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Class Action Nets Real Money for Farmers

in Multi-Million Dollar Bank Settlement

Dallas, TX — Law firms Susman Godfrey and Mitchell & DeClerck have settled a class action suit against Gold Bank and its parent, Gold Banc Corporation. Checks to class members are literally in the mail. Unlike so-called "coupon settlements" that are often criticized for bringing little real benefit to class members, this settlement is paying handsomely.

"We've just sent checks of \$20,000.00 or more to 43 of the 220 some farmers or farm operations who submitted claim forms," reports Terry Oxford, the senior lawyer at Susman Godfrey's office in Dallas and lead counsel on the case. "Once we have all of the information, we will send a second check in the next two to three months that, for many, could nearly double what they've already received." But the payout isn't just good at the top. Oxford confirms that more than 200 of the farmers were sent checks for at least \$1,000.00. "The vast majority will net several thousand dollars or more after the final checks are cut," he says.

The lawsuit, filed in Kingfisher County, Oklahoma, accused the bank of charging excessive and illegal interest rates and fees on federally guaranteed Farm Service Agency loans. Even after attorneys' fees and case expenses, the settlement has more than \$5 million to be distributed among the 224 farmers.

According to Susman Godfrey's Jonathan Bridges, who assisted with the case, dozens of class members will end up with \$50,000 or more. "The payout depends mostly on the amount of the individual loans and the interest charges," Bridges explains.

Wayne Janzen, one of the farmers who borrowed from Gold Bank, served as one of the class representatives in the lawsuit. The class consisted of farmers who had FSA-guaranteed loans with Gold Bank during a five-year period. "This whole situation is hard to talk about, but all I can say is it feels good to get to this point. It's a huge relief," says Janzen.

"The settlement was large enough that the several hundred farmers involved will get back every dime that the bank overcharged them between January 1999 and February 2004. We think it is a great outcome," says Michael C. Bigheart, with Mitchell & DeClerck.

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About Susman Godfrey L.L.P.

Susman Godfrey L.L.P., a law firm with more than 80 lawyers, was recently named one of the top litigation boutiques in the country by The American Lawyer. The firm represents plaintiffs and defendants in a broad range of commercial litigation matters, including antitrust, patent and intellectual property, securities and corporate governance litigation, energy, commercial and products liability litigation, bankruptcy and financial restructuring, accounting malpractice, arbitration, climate change litigation, and foreign and international litigation matters. The firm has offices in Houston, Dallas, Seattle, Los Angeles, and New York. For additional information, visit www.susmangodfrey.com.

About Mitchell & DeClerck

Mitchell & DeClerck, established in 1907, is located in Enid, Okla. The firm has eight lawyers on staff and represents clients with a full spectrum of legal services. The firm's attorneys have more than 150 years of collective experience. More information on the firm can be obtained at www.mitchelldeclerck.com.