

NOTICE OF CLASS ACTION SETTLEMENT
Soutter v. TransUnion, LLC, Case No. 3:10-CV-514 (E.D. Va.)

A COURT AUTHORIZED THIS NOTICE. THIS IS NOT A SOLICITATION FROM A LAWYER.

An unpaid Virginia court judgment was included in your TransUnion LLC (“TransUnion”) credit report when that judgment actually had been paid, vacated or dismissed.

Donna Soutter has sued TransUnion in the above class action case alleging that it violated the Fair Credit Reporting Act (the “FCRA”), a federal law, by furnishing credit reports that included inaccurate information about a Virginia civil court judgment between July 26, 2008 and December 19, 2013, because that judgment had actually been paid, satisfied, vacated or dismissed at least 31 days before issuing the credit report. TransUnion denies the allegations and contends that it acted lawfully and in compliance with the FCRA at all times. The court has not yet ruled in favor of either side. Nevertheless, the parties have reached a settlement **that affects your legal rights.**

SUMMARY OF PAYMENT AND BENEFIT TO YOU:

- You are entitled to make a claim for a cash payment. TransUnion has agreed to pay \$1.4 million into a Settlement Fund. Settlement Class Members **whose reports were inaccurate may submit a Claim Form to receive an additional payment.** (The amount paid will primarily depend on how many people submit claims.) The amount of your claim will be greater if you have previously made a dispute to TransUnion or if your credit score was substantially harmed by the inaccurate judgment.
- You also are entitled to six months of Credit Monitoring from TransUnion at no cost to you. The retail monetary value of this service is \$89.70. Through this free service, you will have online access to your TransUnion credit report and VantageScore credit score at no cost to you for the entire six-month period.
- Your TransUnion credit report will be automatically corrected to report the Virginia civil court judgment as paid, satisfied, vacated or dismissed. Depending on your individual circumstances, this may substantially increase your credit score.

IMPORTANT: This Settlement will only correct your TransUnion credit report. Your credit report with other credit reporting agencies may still be inaccurate. You may have a claim and right to bring a lawsuit against another credit reporting agency.

For more information about your rights, you may contact the Attorneys at
Consumer Litigation Associates, P.C. at:

email: intake@clalegal.com
nationwide toll-free: 877-FCRA-LAW (877-327-2529)

Northern Virginia office: 703-273-7770
Hampton Roads office: 757-930-3660

QUESTIONS? Call 1-800-410-1068, or visit <http://SoutterClassAction.clalegal.com>

WEB

Legal Notice of a class action settlement.

Soutter v. TransUnion
PO Box 2876
Portland, OR 97208-2876

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT

Your legal rights are affected whether or not you act. Please read this notice carefully! You may do one of the following:

- **IF YOU DO NOTHING:** Your TransUnion credit report will be corrected. You will not receive a cash payment or free credit monitoring service. You will not be able to sue TransUnion related to the inaccurate judgment.
- **IF YOU SUBMIT A CLAIM FORM:** Your TransUnion credit report will be corrected. You will also receive a cash payment and six months of TransUnion's credit monitoring service. If you believe you have been harmed because the credit report TransUnion furnished was inaccurate, *you can claim a payment under the Settlement by completing and submitting a Claim Form*, by May 28, 2014. (The Claim Form is available on the Settlement Website, <http://SoutterClassAction.clalegal.com>.) You will not be able to sue TransUnion related to the inaccurate judgment.

Your Unique Claim Number is: WEB

- **IF YOU SUBMIT A RESERVATION OF ACTUAL DAMAGES FORM:** You will *not* receive a cash payment from this Settlement. You can remain in the class, receive correction of your TransUnion credit report and six months of TransUnion's credit monitoring service, but reserve your right to sue TransUnion individually for any actual damages. If you believe a credit report TransUnion furnished was inaccurate and you want to reserve your right to sue for actual damages resulting from the inaccuracy, you should consult your own attorney and *fill out a Reservation of Actual Damages Form*, by May 28, 2014. (The Reservation of Actual Damages Form is available on the Settlement Website, <http://SoutterClassAction.clalegal.com>.) If you do this, you will *not* be eligible to submit a Claim Form or receive a cash payment in this Settlement. You will be able to sue TransUnion on your own for actual damages that you can prove were caused by TransUnion's reporting of an inaccurate Virginia civil court judgment. However, before you sue, you must provide information about your alleged damages to the settlement administrator and allow TransUnion an opportunity to make a good faith settlement offer. Additionally, you will not be able to sue TransUnion for punitive damages, statutory damages or attorneys' fees even if you reject the good faith settlement offer.
- **IF YOU EXCLUDE YOURSELF FROM THE SETTLEMENT:** You can exclude yourself from the Settlement completely by "opting out." You may opt out by following the instructions on the Settlement Website, <http://SoutterClassAction.clalegal.com>, by May 28, 2014. You will not receive any monetary payments from the Settlement, or receive TransUnion's credit monitoring service for six months. You will not have any right to object, but you will not be bound by the terms of this Settlement. You also will have the right to sue TransUnion without following the Reservation of Actual Damages process or being subject to its conditions.

If you do not exclude yourself, you may object to the Settlement. You can remain in the Settlement Class but file written objections to the Settlement, by May 28, 2014. The Court will consider the objections in deciding whether to approve the Settlement. Instructions for mailing an objection are on the Settlement Website, <http://SoutterClassAction.clalegal.com>. If the Settlement is approved, you will not be able to sue TransUnion related to the inaccurate judgment.

If you do not exclude yourself from the Settlement and it is approved, you will release all claims you may or could base on violation of the FCRA or any other federal, state or local law, statute, regulation or common law, that involve a Virginia General District Court or Virginia Circuit Court judgment appearing on a TransUnion consumer report or file disclosure, or a consumer report or file disclosure created from data provided by TransUnion, wherein such data inaccurately stated that the judgment was valid and had not been paid or satisfied. The Full Release and Released Parties are available in the long form Notice on the Settlement Website, <http://SoutterClassAction.clalegal.com>.

The Court has appointed lawyers to represent the Class, but you may enter an appearance in the case through an attorney if you want. If you do so, you will have to pay for your own lawyer.

The Court has scheduled a "Fairness Hearing" to occur on June 4, 2014 at 11:00 a.m. at the United States District Court, Eastern District of Virginia, Spottswood W. Robinson III and Robert R. Merhige, Jr. Federal Courthouse, 701 East Broad Street, Richmond, Virginia 23219, to consider whether the Settlement is fair, reasonable and adequate, and to consider any objections to the Settlement. You have the right to attend this hearing.

ADDITIONAL INFORMATION ABOUT THE LAWSUITS, THE SETTLEMENT, AND YOUR RIGHTS IS ON THE SETTLEMENT WEBSITE.

QUESTIONS? Call 1-800-410-1068, or visit <http://SoutterClassAction.clalegal.com>

<p>Your Unique Claim Number is:</p> <table border="1"><tr><td>WEB</td></tr></table>	WEB
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