

LEGAL NOTICE

If your car was towed without your permission, you may be entitled to a cash payment up to \$375.

Please fill out and return the enclosed form if you want to receive a cash payment

A federal court authorized this Notice.

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

ARE YOU AFFECTED?

The Court has certified a Class that includes people whose credit information was sold by Experian Information Solutions, Inc. (Experian) to Finex Group (Finex), a debt collector, on or after January 12, 2009, when Finex was trying to collect money for towing or storage charges. The Class does not include people who asked to have their car, truck or other vehicle towed or who were ordered by a court to pay their towing and storage charges or who filed for bankruptcy after their information was sold by Experian to Finex.

WHAT IS THIS CASE ABOUT?

There is a class action settlement with Experian. Experian is one of the country's three major credit reporting agencies. The Plaintiffs allege that Experian violated the Fair Credit Reporting Act (FCRA) by selling consumer credit information to Finex.

Experian denies that it violated the FCRA. The settlement provides for cash payments up to \$375 to Class Members whose consumer credit information was sold by Experian to Finex. The cash payment could be less than \$375. More information is below in Paragraph 5.

WHAT ARE YOUR OPTIONS?

<p>STAY IN THE CLASS AND PARTICIPATE IN THE SETTLEMENT</p>	<p>Stay in the class and participate in the settlement. Receive cash benefits. Give up certain rights. By participating in the settlement, you will receive up to \$375 in cash. But, you give up any rights to sue Experian individually for recovery of statutory damages for the same legal claims that are in this lawsuit. Even if you decide to participate in the settlement, you will still have the chance to tell the Court if you think the settlement is unfair. This is called objecting to the settlement.</p>
<p>ASK TO BE EXCLUDED</p>	<p>Remove yourself from this class action. Get no cash benefits. Keep certain rights. If you ask to be excluded, you will not receive any cash payment. But, you will keep any rights you may have to sue Experian separately about the same legal claims that are in this lawsuit.</p>

- Your rights and choices—**and the deadlines to make those choices**— are explained in this Notice.
- The Court in charge of this case still has to decide whether to approve the settlement. If it does, cash benefits will be distributed to eligible Class Members. Please be patient.
- Any questions? Visit www._____.com or call [Number]

BASIC INFORMATION

1. Why did I get this notice?
 Finex's records show that Experian sold information about you to Finex on or after January 12, 2009.
2. What is a class action and who is involved?
 In a class action lawsuit, one or more people sue on behalf of other people who have similar claims. All of the people together are called a Class or Class Members. In this case, Roane Holman, Narciso Navarro Hernandez, and Miguel Alvarez have sued Experian on behalf of a Class. Mr. Holman, Mr. Hernandez and Mr. Alvarez are called the Class Representatives or the Plaintiffs. Experian is called the Defendant. The case decides the issues for everyone in the Class, except for those people who choose to exclude themselves from the Class.
3. Why is there a settlement?

The Court has certified a Class but did not decide in favor of the Plaintiffs or Experian. Instead, the Plaintiffs and Experian agreed to settle all the claims alleged in the case to avoid the cost and risk of trial. This means that Plaintiffs will drop their case against Experian and Experian will give Plaintiffs, the Class and the Class's lawyers money. The settlement does not mean that any law was violated or that the Defendant did anything wrong. The Defendant does not admit that it did anything illegal. The Plaintiffs and their lawyers think the settlement is best for all Class Members.

WHO IS IN THE CLASS?

You need to decide whether you are affected by this settlement.

4. Am I in the Class?

The Court has certified a Class defined as:

All consumers whose consumer reports were furnished by Experian to Finex from January 12, 2009 to the present in connection with Finex's efforts to collect on a towing deficiency claim that was not reduced to a judgment and was not the result of a transaction that the consumer initiated. Individuals who subsequently filed for bankruptcy are excluded from the Class.

This means that you are part of the Class if Experian sold Finex information about you on or after January 12, 2009 because Finex was trying to get towing or storage fees from you. Even if Experian sold your information to Finex, you are not part of the Class if (1) you filed for bankruptcy after Experian gave Finex your information; (2) you asked to have your car, truck or other vehicle towed; or (3) a court told you that you had to pay the towing or storage fees. If you want to receive the cash payment, you must answer all of the questions, sign and return the enclosed Claim Form. The Claim Form must be postmarked on or before September 2, 2014.

5. What does the settlement provide?

The Settlement Agreement provides that each eligible Class Member will receive a cash award of up to three hundred and seventy five dollars (\$375). Experian has agreed to pay up to eight million dollars (\$8 million) in total for the settlement, including Class Members' claims, attorneys' fees, costs and expenses to Class Counsel, the settlement administration costs and incentive awards to the Plaintiffs. The cash award could be less than \$375 if the total settlement cost to Experian would exceed \$8 million. In that case, the amount of the payment to each eligible Class Member would be reduced equally in order to bring the total cost of the settlement to Experian to \$8 million. Every Class Member, except for the Plaintiffs, will get the same amount of money. More details about the settlement are in the Settlement Agreement, which you can see at www._____.com. You can find out how much the cash award will be by visiting www._____.com or calling the Settlement Administrator at _____ on or after October 31, 2014.

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

If you do not exclude yourself from the settlement, you will give up all of your rights to sue Experian based on it giving your information to Finex. If you do exclude yourself so you can start your own lawsuit against Experian, you should talk to your own lawyer soon because there may be a very short deadline for you to sue Experian on your own.

YOUR RIGHTS AND OPTIONS

You may stay in the Class and participate in the settlement by filling in and returning the Claim Form. Even if you stay in the class, you may object to the fairness of the settlement. You may instead ask to be excluded from the settlement. You have until September 2, 2014, to send in your claim form or exclude yourself from the settlement.

7. How can I get a cash award?

You must fill out, sign and send back a Claim Form to get a cash award. Fold it so the mailing address is showing, staple or tape it shut and put it in the mail. You do not need an envelope or stamp to mail it. It must be postmarked on or before September 2, 2014. The information you give will be reviewed to make sure you are eligible for the cash award. The Settlement Administrator, KCC, might contact you to make sure that the information you gave was right or to ask for more information if it is needed to decide if you should get a cash award. The Court will decide whether to approve the settlement at a Fairness Hearing scheduled for December 11, 2014, (see paragraph 14 below). Updates will be available on the website, www._____.com. If the Court finally approves the proposed settlement, each eligible Class Member will receive a cash award. The Settlement Administrator will send the cash awards ten (10) days after the Court approval of the settlement becomes final.

8. Why would I ask to be excluded?

If you already have a lawsuit against Experian for similar claims and want to continue with it, you must ask to be excluded from the Class. If you think you lost more than \$375 because of Experian's actions, you should think about whether you would like to be excluded from the Class. If you exclude yourself from the Class, you will not get any cash

payment from this settlement. If you exclude yourself, you will not be legally bound by the settlement in this class action. You may then be able to sue or continue to sue Experian on your own.

9. How do I ask the Court to exclude me from the Class?

To ask to be excluded, you must send a Request for Exclusion. Your Request for Exclusion may be a letter sent by U.S. Mail, fax, or an email. It must state that you want to be excluded from *Holman v. Experian*, Case No 11-180. Be sure to include your name, address, and telephone number, and sign the letter. You must also include the last four digits of your Social Security number or the month and year of your birth date. You must mail your Request for Exclusion postmarked or time-stamped by September 2, 2014, to: *Holman v. Experian* Exclusions, [Address], or fax the letter to [number], or e-mail your request to [email]. Instructions on submitting a request to be excluded from the settlement are also on the class action website, www._____.com. On the website, you will also find a copy of a sample letter that you may use to request to be excluded from the *Holman v. Experian* class.

THE ATTORNEYS REPRESENTING YOU

10. Do I have an attorney in this case?

The Court has appointed Anderson, Ogilvie & Brewer LLP and The Law Offices of Balam O. Letona as Class Counsel. The law firm of Anderson, Ogilvie & Brewer LLP has been appointed as Lead Class Counsel and its contact information is as follows:

ANDERSON, OGILVIE & BREWER LLP
Andrew J. Ogilvie
Mark F. Anderson
Carol M. Brewer
235 Montgomery Street, Suite 914
San Francisco, CA 94104
[Number][website]

11. Should I get my own attorney?

Class Counsel is working on your behalf so you do not need to hire an attorney. But, if you want your own lawyer, you can hire one at your own expense. For example, you can ask him or her to appear in Court for you if you want someone other than Class Counsel to speak for you.

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

At the Fairness Hearing, Class Counsel will ask the Court to approve the payment of \$2,250,000 in attorneys' fees, costs and expenses. They will also ask the Court to approve incentive payments of \$10,000 to each of the three Plaintiffs, Roane Holman, Narcisco Navarro Hernandez and Miguel Alvarez. The incentive payments are supposed to pay the Plaintiffs for (i) the time and effort they devoted to this case; and (ii) their release of their individual claims against Experian. The Plaintiffs are giving up more rights than the other Class Members who receive cash awards. The court has not yet made any decision regarding the amounts of attorneys' fees, costs, expenses, and payments to the Plaintiffs.

OBJECTING TO THE SETTLEMENT

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

If you are a Class Member and did not ask to be excluded from the settlement, you can ask the Court not to approve the settlement by filing an objection. You can't ask the Court to give you or the class more money; the court can only approve or deny the settlement. If the court denies approval, no settlement payments will be sent out and the lawsuit will continue. If that is what you want to happen, you must write to the Court to object to the settlement. You can give reasons why you think the Court should not approve the settlement. The Court will read what you write. When you write to the Court, be sure to include the case name and number (*Holman v. Experian*, 11-180), your full name, address, telephone number, the last four digits of your Social Security number or the month and year of your birth, your signature, why you think the Court should not approve the settlement, any laws or court cases you think are important, and any evidence or information you want the Court to consider. If you, or a lawyer you have hired, want to speak at the Fairness Hearing, you must say so in your objection. You must file your objection with the Court either by mailing it to the Clerk of the Court for the United States District Court for the Northern District of California, 1301 Clay Street, Suite 400 S, Oakland, CA, 94612, or by filing it in person at any location of the United States District Court for the Northern District of California. Objections and supporting papers must be filed or postmarked on or before November 21, 2014. On the website, you will also find a copy of a sample letter that you may use to object to the settlement.

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

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

THE COURT'S FAIRNESS HEARING

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

The Court is scheduled to hold a Fairness Hearing on December 11, 2014, at 2:00 pm in Courtroom 2 of the United States District Court for the Northern District of California at 1301 Clay Street, 4th Floor, Oakland, CA 94612. 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 attorney's fees, costs, and expenses, and incentive awards to the Plaintiffs.

The Fairness Hearing may be moved to a different date or time, or moved to a different courtroom without additional notice. You can check www._____.com for updated information.

15. Do I have to come to the Fairness 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 also pay your own lawyer to attend the Fairness Hearing, but it is not necessary.

16. May I speak at the Fairness Hearing?

The Court will decide if you will be allowed to speak at the Fairness Hearing. To request to speak at the Fairness Hearing, you must ask to do so in an objection letter as described in paragraph 13 above.

QUESTIONS?

This notice summarizes the proposed settlement. For more information, including precise terms and conditions of the settlement, you can visit the website, www._____.com, where you will find Plaintiffs' Class Action Complaint, as amended, Experian's Answer to the Complaint, and the Settlement Agreement, as well as information about how to exclude yourself from the Class. You may also speak to the Settlement Administrator, KCC, by calling [Number]. You may also contact one of the attorneys representing the Class by e-mailing [email] or calling [number], or access the Court docket in this case through the Court's Public Access to Court Electronic Records (PACER) system at <https://ecf.cand.uscourts.gov>, or by visiting the office of the Clerk of the Court for the United States District Court for the Northern District of California, 1301 Clay Street, Suite 400 S, Oakland, CA, 94612, between 9:00 a.m. and 4:00 p.m., Monday through Friday, excluding Court holidays. PLEASE DO NOT TELEPHONE THE COURT OR THE COURT CLERK'S OFFICE TO INQUIRE ABOUT THIS SETTLEMENT OR THE CLAIM PROCESS.