need to submit a Claim Form?

Yes. If you are a member of the Settlement Class and you wish to receive a payment, you must submit a valid claim form by June 29, 2026. You can do so: (1) electronically at www.MarylandGenesisSettlement.com; or (2) by mail. A printable claim form and additional information about submitting a claim is available at www.MarylandGenesisSettlement.com. Claim forms must include (1) your name, (2) email address (if any), (3) any unique claimant ID code and/or other information required by the Settlement Administrator to confirm your identity; (4) your mailing address, and (5) whether you want to receive your Individual Settlement Payment via a paper check or as an electronic payment.

The Court will hold a hearing on October 20, 2026, to decide whether to approve the Settlement. If the Court approves the Settlement after that, and there are no appeals, all Class members will be sent a Settlement payment by the Settlement Administrator within forty-five (45) calendar days of the Effective Date, which occurs after the Court's final approval of the Settlement.

12. What am I giving up by staying in the Class?

Unless you exclude yourself, you will remain in the Settlement Class, and that means that you can't sue, continue to sue, or be part of any other lawsuit against Genesis about the legal issues in *this* case, whether or not you submit a valid claim form to receive a payment. It also means that all of the Court's orders will apply to you and legally bind you.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you don't want to benefit from this Settlement, and instead want to keep the right to sue or continue to sue Genesis, on your own, about the legal issues in this case, then you must take steps to get out. This is called excluding yourself — or is sometimes referred to as “opting out” of the Settlement Class.

13. How do I get out of the Settlement?

To exclude yourself from the Settlement, you must send a letter by mail saying that you want to be excluded from the Class in *Ford v. Genesis Financial Solutions, Inc.* Be sure to include your name, address, telephone number, email address, and your signature. You must mail your exclusion request postmarked no later than **June 29, 2026** to the Settlement Administrator at:

Ford v. Genesis Financial Solutions, Inc. Class Action Settlement
c/o Strategic Claims Services
P.O. Box 230
600 N Jackson Street, Suite 205
Media, PA 19063

If you ask to be excluded by the deadline, you will not be eligible for any Individual Settlement Payment, and you cannot object to the Settlement, but you will not be legally bound by anything that happens in this lawsuit. Full details regarding the exclusion process are available in the Settlement Agreement and at www.MarylandGenesisSettlement.com.

14. If I don't exclude myself, can I sue Genesis later?

No. If you fit the Settlement Class definition, unless you exclude yourself, you give up any right to sue Genesis. You must exclude yourself from *this* Settlement Class to continue another lawsuit involving the same transactions as this case. Remember, the exclusion deadline is **June 29, 2026**.

15. If I exclude myself, can I get benefits from this Settlement?

No. If you exclude yourself, you cannot be part of this Settlement.

THE LAWYERS REPRESENTING YOU

16. Do I have a lawyer in this case?

The Court appointed Benjamin H. Carney (Lead Counsel) and Richard S. Gordon (Co-Counsel) of the law firm of Gordon, Wolf & Carney, Chtd., in Hunt Valley, Maryland, to represent you and other Settlement Class Members. These lawyers are

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called Class Counsel. Both attorneys have significant experience in handling similar class action cases. More information about Gordon, Wolf & Carney, its practice, and the lawyers' experience is available at www.GWCfirm.com.

You will not be individually charged for these lawyers. If you are a Settlement Class Member and you want to be represented by your own lawyer, and you do not request exclusion, you may hire a lawyer at your own expense and enter an appearance through that lawyer.

17. How will the lawyers be paid?

Class Counsel will ask the Court to approve a payment of \$1,700,000 for attorneys' fees and costs incurred litigating and settling this case. The fees would pay Class Counsel for investigating the facts, litigating the case, and negotiating the Settlement. Payment of attorney's fees and costs will *not* reduce the amounts to be paid to Settlement Class Members.

OBJECTING TO THE SETTLEMENT

You can tell the Court that you don't agree with the Settlement or some part of it.

18. Can I tell the Court if I don't like the Settlement or some part of it?

If you're a Settlement Class Member, you can object to the Settlement if you don't like any part of it. You can give reasons why you think the Court should not approve it. To object, you must do so by no later than **June 29, 2026**. An objection can be to the fairness, reasonableness and adequacy of the proposed Settlement, petitions for an incentive award or attorney's fees and expenses, or other related matters.

19. How do I tell the Court if I don't like the Settlement or some part of it?

Any objection must be filed with the Court in *Ford v. Genesis Financial Solutions, Inc*, Case No. 8:23-cv-02156-DLB and served on counsel with a postmark no later than June 29, 2026. To be considered, an objection must include the following information: (1) the Settlement Class Member's full name, address and current telephone number; (2) the name and telephone number of counsel, if any, for the objector, and, if so, whether counsel intends to submit a request for fees, in which case all factual and legal support for that request; (3) the nature and basis of all objections stated with specificity, including whether each such objection applies only to the objector, to a specific subset of the Settlement Class, or to the entire Settlement Class; (4) the identity of any witnesses the objector may call to testify; (5) a listing of all exhibits the objector intends to offer at the Final Approval Hearing, as well as true and correct copies of such exhibits; and (6) a statement of whether the objector intends to appear at the Final Approval Hearing, either with or without counsel. Any objection must be served on Class Counsel and counsel for Defendant at the time it is filed.

The addresses for filing with the Court and serving on counsel for the parties is:

COURT	CLASS COUNSEL	DEFENDANT'S COUNSEL
Clerk, U.S. District Court for the District of Maryland Southern Division 6500 Cherrywood Lane Greenbelt, MD 20770	Benjamin H. Carney, Esq. Gordon, Wolf & Carney, Chtd. 11350 McCormick Rd. Executive Plaza 1, Suite 1000 Hunt Valley, MD 21031	Jacquelyn E. Fradette SIDLEY AUSTIN LLP 1501 K Street, N.W. Washington, DC 20005

Any Settlement Class Member who fails to timely file and serve a written objection in compliance with this paragraph shall not be permitted to object to the approval of the Settlement, attorneys' fees or costs, or an incentive award, and shall be foreclosed from seeking any review by appeal or other mean of any terms of the Settlement or of any Order approving the Settlement.

20. What's the difference between objecting and excluding?

Objecting is simply telling the Court that you don't like something about the Settlement and that you don't want it approved. You can object only if you stay in the Settlement Class. Excluding yourself, on the other hand, is telling the Court that you don't want to be part of the Settlement Class. If you exclude yourself, you cannot object because you are excluded from the Settlement Class and the case no longer affects you.

THE COURT'S FAIRNESS HEARING

The Court will hold a hearing to decide whether to approve the Settlement as fair to the Class. You may attend and you may ask to speak, but you don't have to.

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

The Court is currently scheduled to hold a Fairness Hearing at 10:00 a.m. on October 20, 2026, in the U.S. District Court for the District of Maryland, Southern Division, 6500 Cherrywood Lane, Greenbelt, MD 20770. The time or place of the hearing could change, and you can contact the Settlement Administrator to find out if there is any change, at 1-866-274-4004 or www.MarylandGenesisSettlement.com. At this hearing the Court will consider whether the Settlement is fair, reasonable, and adequate. If there are timely and valid objections, the Court will consider them. After the hearing, the Court will decide whether to approve the Settlement. We do not know how long these decisions will take.

22. Do I have to come to the hearing?

No. But you are welcome to come at your own expense. If you exclude yourself from the Settlement Class or submit an objection, you don't have to come to Court to talk about it. As long as you timely submitted a request to opt-out or an objection, and included the required information, the Court will consider it. You may also pay your own lawyer to attend, but it's not necessary.

23. May I speak at the hearing?

You may ask the Court for permission to speak at the Fairness Hearing. To do so, you must send a letter saying that it is your "Notice of Intention to Appear in *Ford v. Genesis Financial Solutions, Inc.*, Case No. 8:23-cv-02156-

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DLB.” Be sure to include your name, address, telephone number, and your signature. Your Notice of Intention to Appear must be postmarked no later than **June 29, 2026**, and be mailed to the Clerk of the Court, Class Counsel, and Defendants’ Counsel, at the three addresses listed in the answer to question 19. You cannot speak at the hearing if you exclude yourself.

IF YOU DO NOTHING

24. What happens if I do nothing at all?

If you fit the Class definition above and do not submit a valid claim, you will not receive an Individual Settlement Payment from the Settlement Payment Fund if the Court approves the Settlement. But, unless you exclude yourself, you will still be a Settlement Class Member, you won’t be able to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against Genesis about the legal or factual issues in this case.

GETTING MORE INFORMATION

25. Are there more details about the lawsuit and proposed Settlement?

This notice summarizes the lawsuit and proposed Settlement. More details are in the Complaint, Settlement Agreement, and other documents filed in Court. You can get a copy of the Complaint, Settlement Agreement, and other important documents from the Court or by visiting www.MarylandGenesisSettlement.com, the official website for the Settlement, where you also will find answers to common questions and other information to help you determine whether you are a Settlement Class Member. You can also call 1-866-274-4004 toll free; write to the Settlement Administrator at *Ford v. Genesis Financial Solutions, Inc.*, c/o Strategic Claims Services, P.O. Box 230, 600 N Jackson Street, Suite 205, Media, PA 19063.

26. If I have a question, should I contact the Court for information?

No. **YOU SHOULD NOT CONTACT THE COURT DIRECTLY.** The Court cannot provide you with legal advice or any opinion regarding the lawsuit or proposed Settlement. Access to the Court docket is available for a fee via PACER (<https://pacer.uscourts.gov>) or through computers at the Clerk’s Office, located at 6500 Cherrywood Lane, Greenbelt, Maryland 20770 (open M-F, 9-4), where you may view the docket and read documents. There is a fee of \$0.10 per page to obtain copies of any document at the Clerk’s Office.

DATED: MAY 14, 2026

BY ORDER OF THE
UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MARYLAND.

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