

If You Owned a U.S. Dollar LIBOR-Based Bond or Other Debt Security between August 1, 2007 and May 31, 2010,

You May Be Eligible to Receive Payment from the Partial Settlement of this Lawsuit

There are Settlements with Barclays Bank plc, UBS AG, HSBC Bank plc, Citibank, N.A., Citigroup Inc., JPMorgan Chase & Co., JPMorgan Chase Bank, N.A., Bank of America Corporation, Bank of America, N.A., and the Royal Bank of Scotland Group plc (collectively, "Settling Defendants").

The Bondholder Action claims that certain banks (the "Defendants") conspired to manipulate U.S. Dollar LIBOR ("LIBOR") between August 1, 2007 and May 31, 2010 (the "Class Period"). The Bondholder Plaintiffs claim that this alleged manipulation artificially lowered LIBOR, resulting in holders of U.S. Dollar LIBOR-Based Debt Securities being paid less interest during the Class Period. Bondholder Plaintiffs assert an antitrust claim against the Defendants. Settling Defendants deny any wrongdoing.

The Bondholder Action has been dismissed and is on appeal. Having assessed a number of relevant factors, including the risk of continued litigation, the likely timeline for completing the litigation, and the cost of trial and further appeals, among others, the Bondholder Plaintiffs and their attorneys believe the proposed Settlements with each of the Settling Defendants are in the best interests of the Settlement Classes. All capitalized terms used in this notice are defined on the Settlements Website (www.BondholderLIBORSettlements.com).

Can I Get a Payment from the Settlements?

You may be eligible if:

- you owned (including beneficially in "street name") any bond or other debt security;
- that has a CUSIP identification number;
- on which interest was payable at any time between August 1, 2007 and May 31, 2010;
- where that interest was payable at a rate expressly linked to U.S. Dollar LIBOR; and
- that was issued by an entity other than the Defendants, their subsidiaries or affiliates as obligor.

These securities are referred to in the Bondholder Action as the "U.S. Dollar LIBOR-Based Debt Securities." Examples of language showing an express link to LIBOR are found in the proposed Plan of Allocation, available on the Settlements Website.

What do the Settlements provide?

The Settlements create a \$68.625 million aggregate Settlement Fund that will be used to pay Members of the Settlement Classes who submit valid, timely claims. Additionally, the Settling Defendants will provide certain specified cooperation to the Bondholder Plaintiffs against the Non-Settling Defendants. The Court has not yet

approved the Settlements. (See description of Fairness Hearing below.)

How can I get a payment?

You must submit a Proof of Claim Form (either electronically or in paper) to be eligible for a payment. A copy of the Proof of Claim Form, as well as instructions of how to submit it are available on the Settlements Website. The amount of your payment, if any, under the Settlements will be determined by the Plan of Allocation.

To be timely, all Proof of Claim Forms must be postmarked or submitted electronically by **December 28, 2020**, and must be accompanied by all necessary information and documents.

What are my rights?

You have a right to file a Proof of Claim Form seeking a distribution from the Settlement Funds. You also have the right to exclude yourself from any of the individual Settlements or from all of the Settlements with all of the Settling Defendants.

If you remain a Member of the Settlement Classes, you may object to any or all of the Settlements, the payment of attorneys' fees, the expense reimbursement, and/or the payment of class representative service awards. Objections must be filed by **November 17, 2020**. If you file a valid Proof of Claim Form and the Settlements are approved following the Fairness Hearing, you may participate *pro rata* in the Net Settlement Funds. These Settlements will not release your claims against any Non-Settling Defendants.

To exclude yourself from any or all of the Settlements, you must submit a Request for Exclusion postmarked no later than **November 17, 2020**. If you exclude yourself from any Settlement, you will not receive any payment from the Net Settlement Fund for that Settlement. If you do not expressly exclude yourself, you may not individually sue (or continue any pending lawsuit against) any of the Settling Defendants or their affiliated persons and entities for the alleged conduct, and will be bound by the Court's decisions concerning the Settlements.

The Court will hold a Fairness Hearing on **December 16, 2020** to consider whether to approve the Settlements, Class Counsel's request of attorneys' fees of up to one-third of the Settlement Funds, reimbursement of litigation expenses, and payment of service awards to the Settlement Class representatives. You or a lawyer you hire may appear and speak at the hearing.

THIS IS ONLY A SUMMARY OF THE FULL NOTICE, WHICH CONTAINS MORE DETAILED INFORMATION. YOU MAY OBTAIN A COPY BY CONTACTING THE CALL CENTER OR DOWNLOADING IT FROM THE SETTLEMENTS WEBSITE: