

MONEY SETTLEMENT NOTICE

Renters who had a Tenant Screening Report prepared on them by TransUnion Rental Screening may be affected by a class action settlement

A federal court authorized this notice.

This is not a solicitation from a lawyer. You are not being sued.

- There is a proposed settlement in a class action lawsuit against TransUnion Rental Screening Solutions, Inc. (“TURSS” or “Defendant”) regarding its procedures reporting certain criminal and landlord-tenant records. TURSS denies it did anything wrong.
- You are included in the proposed settlement if you fit the criteria of one or more of Class Groups described in Question 1 of this notice.
- The settlement will provide \$11,500,000 to pay eligible Class Member benefits, any Court-approved attorneys’ fees and costs, and settlement administration expenses (the “Money Settlement”). Some Class Members will be paid automatically. Others will need to file a claim to be paid.
- If you are a Class Member in the Money Settlement, you are also a Class Member in a separate settlement in which TURSS agreed to make changes to its reporting practices (the “Policy Settlement”). There is no money available for Class Members in the Policy Settlement. To learn more about both settlements, visit www.RentalScreeningSettlement.com.
- Your legal rights are affected by the proposed settlement even if you do nothing.
- Your rights and options in the Money Settlement — and the deadlines to exercise them — are explained in this notice. Please read this entire notice carefully.
- The Policy Settlement Notice is available at www.RentalScreeningSettlement.com.

YOUR LEGAL RIGHTS AND OPTIONS IN THE MONEY SETTLEMENT

There are several Class Groups in the Money Settlement.
The personal notice sent by mail/email will tell you which Class Group(s) you are in.

Do Nothing	<ul style="list-style-type: none"> • Automatically receive a payment <u>EXCEPTIONS:</u> <ul style="list-style-type: none"> ○ Class Members in the State Criminal Group must file a claim to receive a payment and to request <i>additional</i> payments ○ Class Member in the Age Mismatch Group must file a claim to request <i>additional</i> payments • Give up your right to sue TURSS for the same claims resolved by this settlement
State Criminal Group and Age Mismatch Groups ONLY Submit a Claim by June 30, 2023	<p><u>State Criminal Group ONLY</u></p> <ul style="list-style-type: none"> • Submit a Claim Form to receive a payment — You must confirm that the Criminal Record TURSS reported on you was not yours • Submit a Claim Form for an <i>additional payment</i> if the Criminal Record reported on you was a felony or sex offense but was not categorized as such on the personalized notice you receive by mail/email <p>If the Criminal Record TURSS reported is correct, do not return a Claim Form. You can ask to see the information TURSS reported on you at www.RentalScreeningSettlement.com.</p> <p><u>Age Mismatch Group ONLY</u></p> <ul style="list-style-type: none"> • Submit a Claim Form for an <i>additional payment</i> if the Criminal Record reported on you was a felony or sex offense but was not categorized as such on the personalized notice you received by mail/email
Exclude Yourself by June 30, 2023	<ul style="list-style-type: none"> • Receive no money • Keep certain rights to file a separate lawsuit against TURSS — Promptly speak to an attorney because of the time-sensitive nature of claims under the Fair Credit Reporting Act
Object by June 30, 2023	<ul style="list-style-type: none"> • Write to the Court about why you do not like the proposed settlement
Request to appear by September 18, 2023	<ul style="list-style-type: none"> • Ask to speak in Court about the fairness of the proposed settlement

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¶ BASIC INFORMATION

1. Does this Notice apply to me?

You are a member of the Money Settlement Class in this case if you meet the criteria for one or more of the following Class Groups:

Age Mismatch Group. Between November 7, 2016 and January 1, 2022, TURSS reported a Criminal Record about you to a third party that did not belong to you, even though TURSS had age information that indicated the offender was older than you were at the time of the report based on your date of birth.

State Criminal Group. Between May 14, 2019 and January 1, 2022, TURSS provided a report to a third party about you which contained at least one Criminal Record from a jurisdiction in California, Florida, Texas, or Utah, and did not contain a date of birth, Social Security Number, or street address associated with the Criminal Record.

State Eviction Group. Between May 14, 2019 and January 1, 2022, TURSS reported a Landlord-Tenant Record to a third party from any jurisdiction in Virginia or Pennsylvania that did not report a satisfaction, appeal, vacatur, dismissal, withdrawal, or other favorable disposition of such record that was recorded in the jurisdiction's public docket at least 60 days prior to the date of TURSS's Landlord-Tenant Record report.

Eviction Disputes Group. Between May 14, 2019 and January 1, 2022, TURSS received a dispute from you related to TURSS's reporting of a Landlord-Tenant Record that TURSS categorized as "action date dispute," "case type/outcome dispute," "judgment amount dispute," or "other" and where the resolution was categorized as "data modified," "data removed," "data suppressed," or "no record available."

Criminal Disputes Group. Between May 14, 2019 and January 1, 2022, TURSS received a dispute from you related to TURSS's reporting of a Criminal Record that TURSS categorized as "record does not match," and where the resolution was categorized as "data suppressed."

If you are a member of the Money Class, you are also a member of the Policy Settlement Class, which includes all individuals in the United States about whom TURSS reported a Criminal Record and/or Landlord-Tenant Record to a third party from November 7, 2016 through the Injunctive Relief Termination Date. Go to www.RentalScreeningSettlement.com to learn more about the Policy Settlement.

A Court authorized this notice to inform you about the proposed settlement and your rights. Before any final judgment is entered, the Court will have a hearing to decide whether to approve the settlement. This notice is only a summary of the proposed settlement. More details about the proposed settlement, the date when appeals are no longer allowed and the settlement is final, deadlines for certain actions, and your options are available in a longer document called the Settlement Agreement. You can get a copy of the Settlement Agreement by visiting www.RentalScreeningSettlement.com.

The lawsuit is known as *In re TransUnion Rental Screening Solutions, Inc. FCRA Litigation*, No. 1:20-md-02933-JPB. Judge J.P. Boulee of the United States District Court for the Northern

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District of Georgia is overseeing the case. The people who sued are called “Plaintiffs;” the company that they sued, TransUnion Rental Screening Solutions, Inc. or TURSS, is called “Defendant.”

2. What is this lawsuit about?

The lawsuit claims that TURSS failed to maintain reasonable procedures to ensure maximum possible accuracy in its reporting of certain Criminal and/or Landlord-Tenant Records. Plaintiffs claim that Defendant’s alleged practices violated the federal Fair Credit Reporting Act (“FCRA”). TURSS denies it did anything wrong.

The Court did not decide whether either side was right or wrong. Instead, both sides agreed to the settlement to resolve the case and provide benefits to Class Members.

3. Why is this a class action?

Class actions try to bring similar claims in one case and in one court. In a class action, the plaintiffs who bring the case are called “Class Representatives” or “Named Plaintiffs.” They have their names listed in the title of the case. They sue on behalf of themselves and people who have similar claims — called the Class or Class Members — which in this case may include you. The Class Representatives filed this case as a proposed class action. When the parties reached this proposed settlement, the Court had not decided whether the case could be a class action.

4. Why is there a proposed settlement?

The Court has not decided which side is right or wrong in this case. Instead, both sides agreed to a settlement to avoid the costs and risks of a lengthy trial and appeals process.

To settle the matter, the Plaintiffs and Defendant participated in a process called mediation. This is a formal way parties get together to see if they can resolve disputes with the help of a court-approved professional, called a mediator. An experienced mediator conducted lengthy sessions with the parties in this matter. The Class Representatives and the lawyers representing the Class think the proposed settlement is best for all Class Members.

WHO IS INCLUDED IN THE MONEY SETTLEMENT?

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

You are included in the Money Class if you fit one or more of the Class Groups included in Question 1. If you are unsure whether you are a Money Settlement Class Member, or which Group you are a member of, you may call toll-free 1-877-917-0081, email info@RentalScreeningSettlement.com, or visit www.RentalScreeningSettlement.com for more information.

THE PROPOSED MONEY SETTLEMENT BENEFITS

6. What benefits does the proposed settlement provide?

TURSS has agreed to pay \$11,500,000 (the “Settlement Class Fund”) for the benefit of the Money Settlement Class. Payments will be made by check to each Money Settlement Class Member. The

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amount of each check will depend on the number of individuals that remain in the Money Settlement Class, the number of forms returned, and the Court’s decision with respect to attorneys’ fees and costs, and settlement administration expenses.

If you are a member of the Money Settlement Class, and fall in any Class Group *other than the State Criminal Group*, you are entitled to receive a payment from the Settlement Class Fund described above, as long as you do not exclude yourself from the settlement. With the exception of the State Criminal Group and some members of the Age Mismatch-Group, eligible Money Settlement Class Members do not need to do anything to receive a cash payment. If the settlement is finally approved, and you do not exclude yourself, you will automatically receive a payment.

If you are in the **State Criminal Group**, you must return a Claim Form, postmarked by **June 30, 2023**, to receive a payment. The Claim Form requires you to confirm that the Criminal Record TURSS reported was not yours. If the Criminal Record reported was correct, do not return a Claim Form. If the record that was reported about you was a felony or a sex offense but has not been so identified by Class Counsel, you may return a Claim Form by **June 30, 2023**, to receive the *additional* payment available for those circumstances. To review the information TURSS reported about you to determine whether it was accurate, go to www.RentalScreeningSettlement.com to make a request.

If you are in the **Age Mismatch Group**, you are not required to return a Claim Form to receive a payment. However, if the record that was reported about you was a felony or a sex offense but has not been so identified by Class Counsel, you may return a Claim Form by **June 30, 2023**, to receive the *additional* payment available for those circumstances.

The Settlement Class Fund will be allocated according to Settlement Shares. Class Members will receive shares based on the Class Group they belong. Each Class Member’s payment will be determined by dividing the amount remaining in the Settlement Fund after the Court-approved deductions for attorneys’ fees and costs, and settlement administration costs in proportion to each Class Member’s allocated Settlement Shares. Settlement Shares will be allocated to Class Members as follows:

Money Class Groups	Settlement Shares
<ul style="list-style-type: none"> • Age Mismatch Group (Felonies and Sex Offenses and Sex Offender records) • State Criminal Group Valid Claimants (Felonies and Sex Offenses and Sex Offender records) • Criminal Disputes Group 	10
<ul style="list-style-type: none"> • Age Mismatch Group (Misdemeanors, Non-Felonies, Non-Sex Offenses) • State Criminal Group Valid Claimants (Misdemeanors, Non-Felonies, Non-Sex Offenses) • Eviction Disputes Group 	2
<ul style="list-style-type: none"> • State Eviction Group 	1

Your check will be mailed to the address appearing in TURSS's records. If your address has changed or is changing, you may contact the Settlement Administrator at TransUnion Rental Screening Settlement, c/o JND Legal Administration, P.O. Box 91335, Seattle, WA 98111, or info@RentalScreeningSettlement.com.

Money Settlement Class Members will also benefit from the Policy Settlement. The Policy Settlement requires TURSS, at its expense, to design, implement, and maintain specific, substantial procedures that address the lawsuit's concerns about the reporting of Criminal and Landlord-Tenant records. All Class Members will receive the benefit from these changes in business practices. More details about the changes in business practice are available at www.RentalScreeningSettlement.com.

7. When will the proposed settlement go into effect?

The Court will hold a fairness hearing on **September 21, 2023 at 10:00 a.m., Eastern**, to decide whether to approve the proposed settlement. Even if the Court approves the proposed settlement, there could be appeals to the Court's decision. The time for an appeal varies and could take more than a year. Please be patient.

The date when all appeals are completed, and the proposed settlement becomes final, is called the Effective Date. You can visit the settlement website at www.RentalScreeningSettlement.com to check on the progress of the Court-approval process.

The change in business practices will remain in effect for two (2) years from the Effective Date. During that time, the Court will continue to oversee the policy change and enforce the Settlement Agreement terms.

8. If I am a member of the Money Settlement Class, when will I get my settlement check?

Payments will be made to Money Settlement Class Members after the Court grants "final approval" to the settlement and after all appeals are resolved. It is always uncertain whether appeals can be resolved and resolving them can take time. Please be patient. You can visit www.RentalScreeningSettlement.com after September 21, 2023 to check on the progress of the Court-approval process.

9. How does the proposed settlement affect my rights?

If you do not exclude yourself from the Money Settlement Class, you will be eligible to receive a payment from the Money Settlement, but you will *not* be able to sue TURSS *at all* for any claim under the FCRA, or any state equivalent, relating to the accuracy of TURSS's reporting of Criminal or Landlord-Tenant Records during the dates for your Class Group listed in Question 1. All of the Court's orders will apply to you and legally bind you. You will agree to a "Release of Claims," stated below, which describes exactly the legal claims that you will give up:

All claims that were or could have been asserted by Plaintiffs in the Litigation under the FCRA or any state equivalent relating to the accuracy of TURSS's reporting of Criminal Records or Landlord-Tenant Records. The Money Settlement Released Claims include claims for relief of any kind, including but not limited to relief pursuant to Sections 1681n

or 1681o of the FCRA or any provisions of state equivalents providing for relief, claims for actual damages, statutory damages, punitive damages, nominal damages, injunctive relief, attorneys' fees, costs, or any other relief of any kind whatsoever.

You can opt-out from the Money Settlement Class as described in Question 10. However, if you decide to exclude yourself from the Money Settlement Class, you will still remain a member of the Policy Settlement Class. You may not opt-out of the Policy Settlement.

The Court's decisions in this case will apply to you even if you object to the settlement or have any other claim, lawsuit, or proceeding pending against TURSS relating to the same claims. If you have any questions about the release, visit www.RentalScreeningSettlement.com for more information or consult with a lawyer.

10. Can I choose not to be in the proposed settlement?

Yes, you may exclude yourself from the Money Settlement Class. If you do not want to remain a member of the Money Settlement Class, but you want to maintain your right to sue or continue to sue TURSS for actual damages on your own, you must take steps to exclude yourself from the Money Settlement Class. This is sometimes referred to as "opting out" of the Settlement Class. Opting out gives you the right to bring your own lawsuit but does not guarantee that your own lawsuit will be successful.

To exclude yourself from the Money Settlement Class, you must send a written request for exclusion to the Settlement Administrator at the address below:

TransUnion Rental Screening Settlement
c/o JND Legal Administration
P.O. Box 91335
Seattle, WA 98111

To be valid, the proposed opt-out request must contain:

- Your name, original signature, current postal address, and current telephone number, and
- A statement that you want to be excluded from the Money Settlement Class in *In re TransUnion Rental Screening Solutions, Inc. FCRA Litigation*.

You cannot exclude yourself by telephone or by e-mail. You also cannot exclude yourself by mailing a request to any location other than the address specified above or by mailing a request after the deadline. You also cannot exclude yourself as part of a group, aggregate, or class involving more than one consumer.

If you exclude yourself, you should promptly consult your own attorney about your rights as the time to file an individual lawsuit is limited.

REQUESTS FOR EXCLUSION MUST BE POSTMARKED ON OR BEFORE JUNE 30, 2023.

11. If I do not exclude myself from the Money Settlement Class, can I sue TURSS for the same thing later?

No. Unless you exclude yourself from the Money Settlement Class, you will not be able to sue TURSS for any released claims of the Money Settlement. If you have a pending lawsuit, speak to your lawyer in that lawsuit immediately. You may need to exclude yourself from this settlement to continue your own lawsuit. Remember, your exclusion request must be postmarked by **June 30, 2023**.

12. If I exclude myself from the Money Settlement, can I get a payment?

No. If you exclude yourself from the Money Settlement Class, you will not receive a cash payment.

THE LAWYERS REPRESENTING YOU

13. Do I have a lawyer in this case?

Yes. The Court approved the following firms as “Class Counsel” to represent you and other Class Members:

- Berger Montague PC,
- Khayat Law Firm,
- Consumer Litigation Associates, P.C.,
- Kelly Guzzo PLC,
- Francis Mailman Soumilas P.C., and
- Blake Andrews Law Firm.

You will not be charged for these lawyers. You may hire your own attorney, if you so choose, but you will be responsible for paying your attorney’s fees and expenses. You can contact Class Counsel at 1-844-800-0174 and RentalScreeningSettlementCounsel@bm.net.

14. How will the lawyers be paid?

You will not be charged for Class Counsel. You will not have to pay any of their fees and expenses. Class Counsel will ask the Court to approve attorneys’ fees in an amount not exceed \$3,833,333.00, plus out of pocket expenses, for the time and effort they have spent on this case.

OBJECTING TO THE PROPOSED SETTLEMENT

15. How do I tell the Court if I do not agree with the proposed settlement?

If you are a Class Member, you can object to the proposed settlement if you think any part of the settlement is not fair, reasonable, or adequate. You can give reasons why you think the Court should not approve it. The Court will consider your views before deciding whether to grant final approval.

To object, you must mail your objection letter to:

QUESTIONS? CALL TOLL-FREE 1-877-917-0081 OR VISIT www.RENTALSCREENINGSETTLEMENT.com

TransUnion Rental Screening Settlement
c/o JND Legal Administration
P.O. Box 91335
Seattle, WA 98111

Your letter must be postmarked no later than **June 30, 2023**.

Your objection letter must include all of the following:

- The name of the case: *In r TransUnion Rental Screening Solutions, Inc. FCRA Litigation*;
- Your name, address, and telephone number;
- A written statement detailing the specific basis for each objection; and
- Your signature.

If you are submitting an objection through an attorney, in addition to the above information, your objection must include:

- Your attorney's name, mailing address, email address, and phone number;
- A written statement of saying whether you intend to appear at the final approval hearing; and
- A written statement about why you object, including any legal and factual support that you wish to bring to the Court's attention and any evidence you wish to introduce in support of the objection.

You may also appear at the final approval hearing, either in person or through your own lawyer. If you intend to have a lawyer present, then your lawyer must enter a written Notice of Appearance of Counsel with the Court no later than **September 18, 2023**. If you appear through your own lawyer, you are responsible for paying that lawyer.

For more information about the final approval hearing, see Questions 17-19 below.

If you do not follow the process outlined above, you will not be allowed to object, appear at the final approval hearing, or appeal the final approval of the proposed settlement, the dismissal of the case, or the Court's award of attorneys' fees and costs to Class Counsel.

16. What is the difference between objecting and opting-out?

Objecting is simply telling the Court that you do not like something about the settlement. Opting out, or excluding yourself, means that you will not be included in the settlement.

You can object **or** opt out of the Money Settlement, but you cannot do both. If you exclude yourself, you have no basis to object to the settlement because it will no longer affect you. However, even if you exclude yourself from the Money Settlement Class, you can still object to the Policy Settlement.

THE COURT'S FINAL APPROVAL HEARING

17. When and where will the Court decide whether to finally approve the proposed settlement?

The Court will hold a final approval hearing to decide whether to approve the proposed settlement. You may attend and you may ask to speak, but you do not have to. Class Counsel will appear at the hearing on behalf of the Class.

The hearing will be on **September 21, 2023 at 10:00 a.m., Eastern** before Judge Boulee, in the United States District Court for the Northern District of Georgia.

At the hearing, the Court will consider whether the settlement is fair, reasonable, and adequate. If there are objections, the Court will consider them and will listen to people who have asked to speak at the hearing. The Court may also decide how much to award Class Counsel. After the hearing, the Court will decide whether to finally approve the proposed settlement. There may be appeals after that. We do not know how long these decisions will take.

The Court may change the date of the final approval hearing without further notice to the Class or may decide to conduct the hearing using remote means. Please check the settlement website, www.RentalScreeningSettlement.com, to check on the hearing date, the court-approval process, and the Effective Date.

18. Do I have to come to the hearing?

No. Class Counsel will answer any questions the Court may have. However, you are welcome to come at your own expense. You may also pay your own lawyer to attend, but it is not necessary.

If you send an objection, you do not have to come to Court to talk about it. As long as you mailed your written objection on time and it includes the required information, the Court will consider it.

19. May I speak at the hearing?

You or your lawyer may ask the Court for permission to speak at the final approval hearing. To do so, you must tell the Court in your objection letter that you or your lawyer would like to speak at the hearing. You must also follow the process outlined in Question 15. You cannot speak at the hearing if you do not follow this procedure.

IF YOU DO NOTHING

20. What happens if I do nothing at all?

With the exception of the State Criminal Group, if you are a member of the Money Settlement Class, you are not required to do anything to get the benefits of the settlement. If you are a member of the State Criminal Group and you do nothing, you will not receive a cash payment. If the Court approves the proposed settlement, then you will be bound by the Court's final judgment and the release of claims explained in the Settlement Agreement.

GETTING MORE INFORMATION

21. How do I get more information?

This notice is only a summary of the proposed settlement. More details about the proposed settlement, the date when appeals are no longer allowed and when the settlement is final, deadlines for certain actions, and your options are available in a longer document called the Settlement Agreement.

You can get a copy of the Settlement Agreement at www.RentalScreeningSettlement.com. The website also provides answers to commonly asked questions, plus other information to help you determine whether you are a Class Member. In addition, key documents in the case will be posted on the website.

You also may write with questions to the Settlement Administrator at TransUnion Rental Screening Settlement, c/o JND Legal Administration, P.O. Box 91335, Seattle, WA 98111, email info@RentalScreeningSettlement.com, or call the toll-free number, 1-877-917-0081.

Do not write or call the judge or any court personnel concerning this lawsuit or notice.