

If you received a discharge in bankruptcy, you could get benefits from a class action settlement.

*A federal court authorized this notice. This is **not** a solicitation from a lawyer.*

- A proposed settlement has been reached in a consolidated class action lawsuit in which plaintiffs allege that Equifax Information Services LLC, Experian Information Solutions, Inc., and TransUnion LLC (“Defendants”) violated the Fair Credit Reporting Act (“FCRA”) and state laws by failing to employ reasonable procedures to assure maximum possible accuracy in reporting debts discharged in bankruptcy or by failing to properly investigate disputes from consumers regarding such debts. Defendants deny these allegations or any wrongdoing.
- In an earlier settlement in this same case, Defendants agreed to change the way they report discharged debts and to update the credit files of Class members to reflect bankruptcy discharges in conformity with new criteria. The Court approved that settlement on August 19, 2008, and issued an injunction prohibiting Defendants from continuing the practices challenged in this lawsuit (the “Injunctive Relief Settlement”).
- In April 2009, a settlement agreement between Defendants and some plaintiffs was reached in *White v. Experian Information Solutions, Inc. et al.*, No. 05-cv-1070, which is consolidated with this action, that would provide payments of damage awards from a \$45 million settlement fund (the “2009 Proposed Settlement”). However, after being granted final approval by the Court, the agreement was vacated on appeal by the United States Circuit Court of Appeals for the Ninth Circuit.
- The parties resumed negotiations and have now reached an agreement to settle the damage claims of the settlement class (“Class”). The settlement will provide consumer credit reporting assistance, make available (1) two free VantageScore Credit Scores and one free consumer report to Class members who choose that benefit, or (2) payments of damage awards from a monetary fund totaling at least \$38.6 million (“Fund”) for convenience award claims and actual damage award claims to consumers who believe they had errors in their credit reports. The Fund will also pay class counsel’s attorneys’ fees and their expenses, service awards, and the costs of administering the settlement.

YOU MUST CHOOSE FROM THE FOLLOWING OPTIONS:

ASK FOR BENEFITS	Register to receive a monetary or non-monetary benefit from this settlement, OR, if you submitted a claim in the 2009 Proposed Settlement, to amend your claim. If you previously submitted a claim in the 2009 Proposed Settlement and do not amend it, it will be deemed submitted in this Settlement as well.
OBJECT	Write to the Court about why you don’t like this settlement.
DO NOTHING	If you submitted a claim in the 2009 Proposed Settlement and you do nothing, it will be deemed submitted in this settlement as well. If you did not previously submit a claim and you do not ask for benefits now, you will receive no benefits from this settlement and you will give up your rights to participate in any other lawsuit against the Defendants seeking damages for the legal claims alleged in this case. You will not lose any benefit from the Injunctive Relief Settlement.
OPT OUT	Ask to be excluded from this settlement. You will receive no benefits from this settlement, but the changes required by the Injunctive Relief Settlement still apply to you. You will not be bound by the settlement. You should consult an attorney to understand what rights, if any, you have against the Defendants.

- These rights and options—and the deadlines to exercise them—are explained in this notice.
- A Final Fairness Hearing has been scheduled for December 11, 2017, at 8:30 a.m. At the hearing, the Court will consider whether this settlement is fair, reasonable and adequate and will also consider Class Counsel’s request for attorneys’ fees, costs, expenses, and service awards to Class Representatives. You have the right to go to that hearing, although you are not required to do so.

QUESTIONS? CALL TOLL FREE 1 (866) 237-3432, OR VISIT WWW.BANKRUPTCYDISCHARGESSETTLEMENT.COM
PARA UNA NOTIFICACIÓN EN ESPAÑOL, VISITE NUESTRO SITIO WEB.

- Information for consumers regarding credit reports, credit scores, and how Class members can dispute any inaccuracies on their credit reports and use their settlement benefits to track their credit ratings and monitor improvements is available at:



- If the Court approves the settlement, benefits will begin to be distributed to eligible Class members after any appeals are resolved. Please be patient, as this process takes time to complete.

WHAT THIS NOTICE CONTAINS

BASIC INFORMATION	PAGE 3
<ul style="list-style-type: none"> 1. Why is this Notice being provided? 2. What is a class action? 3. What is the lawsuit about? 4. Who are Equifax, Experian, and TransUnion? 5. Why is there a settlement? 	
WHO IS IN THE CLASS SETTLEMENT?	PAGE 4
<ul style="list-style-type: none"> 6. Am I part of the Class settlement? 7. Are there exceptions to being included? 8. What if I am not sure whether I am included in the Class settlement? 	
THE SETTLEMENT BENEFITS—WHAT YOU GET IF YOU QUALIFY	PAGE 4
<ul style="list-style-type: none"> 9. What does the settlement provide? 10. What are the available benefits? 11. Will my credit report be updated? 12. What am I giving up as part of the settlement? 	
HOW TO GET BENEFITS	PAGE 5
<ul style="list-style-type: none"> 13. How can I get benefits? 14. I participated in the 2009 Proposed Settlement. Do I need to submit a claim? 15. When will I get my benefits? 	
THE LAWYERS REPRESENTING YOU	PAGE 6
<ul style="list-style-type: none"> 16. Do I have a lawyer in the case? 17. How will the lawyers and Class Representatives be paid? 	
OBJECTING TO THE SETTLEMENT	PAGE 6
<ul style="list-style-type: none"> 18. How do I tell the Court if I do not like the settlement? 	
OPTING OUT OF THE SETTLEMENT	PAGE 7
<ul style="list-style-type: none"> 19. How do I opt out from participating in the settlement? 	
THE COURT’S FAIRNESS HEARING	PAGE 7
<ul style="list-style-type: none"> 20. When and where will the Court decide whether to approve the settlement? 21. Do I have to come to the hearing? 22. May I speak at the hearing? 	
IF YOU DO NOTHING	PAGE 8
<ul style="list-style-type: none"> 23. What happens if I do nothing at all? 	
GETTING MORE INFORMATION	PAGE 8
<ul style="list-style-type: none"> 24. How do I get more information about the settlement? 	

BASIC INFORMATION

1. Why is this notice being provided?

A Court authorized this notice because you have a right to know about a proposed settlement of this class action lawsuit and about all of your options before the Court decides whether to give “final approval” to the settlement. If the settlement is ultimately approved, benefits will be made available to everyone who submits a Claim Form and who qualifies. This notice explains the lawsuit, the settlement, your legal rights, what benefits are available, who may be eligible for those benefits, and how to get them.

The lawsuit was brought in the United States District Court for the Central District of California and is known as *Hernandez, et al. v. Experian Information Solutions, Inc. et al.*, No. 05-CV-1070 DOC (MLGx). The people who sued are called the “Plaintiffs,” and the companies they sued, Equifax Information Services LLC (“Equifax”), Experian Information Solutions, Inc. (“Experian”), and TransUnion LLC (“TransUnion”), are called the “Defendants.”

2. What is a class action?

In a class action, one or more people called “Class Representatives” sue on behalf of people who have similar claims. All of these people are a “Class” or “Class members.” One court resolves the issues for all Class members.

3. What is this lawsuit about?

Plaintiffs allege in the lawsuit that Defendants violated the Fair Credit Reporting Act (“FCRA”) and related state laws by failing to follow reasonable procedures to assure maximum possible accuracy in the reporting of debts discharged in bankruptcy and failing to properly reinvestigate disputes made by consumers regarding such debts. Plaintiffs allege that Defendants were erroneously reporting those kinds of debts as in collection or due and owing on their credit reports, when they should have been reported as included in bankruptcy, and that when consumers disputed such reporting, Defendants failed to properly reinvestigate such disputes. Plaintiffs allege in the lawsuit that a credit report contained an “error” if an account or judgment which was discharged in a Chapter 7 bankruptcy was reported with information indicating that such debt was due and owing. In the filed complaints against Defendants, Plaintiffs requested injunctive relief and actual, statutory, and punitive damages.

Defendants deny all of the Plaintiffs’ claims. Specifically, Defendants disagree with the allegations and say that they have defenses to Plaintiffs’ claims, that they are not liable to Plaintiffs, and that Plaintiffs are not entitled to any benefits from this litigation.

4. Who are Equifax, Experian, and TransUnion?

Equifax, Experian, and TransUnion are consumer credit reporting agencies that collect consumer credit information and provide credit reports or other credit-related information to credit grantors and others, such as prospective employers and insurance companies.

5. Why is there a settlement?

The Court did not decide in favor of the Plaintiffs or the Defendants. Instead, the Class Representatives (who are Jose Hernandez, Kathryn Pike, Robert Randall, Camille Chapman, Lewis Mann and Bertram Robison) and Defendants agreed to settle all the claims alleged in the case to avoid the cost and risk of a trial. The settlement does not mean that any law was violated or that the Defendants did anything wrong. The Defendants deny all legal claims in this case. The Class Representatives and their lawyers think the settlement is best for all Class members.

WHO IS IN THE CLASS SETTLEMENT?

6. Am I part of the Class settlement?

The Court decided that the Class includes all consumers who have received an order of discharge of Chapter 7 Bankruptcy and who, between March 15, 2002 and May 11, 2009 (or, for California residents in the case of TransUnion, between May 12, 2001 and May 11, 2009), had a credit report issued by a Defendant that contained debts, accounts, judgments or other obligations discharged in bankruptcy that were not reported as discharged in bankruptcy.

7. Are there exceptions to being included?

The settlement does not include (a) anyone who opts out from the Class before the deadline; (b) consumers who previously released all of their claims against the Defendant(s); (c) Defendants and their officers, directors, and employees; (d) counsel for any of the settling parties in this case; or (e) all judges assigned to this case, along with their staff, spouses and any children living in their households.

8. What if I am not sure whether I am included in the Class settlement?

If you are not sure whether you are included in the Class, or you have questions about the settlement, you may call the toll free number, 1-866-237-3432, where frequently asked questions are answered. You may also email questions to info@bankruptcydischargesettlement.com, visit the Settlement Website, www.BankruptcyDischargeSettlement.com, or write with questions to:

Hernandez Settlement Administrator
c/o JND Legal Administration
P.O. Box 91306
Seattle, WA 98111

THE SETTLEMENT BENEFITS—WHAT YOU GET IF YOU QUALIFY

If the settlement is ultimately approved and becomes final, it will provide benefits to Class members.

9. What does the settlement provide?

The settlement will make available to all Class members two free VantageScore Credit Scores and one free consumer report. The settlement will also establish a Fund including at least \$36.8 million that will:

- pay for damage award claims by consumers (*see* Question 10);
- pay class counsel's attorneys' fees and their expenses (*see* Question 16);
- pay a service award to each of the Class Representatives; and
- pay the costs of notice and administering the settlement.

More details on all of the settlement benefits are available in the Settlement Agreement, which can be obtained from the Settlement Website, www.BankruptcyDischargeSettlement.com.

10. What are the available benefits?

All Class members may access the Consumer Credit Reporting Assistance webpage to obtain information regarding credit reports, credit scores, and how Class members can dispute any inaccuracies on their credit reports and use their settlement benefits to track their credit ratings and monitor improvements. In addition, Claimants may elect to receive a Monetary Award or a Non-Monetary Award from the settlement:

Non-Monetary Award

Class members may submit a claim for a free file disclosure plus two free VantageScore Credit Scores. Class members who elect the free file disclosure and two free VantageScore Credit Scores may not also claim a Monetary Award. Class members who claim this benefit will receive an activation code by email within 30 days of the Settlement becoming final.

Monetary Award

If you opt to receive a Monetary Award, you may select one of two available options.

Option 1 on the Claim Form is for a Convenience Award. The amount of this type of award will depend, in part, on the number of Class members who claim this benefit. The parties estimate that a Convenience Award under Option 1 will be \$15–20, but it could be more or less.

Option 2 on the Claim Form is for Class members who are able to certify that they suffered an adverse action or harm. Class members who make this certification must specify whether they believe they suffered this harm with respect to: a denial of employment; a mortgage loan or housing rental; and/or a credit card, auto loan, other credit that they applied for, or payment of a discharged debt to obtain credit. They must also state which month and year they believe this happened and provide documentation in support of their claim. The Settlement Administrator will verify these claims. Accepted claims will be paid according to the following schedule:

Type of Claim	Monetary Award
A denial of employment you applied for	\$750.00
A mortgage loan or a housing rental you sought	\$500.00
A credit card, auto loan, or other credit applied for, or payment of a discharged debt to obtain credit	\$150.00

Payment will be made only for the highest dollar category for which you qualify even if you qualify for two or three categories.

For more information about the benefits provided by the settlement, visit the Settlement Website, www.BankruptcyDischargeSettlement.com.

11. Will my credit report be updated?

Information in your credit report relating to debt discharged in bankruptcy should already have been updated following the Injunctive Relief Settlement that was reached in 2008. Equifax, Experian, and TransUnion agreed to immediately update the credit files of Class members to reflect bankruptcy discharges and adopted new procedures for automatic updating in the future. No money was paid, and no claims for money were given up by the Class members.

12. What am I giving up as part of the settlement?

Unless you opt out of the settlement, you will be giving up all rights under both federal and state law to claims against Defendants that relate to the reporting, between March 15, 2002 and May 11, 2009, of debt discharged in a Chapter 7 no asset bankruptcy, including claims relating to Defendants' reinvestigation of any disputes you may have made about the reporting of such debts. This means, for example, that if you applied for credit or a mortgage loan and you were denied because of errors you believe appeared on your credit reports regarding debt discharged in bankruptcy, you will lose your right to pursue any related claims against Defendants. You can find more information regarding the rights you will be giving up in a document called the Settlement Agreement, which is available at www.BankruptcyDischargeSettlement.com. You can talk to the Settlement Administrator representing the Class listed in Question 16 for free or you can, at your own expense, talk to your own lawyer if you have any questions about the released claims or what they mean.

HOW TO GET BENEFITS

13. How can I get benefits?

If you wish to participate in the settlement, you must submit a fully completed Claim Form by **November 13, 2017**. You can download a Claim Form or submit a Claim Form online via the Settlement Website, www.BankruptcyDischargeSettlement.com.

14. I participated in the 2009 Proposed Settlement. Do I need to submit a claim?

If you submitted a valid claim in the 2009 Proposed Settlement, you are not required to submit a Claim Form. If you do not submit a Claim Form, you will be deemed to have submitted a claim for a Monetary Award corresponding to the election you made in the 2009 Proposed Settlement. If you wish to claim a different Monetary Award or choose a Non-Monetary Award, you must submit a new Claim Form.

15. When will I get my benefits?

If the Court approves the settlement, benefits will be distributed to those who have qualified for them, but only after any appeals are resolved. If the settlement is approved and not delayed by appeal, Non-Monetary Awards will begin to be distributed within 30 days and Monetary Awards should begin to be distributed within 90 days of when an order approving the settlement becomes final. Updates will be available on the Settlement Website, www.BankruptcyDischargeSettlement.com. Please be patient.

THE LAWYERS REPRESENTING YOU

16. Do I have a lawyer in the case?

The Court appointed the Law Offices of: Michael A. Caddell, Caddell & Chapman; Michael W. Sobol, Lieff Cabraser Heimann & Bernstein LLP; James A. Francis, Francis & Mailman; Leonard A. Bennett, Consumer Litigation Associates, P.C.; F. Paul Bland and Arthur H. Bryant, Public Justice, P.C.; Charles Delbaum and Stuart T. Rossman, National Consumer Law Center; and Lee A. Sherman, Callahan, Thompson, Sherman & Caudill, LLP, as “Class Counsel” to represent you and other Class members. You may contact the Settlement Administrator by calling the toll-free number: 1-866-237-3432. If you want to be represented by your own lawyer in this case, you may hire one at your own expense.

17. How will the lawyers and Class Representatives be paid?

At the Final Fairness Hearing, Class Counsel will ask the Court for approval of attorneys’ fees of no more than 25% of the total value of the Settlement, including the Fund of at least \$38.6 million and the non-monetary benefits. In no event will Class Counsel’s fee request exceed \$12 million. Class Counsel will also ask for reimbursement of their costs and expenses in connection with this settlement. They will also ask for service awards for each of the Class Representative plaintiffs who spent time, effort, and resources on behalf of the Class. The Court has not yet made any decision regarding the amount of attorneys’ fees, costs, expenses, and Class Representative payments, and may award less than these amounts. The fees, expenses, and awards that the Court orders, plus the costs to administer the settlement, will come out of the Fund. In addition, Class Counsel and possibly additional counsel will seek approval of an award of fees and expenses for their efforts in connection with obtaining the Injunctive Relief Settlement; in a separate, previously negotiated agreement, Defendants have agreed to pay up to \$6 million for the injunctive relief fees and expenses, subject to Court approval. The amount of injunctive relief fees and expenses approved will in no way reduce the size of the Fund in this settlement.

OBJECTING TO THE SETTLEMENT

18. How do I tell the Court if I do not like the settlement?

You can comment on the settlement if you do not like it or any part of it. The Court will consider your views. To do so, you must send in a written objection (“Objection”) in the case, *Hernandez, et al. v. Experian Information Solutions, Inc. et al.*, No. 05-CV-1070 DOC (MLGx). Your Objection must be signed by you or your lawyer, if any, must state that you object to the settlement, in whole or in part, and must include: the full name, address, email address and telephone number of you and your lawyer, if any; confirmation that you are a member of the Class; your specific objections and the basis for them; any evidence you wish to introduce in support of your Objection; and a list of any cases, by name and case number, in which you or your lawyer have objected to a class action settlement in the last five (5) years.

Your written notice should indicate whether you or your lawyer intend to appear at the Final Fairness Hearing to object to the settlement (*see* Question 22) and provide copies of any documents you wish to submit in support of your position. You must file your Objection with the Court and send it to all of the following addresses so that it is received by **November 13, 2017**:

COURT	PLAINTIFFS' COUNSEL	
Clerk of the Court 411 West Fourth Street, Room 1053 Santa Ana, CA 92701-4516 United States District Court	Michael W. Sobol LIEFF, CABRASER, HEIMANN & BERNSTEIN, LLP 275 Battery Street, 30th Fl. San Francisco, CA 94111	Michael A. Caddell CADDELL & CHAPMAN 628 East 9 th Street Houston, TX 77007
EXPERIAN COUNSEL	EQUIFAX COUNSEL	TRANSUNION COUNSEL
Daniel J. McLoon JONES DAY 555 South Flower Street Fiftieth Floor Los Angeles, CA 90071-2300	Cindy D. Hanson TROUTMAN SANDERS LLP 600 Peachtree Street, NE Atlanta, GA 30308-2216	Julia B. Strickland Stephen J. Newman STROOCK & STROOCK & LAVAN LLP 2029 Century Park East, Suite 1800 Los Angeles, CA 90067

Filing a written Objection with the Court is the only permissible way to contact the Court.

DO NOT CALL THE COURT. DO NOT CALL OR SEND CORRESPONDENCE TO JUDGE CARTER OR HIS STAFF.

OPTING OUT OF THE SETTLEMENT

19. How do I opt out of participating in the settlement?

If you do not wish to participate in the settlement, you can request to be excluded from the settlement by “opting out.” If you opt out, you will receive no benefits from the settlement. You will not be bound by the settlement. You should consult an attorney to understand what rights, if any, you have against the Defendants. To opt out, you must send a written request to: Exclusion Requests – Hernandez Settlement Administrator, c/o JND Legal Administration, P.O. Box 91306, Seattle, WA 98111. Those who submitted valid opt-out requests for the 2009 Proposed Settlement will be deemed to have submitted a valid request for exclusion from this Settlement unless they take other action. Group opt-outs will not be accepted.

Your opt-out request must include: your full name, current address, and telephone number; the last four digits of your Social Security number; and a specific statement that you want to be excluded from the settlement. Your opt-out statement must be personally signed by you and must be postmarked by **November 13, 2017**.

THE COURT'S FAIRNESS HEARING

20. When and where will the Court decide whether to approve the settlement?

The Court is scheduled to hold a Fairness Hearing at 8:30 a.m. on **December 11, 2017**, at the United States District Court for the Central District of California, Santa Ana Courthouse, Ronald Reagan Federal Building and U.S. Courthouse, 411 West Fourth Street, Courtroom 9D, Santa Ana, California, 92701. At the Fairness Hearing, the Court will consider whether the settlement is fair, reasonable, and adequate and should be granted final approval. If there are Objections, the Court will consider them. Class Counsel will also ask the Court for approval of their request for attorneys' fees, costs, expenses, and service awards to Class Representatives.

The Fairness Hearing may be moved to a different date, extended, or moved to a different courtroom without additional notice, so it is recommended that you periodically check www.BankruptcyDischargeSettlement.com for updated information.

21. Do I have to come to the hearing?

No. Class Counsel will answer any questions the Court may have. However, you are welcome to attend the hearing at your own expense. If you send in a written Objection, you do not have to come to the Fairness Hearing to talk about it. As long as you filed your written Objection on time, the Court will consider it. You may choose to have another attorney represent you at the Fairness Hearing, at your own expense.

22. May I speak at the hearing?

To speak at the Fairness Hearing, you must send a letter or other written document to all of the addresses listed in Question 18 above saying that the letter or document is your “Notice of Intent to Appear” in *Hernandez, et al. v. Experian Information Solutions, Inc. et al.*, No. 05-CV-1070 DOC (MLGx). Be sure to include your name, address, telephone number, and your signature. You must also include information about what you intend to say at the hearing and provide copies of any documentation you intend to present, as well as a list of any witnesses you intend to call to give evidence. If you will be represented by a lawyer other than Class Counsel, you must include the name, address, and telephone number of your lawyer. It must be postmarked no later than **November 13, 2017**. The Court will decide if you will be allowed to speak at the Fairness Hearing.

IF YOU DO NOTHING

23. What happens if I do nothing at all?

If you do nothing before the deadlines described in this notice, and you did not previously submit a claim in the 2009 Proposed Settlement, you will not receive any payment in this settlement, and you will lose the right to sue or continue to sue any of the Defendants or other released parties based on how debt discharged in bankruptcy is reported, the handling of any reinvestigation of any dispute you submitted to Defendants regarding the reporting of such debts, or based on any matter alleged in the complaints on file with the Court. Your credit file should already have been updated as a result of the Injunctive Relief Settlement requiring Defendants to update consumers’ credit files.

GETTING MORE INFORMATION

24. How do I get more information about the settlement?

This notice summarizes the settlement. More details are in the Settlement Agreement, which is available on the Settlement Website, www.BankruptcyDischargeSettlement.com. You also may call 1-866-237-3432 or write to: Hernandez Settlement Administrator, c/o JND Legal Administration, P.O. Box 91306, Seattle, WA 98111.

**DO NOT CALL THE COURT. DO NOT CALL OR SEND CORRESPONDENCE TO
JUDGE CARTER OR HIS STAFF.**