IN THE CIRCUIT COURT OF ST. LOUIS COUNTY, STATE OF MISSOURI

If You Are a Schnucks Rewards Member Who Redeemed Rewards Points on Purchases of Tax-Eligible Items at a Schnucks Store in Missouri Between May 2, 2020, and August 7, 2026

You Could Get Money from a Settlement.

The Circuit Court in Saint Louis County, Missouri has ordered preliminary approval of the Settlement. This notice is approved by the Court and not a solicitation from a lawyer.

- A settlement has been reached in a class action about whether Schnucks, in its Missouri stores, charged customers sales tax on the full pre-discount price of purchases where Rewards Points were redeemed, rather than on the lower, discounted price. Schnucks denies it did anything wrong and denies all claims. Schnucks entered into the settlement to reach an expedient, agreeable solution in this matter and to move forward with clarity and a continued focus on its customers.
- You may be eligible for a cash payment if you are a Schnucks Rewards Member who redeemed Rewards Points on a purchase of tax-eligible items, primarily for personal, family or household purposes, at a Missouri Schnucks store between May 2, 2020, and August 7, 2026, whether in-person or online. You must submit a timely and valid Claim Form to be eligible to receive payment.
- Schnucks will also change its sales tax calculation practices going forward. As part of the Settlement, Schnucks has agreed to modify its point-of-sale system to ensure Rewards Points redemptions are correctly treated as a pre-tax discount when calculating Missouri sales tax on future purchases, no later than March 31, 2027.
- Your legal rights are affected whether you act or not. Read this Notice carefully.
- The Court still must decide whether to approve the Settlement. If it does, and any appeals are resolved in favor of the Settlement, then money will be distributed to those who timely submit a valid Claim Form and qualify for payment. Please be patient.

YOUR LEGAL RIGHTS AND OPTIONS – TIME SENSITIVE	
SUBMIT A CLAIM FORM	Submit a Claim Form by November 3, 2026 to be eligible to receive a cash payment. This is the only way to receive money from this Settlement. See Questions 10–12.
DO NOTHING	If you do not submit a Claim Form, you will receive no money. You will still give up your right to sue Schnucks about the claims in this lawsuit. See Question 13.
EXCLUDE YOURSELF	Receive no money from this Settlement. This is the only option that allows you to ever be a part of any other lawsuit against Schnucks about the claims in this lawsuit. See Question 14.
OBJECT	Write to the Court about why you do not like the Settlement. See Question 17.
ATTEND THE HEARING	Ask to speak in Court about the fairness of the Settlement at the Final Approval Hearing. See Question 22.

BASIC INFORMATION

1. Why was this Notice issued?

The Court authorized this Notice because you have a right to know about the proposed settlement and about your options before the Court decides whether to approve it. This Notice explains the lawsuit, the Settlement, and your legal rights. Your legal rights are affected whether you act or not.

The Honorable Richard M. Stewart of the Circuit Court of St. Louis County, Missouri, is overseeing this case. The case is known as Garcia v. Schnuck Market, Inc., Case No. 25SL-CC04761. The person who sued, Sharon Garcia, is the “Plaintiff.” Schnuck Markets, Inc. (“Schnucks”) is the “Defendant.”

2. What is this lawsuit about?

The lawsuit claims that when Schnucks Rewards Members redeemed Rewards Points on purchases at Schnucks stores in Missouri, Schnucks calculated and charged Missouri sales tax on the full, pre-discount price of the purchase instead of on the lower, discounted price.

Schnucks denies it has any liability to Plaintiff or the proposed Class Members based on the claims in the lawsuit.

This notice is only a summary. More details are provided in the Settlement Agreement, available at www.SchnucksTaxSettlement.com.

3. Why is this a class action?

In a class action, one or more people called "class representatives" (in this case, Sharon Garcia) sue on behalf of themselves and others who have similar claims. Together, all these people with similar claims are "Class Members." One court resolves the issues for all Class Members, except for those who exclude themselves from the class (see Question 14).

4. Why is there a Settlement?

The Court has not decided in favor of the Plaintiffs or Schnucks. Instead, both sides have agreed to a settlement. By agreeing to the Settlement, they avoid the costs and uncertainty of a trial, and Class Members receive the benefits described in this Notice. The proposed Settlement does not mean any law was broken or that Schnucks did anything wrong. The parties believe the Settlement is in the best interest of all Class Members.

WHO IS IN THE SETTLEMENT?

To see if you are eligible for benefits from this Settlement, you first need to determine if you are a Class Member.

5. Who is included in the Settlement?

If you received this notice via mail or email, then you have been identified as someone who is likely a Class Member. You are included in the Settlement Class if:

- You are or were a Schnucks Rewards Member; during the Class Period (May 2, 2020, through August 7, 2026) and
- You Redeemed Rewards Points on Purchases of Tax-Eligible Items, primarily for personal, family, or household purchases, at a Schnucks Store in Missouri during the Class Period.

The following persons are excluded from the Settlement Class: the Honorable Richard M. Stewart and any subsequent judge presiding over this Action; counsel for the Parties and their respective law firms; Mediator Bradley A. Winters; any of their employees, legal representatives, heirs, successors, assigns, or immediate family members; any government entity; Schnucks; any entity in which Schnucks has a controlling interest; any of Schnucks' subsidiaries, parents, affiliates, and officers, directors, employees, legal representatives, heirs, successors, or assigns, or any members of their immediate family; and any persons who timely exclude themselves (opt out) from the Settlement Class.

6. I am not sure whether I am included. What should I do?

If you are unsure whether you are a Settlement Class Member, visit www.SchnucksTaxSettlement.com, call **1-877-465-4814**, or write to the Settlement Administrator at the address provided in Question 25.

SETTLEMENT BENEFITS — WHAT YOU CAN GET

7. What does the Settlement provide?

If the Settlement becomes final, it will provide two forms of relief:

- **Cash Payments:** Schnucks will pay $7.00 to each Class Member who submits a timely and valid Claim Form. When submitting your Claim Form, you will be asked to choose your preferred payment method.
- **Injunctive Relief:** No later than March 31, 2027, Schnucks will modify its POS system to ensure Rewards Points redemptions are correctly treated as a pre-tax discount, thereby lowering the pre-tax subtotal on which sales tax is calculated. This modification will apply to all Schnucks transactions in Missouri involving the redemption of Rewards Points.

8. What happens to unclaimed funds?

If there are any uncashed payments, those funds will be distributed to ArchCity Defenders, or another non-profit organization. No unclaimed Settlement Payments will revert to Schnucks under any circumstances.

9. When will I get my payment?

Class Members will receive their payments after the Court grants final approval to the Settlement and any appeals are resolved (see "The Court's Final Approval Hearing" below). If there are appeals, resolving them can take time. Please be patient.

HOW TO FILE A CLAIM

10. How do I submit a Claim?

There are two ways to submit a Claim:

- **Online:** Complete and submit the Claim Form electronically at www.SchnucksTaxSettlement.com. There is a link directly in the email you received.
- **By Mail:** Download a paper Claim Form from www.SchnucksTaxSettlement.com or request one from the Settlement Administrator. Complete and mail the signed form to the Settlement Administrator at the address in Question 25. If you received a postcard notification, you must have the Access Code and PIN printed on the front of the postcard notice in order to file a claim.

Your Claim Form must be submitted electronically at www.SchnucksTaxSettlement.com no later than 11:59 p.m. Central Time on November 3, 2026, or by mail postmarked no later than November 3, 2026, and addressed to:

Garcia v Schnuck Settlement Administrator
c/o Rust Consulting, Inc. - 9258
PO Box 2599
Faribault, MN 55021-9599

11. What is the claim review process?

The Settlement Administrator will review each Claim Form submitted for timeliness, validity, and eligibility for payment. If your claim is determined to be valid, you will receive a $7.00 payment in accordance with the terms of the Settlement. If a Claim Form is missing information but may otherwise be valid, the Settlement Administrator will notify you by email or mail and give you an opportunity to correct any deficiencies.

The Court must finally approve the Settlement before any payments can be made. The Court will grant approval only if it finds that the Settlement is fair, adequate, and reasonable. Even after the Court approves the Settlement, its approval may be subject to further legal challenges or appeals. Please be patient.

12. What is the deadline to submit a Claim?

The deadline to submit a Claim Form is **November 3, 2026**. Claim Forms submitted online must be submitted by 11:59 p.m. Central Time on November 3, 2026. Claim Forms sent by mail must be postmarked by November 3, 2026.

Claim Forms submitted after the deadline will not be considered for payment unless both parties agree otherwise and the Court approves.

13. What if I do nothing?

If you do nothing and do not submit a Claim Form, you will not receive any money. However, if you are a Settlement Class Member, you will still be bound by the Court's decisions, and you will give up your right to sue Schnucks about the claims in this lawsuit.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you don't want a payment from this Settlement, but you want to keep the right to sue or continue to sue Schnucks on your own about the legal issues in this case, then you must take certain steps to get out of the Class. This is called excluding yourself – or it is sometimes referred to as "opting out" of the Class.

14. How do I exclude myself?

To exclude yourself from the Class, you must write to the Settlement Administrator. Your Request for Exclusion must be postmarked no later than November 3, 2026.

Your letter must include:

- Your first and last name and mailing address;
- The telephone number and email address associated with your Schnucks Rewards Account;
- A statement that you wish to be excluded from the Settlement in Garcia v. Schnuck Market, Inc., Case No. 25SL-CC04761; and
- Your signature (you must personally sign the letter).

Your Request for Exclusion must be postmarked by November 3, 2026. Send your request to:

Garcia v. Schnuck Markets, Inc. Settlement
c/o Rust Consulting, Inc. - 9258
PO Box 2599
Faribault, MN 55021-9599

15. If I exclude myself, can I still get a payment from the Settlement?

No. You will not receive a payment if you exclude yourself from the Settlement.

16. If I do not exclude myself, can I sue Schnucks later for the same thing?

No. If the Court approves the proposed Settlement, and you do not exclude yourself from the Class, you give up (or "release") all claims made in this lawsuit.

OBJECTING TO THE SETTLEMENT

You have the right to tell the Court that you do not agree with the Settlement or some part of it.

17. How do I tell the Court if I do not like the Settlement?

If you choose to remain a Class Member, you can object to any part of the proposed Settlement. The Court will consider your views.

To object, you must send a letter stating that you object to the proposed Settlement in Garcia v. Schnuck Market, Inc., Case No. 25SL-CC04761.

Your written objection must include:

- Your first and last name, email address (if you have one) and current mailing address;
- A written statement describing your objection(s), including any documentation and/or any supporting evidence;
- The name and contact information of your lawyer (if any);
- A statement of whether you (or your lawyer) intend to appear and speak at the Final Approval Hearing; and
- Your signature (or that of your legally authorized representative).

You must mail your objection to all of the following parties, postmarked by November 3, 2026. More details are in the Settlement Agreement, available at www.SchnucksTaxSettlement.com.

Court
Circuit Court of St. Louis County, Missouri,
Division 2
105 South Central Avenue
Clayton, MO 63105

Class Counsel
Adam M. Goffstein
Goffstein Law, LLC
7777 Bonhomme, Suite 1910
St. Louis, MO 63105

Daniel J. Orlowsky
Orlowsky Law, LLC
7777 Bonhomme, Suite 1910
St. Louis, MO 63105

Defendant's Counsel
Adam Simon
Dowd Bennett LLP
7676 Forsyth Blvd., Suite 1900
St. Louis, MO 63105

18. What is the difference between objecting and excluding yourself?

Objecting is simply telling the Court that you don't like something about the Settlement. You can only object if you stay in the Class. If you object to the Settlement, you are still a Class Member, and you can submit a Claim Form.

Excluding yourself is telling the Court that you don't want to be part of the Class. If you exclude yourself, you have no basis to object to the Settlement and appear at the Final Approval Hearing because it no longer affects you.

THE LAWYERS REPRESENTING YOU

19. Do I have a lawyer in this case?

Yes. The Court has appointed attorneys at the law firms below to represent you and the other Class Members in this lawsuit. The lawyers representing you and the Class Members are called "Class Counsel." You will not be charged for the services of these lawyers.

You may contact Class Counsel as follows:

Daniel J. Orlowsky
Orlowsky Law, LLC
7777 Bonhomme, Suite 1910
St. Louis, MO 63105

Adam M. Goffstein
Goffstein Law, LLC
7777 Bonhomme, Suite 1910
St. Louis, MO 63105

If you want to be represented by your own lawyer, you may hire one at your own expense.

20. How will the lawyers be paid?

Class Counsel, who will be representing all Class Members (approximately 900,000 class members), have not been paid anything to date for their work in this case. Class Counsel will request attorneys' fees and costs in an amount up to $1,980,000.

21. Will the Class Representative receive any payment?

Class Counsel will ask the Court for a special service award of $7,000 for the Class Representative for her work on behalf of the Class.

THE COURT'S FINAL APPROVAL HEARING

The Court will hold a hearing (called a Final Approval Hearing) to decide whether to approve the Settlement. You may attend and ask to speak, but you don't have to.

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

On December 4, 2026, at 9:00 am, the Court will hold a Final Approval Hearing in Division 2 or another assigned division at the St. Louis County Circuit Court Building, 105 South Central Avenue, Clayton, MO 63105. The hearing may be moved to a different division date or time without additional notice, so it is a good idea to check www.SchnucksTaxSettlement.com for updates.

At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate. If there are objections, the Court will consider them at that time. The Court may also decide whether to award attorneys' fees and costs, as well as a special service payment to the Class Representative. After the hearing, the Court will decide whether to approve the Settlement. We do not know how long these decisions will take.

23. Do I have to attend the hearing?

No. Class Counsel will answer questions the Court may have at the Final Approval Hearing. But you are welcome to attend 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, the Court will consider it. You may also pay your own attorney to attend, but it is not necessary.

24. May I speak at the hearing?

Yes. If you have filed a timely and valid written objection, you may ask the Court for permission to speak at the Final Approval Hearing. Your written objection must state whether you (or your counsel) intend to appear at the hearing.

GETTING MORE INFORMATION

25. How do I get more information?

This Notice is only a summary. More details are in the Settlement Agreement, available at www.SchnucksTaxSettlement.com, or call 1-877-465-4814 toll free. You may also write with questions to Garcia v Schnuck Settlement Administrator, c/o Rust Consulting, Inc. - 9258, PO Box 2599, Faribault, MN 55021-9599 or email to info@SchnucksTaxSettlement.com.