

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEBRASKA**

In Re:
*Data Security Cases Against NELNET
SERVICING, LLC*

Case No. 4:22-cv-3191

The Honorable John M. Gerrard, S.U.S.D.J.

The Honorable Jacqueline M. DeLuca, U.S.M.J.

**SUPPLEMENTAL DECLARATION OF MARK COWEN
REGARDING SETTLEMENT ADMINISTRATION**

I, Mark Cowen, declare as follows:

1. I am a Project Manager with A.B. Data, Ltd. (“A.B. Data”). I am fully familiar with the facts contained herein based upon my personal knowledge, and if called as a witness, could and would testify competently thereto. I submit this Declaration at the request of Plaintiffs in connection with the above-captioned action (the “Action”).

2. A.B. Data was authorized to act as the Settlement Administrator in connection with the Settlement in this Action. This Declaration is based upon my personal knowledge and upon information provided to me by Class Counsel and A.B. Data staff members.

3. I submit this Declaration to supplement my earlier declarations, the February 19, 2026 Declaration of Mark Cowen Regarding Settlement Administration, the March 10, 2026 Declaration of Mark Cowen Regarding Report on Requests for Exclusion, and the March 20, 2026 Declaration of Mark Cowen Regarding Notice and Administration, submitted in connection with Plaintiffs’ Motion for Final Approval, which provided the Court with information regarding the implementation of the notice plan, a list of Requests for Exclusion, and claim submissions, respectively.

CLAIMS PROCESSING ACTIVITIES

4. As stated in my February 19, 2026 Declaration in Connection with Final Approval of Settlement, A.B. Data provided Notice to the 2,502,916 Settlement Class Members. The Notice provided a summary of the litigation and the Settlement terms and directed the reader to visit the Settlement Website to review the Long Form Notice, Settlement Claim Form, and other important case information.

5. Settlement Class Members who wish to be eligible to receive a distribution from the Settlement were required to complete and submit to A.B. Data a properly executed Claim Form postmarked or submitted online no later than March 5, 2026.

6. In preparation for receiving and processing the submitted Claim Forms, A.B. Data created a unique database to store Claim Form images, claim details and any supporting documentation, and trained staff in the specifics of the project so that Claim Forms would be properly processed.

7. As of the date of this Declaration, A.B. Data received approximately 1,035,616 Claim Forms through the online filing portal on the case-specific website (www.NelnetSettlement.com), by email, or by mail. Upon receipt, each Claim Form was assigned a unique identification number in the claims database, and A.B. Data personnel captured and stored the details from each Claim Form, including the claimant's name, address, email address, and benefit elections.

8. All claims will be subject to review and/or audit by the Settlement Administrator. A.B. Data performs numerous audits and secondary reviews of the submitted claims to determine which claims are valid, and for purposes of culling out any duplicate or fraudulent claims.

9. A Claim Form is deemed eligible for consideration if the claimant can be matched to the Class List, i.e., a Settlement Class Member. A Claim is considered valid if it is timely filed, from a Settlement Class Member, and does not have a deficiency on the Claim Form. Claims that cannot be verified as being submitted by an eligible Settlement Class Members will be sent a Notice of Rejection, which will inform the filer of the deficiency and advise that he or she may cure the deficiency by submitting documentation demonstrating that the filer is an eligible Settlement Class Members by the deadline stated in the correspondence.

10. To date, of the 1,035,616 Claim Form filed, 308,520 Claim Forms have been confirmed to come from verified eligible Settlement Class Members, which information remains subject to A.B. Data's additional audit process. These claimants either provided a Unique ID when filing their claim that helps match them to the Class List, or there was other demographic information used to help further determine a claim's eligible status by matching them to the Class List.

11. Of the 308,520 eligible Claim Forms, a total of 1,104 were received after the March 5, 2026 deadline and are therefore untimely. Any individual who submitted a late Claim Form will be advised that the claim has been rejected as untimely (along with any other identified deficiencies) and he or she may contest this determination by submitting a request for review to the Court, with any arguments and documentation supporting why the Claim Form should be accepted.

12. Claims that were both timely and eligible totaled 307,416. For the purposes of reporting on the claim benefit selections, this is the population of claims being addressed, and the claims received after the deadline have been excluded.

13. Of the 307,416 timely and eligible Claim Forms, a total of 142,639 submissions requested the Credit Monitoring and Identity Theft Protection benefit. The total cost to provide this benefit equals \$727,458.90.

14. Of the 307,416 timely and eligible Claim Forms, a total of 232,624 submissions claimed the Lost Time option. Claimants that did not clearly state on the Claim Form that they spent time addressing issues arising from the alleged Data Security Incident will be sent a Notice of Deficiency advising that the Claim Form did not comply with the requirements for the Lost Time option and provided with a limited time to cure the deficiency.

15. Of the 307,416 timely and eligible Claim Forms, a total of 778 submissions claimed the Reimbursement option. Claimants that did not provide sufficient relevant documentation supporting their claim of an economic loss relating to the Data Security Incident will be sent a Notice of Deficiency advising that the Claim Form did not comply with the requirements for the Reimbursement option and provided with a limited time to cure the deficiency.

16. There were a series of claims that selected both the Pro Rata Cash benefit AND Lost Time / Reimbursement, which under the Distribution Plan, is not permitted. Claimants who claimed both benefits will have their claim updated so that they will only receive payment from the Time Lost or Reimbursement benefit, as long as that amount is higher than the Pro Rata Cash benefit.

17. Of the 307,416 timely and eligible Claim Forms, a total of 65,046 submissions claimed the Pro Rata Cash benefit, and did not claim the Lost Time / Reimbursement benefit. Of those claims, a total of 19,892 indicated that they were California Residents at the time of the Data Incident.

18. A.B. Data will not be able to definitively calculate whether and what the Pro Rata Cash benefit will be until the deadline for responding to the Notices of Deficiency has expired. At this time, if all of the claims for Lost Time or Expense Reimbursement are deemed valid, based on the priority defined under the Distribution Plan, it is unlikely that a Pro Rata Cash benefit will be available. However, based on its experience, A.B. Data expects that the number of valid claims for Lost Time or Expense Reimbursement will decrease substantially because adequate documentation will not be provided.


REPORT ON REQUESTS FOR EXCLUSION RECEIVED

19. The Class Notice informed Class Members that Requests for Exclusion from the Class were to be sent in writing to A.B. Data and were to be received no later than March 5, 2026.¹ As of the date of this declaration, A.B. Data had received a total of 21 Requests for Exclusion. Of these, a total of twelve (12) were received on or before the deadline, with eleven (11) identified as Class Members. A copy of the Exclusion List is attached as Exhibit A. Any individual who submitted a late Request for Exclusion will be advised that the Request has been rejected as untimely (along with any other identified deficiencies) and he or she may contest this determination by submitting a request for review to the Court, with any arguments and documentation supporting why the Request should be accepted.

¹ My prior March 10, 2026 Declaration Regarding Report on Requests for Exclusion inadvertently stated that the Requests for Exclusion had to be postmarked by March 5, 2026.

CERTIFICATION

I declare under penalty of perjury under the laws of the United States that the above is true and correct to the best of my knowledge and that this declaration was executed on 9th of April, in Apple Valley, MN.

A handwritten signature in black ink, appearing to read 'Mark Cowen', is written over a light blue rectangular background.

Mark Cowen
Project Manager
A.B. Data, Ltd.

EXHIBIT A

	Name	City	State	Postmark Date	Notice ID	Received Date
1.	N. Green	Aurora	OH	1/14/2026	944598084	1/22/2026
2.	R. Valentin Reyes	Angeles	PR	1/20/2026	944691406	1/26/2026
3.	L. Tyler	Jeanereete	LA	2/10/2026	944290959	2/1/2026
4.	T. Dehler	St Pierz	MN	2/2/2026	944997468	2/2/2026
5.	M. Meyer (Weber)	Dubuque	IA	2/3/2026	944441463	2/3/2026
6.	N. Akinlotu	CHICAGO	IL	2/17/2026	944636957	2/23/2026
7.	C. Lafever	Portville	NY	2/24/2026	943253143	2/24/2026
8.	D. Rial	Painted Post	NY	3/3/2026	943380068	3/3/2026
9.	B. Murphy	Orchard Park	NY	3/4/2026	943029581	3/4/2026
10.	A. Miller	Lewisville	TX	3/4/2026	942728768	3/4/2026
11.	N. Broniecki	Omaha	NE	3/3/2026	944619040	3/5/2026
12.	B. PARKER	WASHINGTON	DC	3/2/2026	N/A	3/5/2026
13.	M. VENTRELLO	ERIE	PA	2/26/2026	944382223	3/9/2026
14.	N. SHAW	PEABODY	MA	3/4/2026	944640575	3/10/2026
15.	L. JAMES	POST FALLS	ID	3/4/2026	944276001	3/11/2026
16.	E. ELTAHIR ALI	EULESS	TX	3/4/2026	943446787	3/11/2026
17.	D. SUMMERS	VILA PARK	IL	3/5/2026	N/A	3/11/2026
18.	M. BENJAMIN	PITTSBURG	CA	3/9/2026	944429597	3/16/2026
19.	A. ELTAHIR ALI	EULESS	TX	3/4/2029	942826713	3/23/2026
20.	T. MYRICK	CHICAGO	IL	3/16/2026	N/A	3/23/2026
21.	E. Samuel	Roswell	GA	4/6/2026	N/A	4/6/2026