If you owned a vehicle repossessed by Prestige Financial Services, Inc. you may be eligible for benefits from a class action settlement.

A court authorized this notice.

- You may be eligible to participate in a settlement with certain benefits, including a monetary payment, the write-off of certain deficiency amounts, and the deletion of certain negative credit information for certain persons who have or had a financing agreement held by Prestige Financial Services, Inc. ("Prestige") where the vehicle securing the agreement was repossessed and who were mailed a presale or post-sale notice by Prestige. The settlement resolves a lawsuit over whether Prestige sent compliant notices to you after repossessing and/or selling your vehicle. This settlement avoids the costs and risks inherent in litigation; provides benefits to Class Members like you; and releases Prestige from liability.
- The parties disagree on whether the Class could have won at trial and the amount of money they would have been entitled to had they won.
- Your legal rights are affected whether you act or don't act. Read this notice carefully.
- Consult your tax adviser about any tax issues associated with this settlement. Relief provided under this settlement, including money and debt reduction, may be subject to tax.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
DO NOTHING	By doing nothing, you will receive the benefits that come from the settlement, including money. But you give up rights to separately sue Prestige about the same legal claims asserted in this lawsuit.
EXCLUDE YOURSELF	Get no money or benefits. This is the only option that allows you to ever be part of any other lawsuit against Prestige about the legal claims asserted in this lawsuit.
OBJECT	Write to the Court about why you object to the Court approving the settlement.
GO TO A HEARING	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 must still decide whether to grant final approval to the settlement. Money and benefits will be provided if the Court approves the settlement and after any appeals are resolved. Please be patient.

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BASIC INFORMATION

1. Why did I get a notice?

You, or someone in your family, may have had a finance agreement held by Prestige that was used to purchase a vehicle which was later repossessed by Prestige.

You were sent a short form notice by email or mail because you should know about a proposed settlement of a class action lawsuit in which you may be a class member, and to explain your options, before the Court decides whether to grant final approval of the settlement. If the Court provides final approval of the settlement, and after any objections and appeals are resolved, Prestige will waive certain amounts of the Class Member's applicable outstanding debt and will request the deletion of the deficiency balance information from credit reports for those Class Members with outstanding debt less than or equal to $2,000.00. Class members will also receive a monetary payment, as described more fully in this package.

This notice explains in greater detail the claims and defenses in the lawsuit, the key terms of the settlement, your legal rights, what benefits are available, who is eligible for them, and how to get them.

This case in pending in the Fifteenth Judicial Circuit Court for Lafayette County, Missouri, and it is titled *Prestige Financial Services, Inc. v. Donald Mansell, et al.*, Case No. 23LF-CV00623-01.

2. What is this lawsuit about?

The lawsuit claims Prestige violated certain statutory requirements for notices sent by Prestige to Class Members after repossessing and/or selling the vehicles which secured the finance agreements between Prestige and the Class members. You can read the Class claims in more detail in the Counterclaim of Donald Mansell ("Class Representative") at www.PrestigeNoticeClass.com.

3. Why is this a class action?

In a class action, one or more people called Class Representatives sue for other people with similar claims. The class representative in this case is Donald Mansell. All individuals with similar claims to the Class Representative are "Class Members." In class actions, one court and one lawsuit resolve the issues for all Class Members, except for those who exclude themselves from the Class. The Honorable Dennis A. Rolf, Circuit Judge for Lafayette County, Missouri, oversees this class action.

4. Why is there a settlement?

The parties disagree over who would have won this case if it moved forward, and, if the Class won, what the Class would've recovered. The Class Representative believes he could recover 10% of the Amount Financed, plus the Finance Charge listed on the finance agreement, and other relief. Prestige believes that the Class Representative and the Class are not legally entitled to anything (or may even owe Prestige money). To resolve the dispute, and because both parties are unsure of what would've happened in a trial, they agreed to a settlement. That way, they avoid the cost of a trial, and the people affected will get money and other benefits sooner. The Class Representative and the attorneys believe that the settlement is fair and equitable for all Class Members.

WHO IS IN THE SETTLEMENT?

To see if you will get money and other benefits from this settlement, you first must decide if you are a Class Member.

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

Judge Dennis A. Rolf decided everyone who fits this description is a Class Member:

> Individuals who were residents of the United States at the time they received pre-sale and/or post sale notices sent by Counterclaim Defendant Prestige within the applicable statute of limitations.
>
> Excluded from the Class are all persons: (1) persons whom Prestige has obtained a final deficiency judgment against; (2) persons who filed for bankruptcy after the date on their pre-sale notice and who had such consumer debt discharged in bankruptcy; (3) all persons sent pre-sale notices following the templates bates labeled PF 0003171, 3175, 3469, 3230, 3253, and 3490; and (4) persons who resided in North Dakota at the time Prestige sent such persons a pre-sale or post-sale notice.

6. Are there exceptions to being included?

You're not a Class Member if (1) Prestige has obtained a deficiency judgment against you; (2) you filed for bankruptcy after the date on your presale notice and your bankruptcy ended in discharge rather than dismissal; (3) the only pre- or post-sale notices mailed to you were mailed on dates such that the statute of limitations to bring a claim for an alleged violation of the Uniform Commercial Code would have expired by September 21, 2023; (4) you were sent a template version of the pre-sale or post-sale notice that fits the bates labeled templates described in Question 5 above; and/or (5) you resided in North Dakota at the time Prestige sent you a pre-sale or post-sale notice.

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 1-877-312-9154 or visit www.PrestigeNoticeClass.com for more information.

THE SETTLEMENT BENEFITS—WHAT YOU GET

8. What does the settlement provide?

PRESTIGE has agreed to provide the Class with settlement benefits which include:

MONEY

Prestige has agreed to create a $6,500,000.00 settlement fund to cover: (a) certain pro rata payments to Class Members; (b) the attorneys' fees and expenses that the Court awards to Class Counsel for representing the Class; and (c) any incentive award approved by the Court for Donald Mansell for his services as Class Representative. This amount is called the "Cash Fund."

DEFICIENCY WRITE-OFF

If the Court provides final approval of the settlement, Prestige will reduce the amount of money it may seek to collect from Class Members by $2,000.00 as it relates to any money it claims was owed by a Class Member after the Class Member's vehicle was repossessed and sold, if a deficiency amount remained after the sale of the vehicle. These outstanding amounts are called "Deficiency Balances," and Prestige has agreed to write down these Deficiency Balances by an amount $2,000.00. For any Class Member whose Deficiency Balance is less than or equal to $2,000.00, Prestige has agreed to completely waive the Deficiency Balance for such Class Member. The value of this benefit to the entire Class is estimated to be at least $43,200,000. This amount is called the "Deficiency Write- Off."

CREDIT BUREAU REPORTING

If the Court provides final approval of the settlement, Prestige will seek the removal of Deficiency Balance information from a Class Member's credit report if the amount of the Deficiency Balance was less than or equal to $2,000.00. Prestige will seek such relief from the nationwide consumer reporting companies (Equifax, Experian, TransUnion, and Innovis).

Class Members are strongly encouraged to consult with a tax professional about the tax effects of any money and other benefits (including the Deficiency Write-Off) received from this settlement. The attorneys in this case cannot provide you with any tax advice, and your receipt of benefits under this settlement might have tax consequences.

9. What can I get from the settlement?

Every Class Member who has a Deficiency Balance will receive the benefits of the Deficiency Write-Off. Class Members will also receive a monetary payment from the Cash Fund via a check sent by U.S. Mail.

The payment you receive depends on the Cash Price and the Amount Financed listed on your finance agreement with Prestige, and the size of the Class.

HOW YOU GET SETTLEMENT BENEFITS

10. How can I get my settlement benefits?

By doing nothing, you will receive the benefits that come from the settlement, including money.

11. When would I get my settlement benefits?

The Court will hold a Final Fairness Hearing on **January 7, 2027 at 1:30 PM** to decide whether to give final approval of the settlement. Even if Judge Rolf approves the settlement, there may be appellate proceedings related to the settlement. It's always uncertain how an appeal will be resolved and how long it will take. Some appeals take more than a year. Please be patient. You'll receive your payment if the settlement is approved and after that approval becomes a "final judgment" (i.e., after any appeals are resolved or the time for appealing has passed).

12. What am I giving up to get settlement benefits or stay in the Settlement Class?

Unless you exclude yourself by following the procedure below, you are a part of the Class, and that means you can't sue, continue to sue, or be part of any other lawsuit against Prestige about the legal issues in this case. For example, you won't be able to make any independent claim against Prestige arising from the written notices (i.e., pre-sale and post-sale notices) this lawsuit is about, nor will you be able to raise similar defenses. Staying in the Class also means all the Court's orders in this lawsuit will apply to you and legally bind you. To see exactly the legal claims and defenses you give up if you get settlement benefits, please view the Settlement Agreement at www.PrestigeNoticeClass.com.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you don't want benefits from this settlement, but you want to keep the right to sue or continue to sue Prestige on your own about the legal issues in this case, then you must take steps to remove yourself from this case. This is called "excluding" yourself from—or "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 you want to be excluded from *Prestige Financial Services, Inc. v. Donald Mansell, et al.*, Case No. 23LF-CV00623-01. Include your name, address, telephone number, last four digits of your Social Security Number, and the name of any other person listed on your finance agreement with Prestige, along with your signature. The exclusion request must be signed by you **and by any co-borrower on your agreement,** unless the co-borrower is deceased, in which case you must include a copy of the death certificate with your request. You cannot exclude yourself by having an actual or purported agent or attorney acting for you or a group of Class Members sign the letter. You must mail your exclusion request postmarked no later than **December 17, 2026** to:

Prestige Financial Services v Mansell
c/o Settlement Administrator
P.O. Box 23489
Jacksonville, FL 32241

If you ask to be excluded, you'll get no settlement benefits, and you cannot object to the settlement. You won't be legally bound by anything that happens in this case. You may sue (or continue to sue) Prestige about the claims asserted in this case.

14. If I don't exclude myself, can I sue Prestige for the same thing later?

No. Unless you exclude yourself, you give up any right to sue Prestige for the claims this settlement resolves. If you have a pending lawsuit, speak to your lawyer in that case immediately. You must exclude yourself from this Class to continue your own lawsuit. Remember, the exclusion deadline is **December 17, 2026].** Exclusion requests postmarked later than this date will not be honored.

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

No. But you may sue, continue to sue, or be part of a different lawsuit against Prestige about the same type

of claims that were made in this case.

THE LAWYERS REPRESENTING YOU

16. Do I have a lawyer in this case?

The Court appointed Benjamin S. McIntosh of SWMW Law, LLC to represent you and the other Class Members. These lawyers are called Class Counsel. You will not be charged any fees for these lawyers. They are experienced in handling similar cases against consumer lenders. More information about these lawyers and their firm is available at www.swmwlaw.com. You needn't hire your own lawyer because Class Counsel is working for you. If you want to be represented by your own lawyer, you may hire one at your own expense.

17. How will the lawyers be paid?

Class Counsel has prosecuted this litigation on a contingent basis and has incurred or advanced all costs, expenses, and attorneys' fees associated with the lawsuit since their investigation of claims against Prestige began in 2023. Class Counsel has not been paid for their work or received reimbursement for the expenses they have incurred or advanced for the Class Representative and Class Members. Class Counsel will ask the Court to approve payment of attorney's fees that do not exceed 15% of the value of the settlement benefits, and reimbursement for costs and expenses in an amount not to exceed $90,000.00. Class Counsel will also request that the Court approve a payment of up to $50,000.00 to Donald Mansell for his services as Class Representative. The fees and expenses would pay Class Counsel for investigating the facts, litigating the case, negotiating the settlement, and paying the costs to administer the settlement.

OBJECTING TO THE SETTLEMENT

You can tell the Court you don't agree with the settlement or some part.

18. How do I tell the Court I don't like the settlement?

If you're a Class Member, you can object to the settlement if you don't like any part of it. You can explain why you think the Court shouldn't approve it. The Court will consider your views. To object, you must appear in court at the Final Fairness Hearing on **January 7, 2027 at 1:30 PM** or send a letter saying you object to *Prestige Financial Services, Inc. v. Donald Mansell, et al.*, Case No. 23LF-CV00623-01. Your letter must include your name, address, telephone number, facsimile number (if available), email address (if available), last four digits of your Social Security Number, a statement of your objections, and the reasons and facts you contend support your objections. Your objection must include any documents you rely upon to support your objection and identify any witnesses you plan to call at the Final Fairness Hearing (described below). If there is other evidence (e.g., documents) that you rely upon for your objection, you must attach copies to your objection. If you plan to use expert witnesses to support your objection, you must provide—with your objection—an expert report for each expert outlining the expert's opinions and the facts and reasons for the expert's opinions. You must also state whether you intend to appear at the Final Fairness Hearing and provide copies of any evidence you intend to use at the hearing. Finally, you must sign and date the objection and include a statement substantially in this form: "I declare (or certify, verify, or state) under penalty of perjury that all of the information in the objection is true and correct. Executed on (date). (Signature)."

You must mail the objection to the Court, to Class Counsel, and to Prestige's Counsel at the separate addresses below. Your objection must be postmarked no later than fourteen (14) days before the Final Fairness Hearing or you must appear in court at the Final Fairness Hearing.

COURT	**CLASS COUNSEL**	**PRESTIGE'S COUNSEL**
Lafayette County Circuit Clerk's Office 116 S. 10th St. PO Box 10 Lexington, MO 64067	Benjamin S. McIntosh SWMW Law, LLC 701 Market Street, Ste. 1000, St. Louis, MO 63101	Michael Hargens, Esq. HUSCH BLACKWELL 4801 Main Street Suite 1000 Kansas City, MO 64112 2551

If an attorney is submitting the objection for you, in addition to the information and materials mentioned above, the objection must include the name, address, telephone number, facsimile number (if available), and email address of your attorney and a detailed description of the legal authorities supporting each objection asserted on your behalf.

If you file an objection, Class Counsel or Prestige's Counsel may notice and take your deposition, consistent with the Missouri Supreme Court Rules, at an agreed-upon location before the Final Fairness Hearing and seek any documentary evidence or other tangible things relevant to the objection. Failure by an objector to comply with discovery requests may cause the Court to strike the objection and otherwise deny that person the opportunity to be heard further. The Court reserves the right to tax the costs of any such discovery to the objector or objector's counsel should the Court determine the objection is frivolous or is made for an improper purpose.

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

Objecting is telling the Court you don't like something about the settlement. You can object only if you stay in the Class. Excluding yourself is telling the Court you don't want to be part of the Class. If you exclude yourself, you have no basis to object because the case no longer affects you.

THE COURT'S FINAL FAIRNESS HEARING

The Court will hold a hearing to decide whether to grant final approval of the settlement. You may attend and you may ask to speak, but you don't have to.

20. When and where will the Court decide whether to approve the settlement?

The Court will hold a Final Fairness Hearing on **January 7, 2027 at 1:30 PM,** at the Fifteenth Judicial Circuit of Lafayette County, Missouri, 116 S 10th St, Lexington, MO 64067. At this hearing, the Court will consider whether the settlement is fair, reasonable, and adequate. If there are objections, the Court will consider them. The Court will listen to people who have asked to speak at the hearing. The Court may also decide how much to award to Class Counsel and the Class Representative for the services provided in pursuing this case. After the hearing, the Court will decide whether to grant final approval of the settlement. We don't know how long these decisions will take.

21. Do I have to come to the hearing?

No. Class Counsel will answer any questions the Court may have. But you are welcome to come at your own expense. If you send an objection, you don't have to come to Court to talk about it. If you mailed your written objection on time with all the required information, the Court will consider it. You may also pay your own lawyer to attend, but that is unnecessary.

22. May I speak at the hearing?

You may ask the Court for permission to speak at the Final Fairness Hearing. To request the opportunity to speak at the Final Fairness Hearing, you must send a letter saying it is your "Notice of Intention to Appear in *Prestige Financial Services, Inc. v. Donald Mansell, et al.*, Case No. 23LF-CV00623-01." Include your name, address, telephone number, last four digits of your Social Security Number, and your signature. Your "Notice of Intention to Appear" must be postmarked no later than fourteen (14) days before the Final Fairness Hearing**,** and be sent to the Circuit Clerk's Office, Class Counsel, and Prestige's Counsel, at the three addresses provided in Question 18.

If you plan to speak at the Final Fairness Hearing to tell the Court you don't like something about the settlement, you must submit an objection as detailed in Question 18 and include with that objection a statement that you intend to appear at the Final Fairness Hearing. The identity of any witnesses or experts you plan to present at the Final Fairness Hearing, with evidence you intend to present at the hearing, must also be included with your objection. You cannot speak at the hearing if you excluded yourself from the Class or if you don't send in a request with the required information and documents.

GETTING MORE INFORMATION

23.Are there more details about the settlement?

This notice summarizes the settlement which has been preliminarily approved by the Court. More details are contained in the Settlement Agreement itself. You can get a copy of the Settlement Agreement by writing to Prestige Financial Services v Mansell, c/o Settlement Administrator, P.O. Box 23489, Jacksonville, FL 32241, or by visiting www.PrestigeNoticeClass.com.

24. How do I get more information?

You can call 1-877-312-9154; write to Prestige Financial Services v Mansell, c/o Settlement Administrator, P.O. Box 23489, Jacksonville, FL 32241; or visit the website: www.PrestigeNoticeClass.com.