

POLICY 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 Policy Settlement Class if TURSS reported or reports a Criminal Record and/or Landlord-Tenant Record about you to a third party at any point between November 7, 2016 and the Injunctive Relief Termination Date, which will be two years after the policy changes required by the settlement are implemented.
- As part of the settlement, TURSS will make changes to its reporting practices (the “Policy Settlement”). The Policy Settlement does not include any payments to Policy Settlement Class Members.
- A separate settlement provides money to renters who meet criteria of several Class Groups and who were also affected by TURSS’s reporting practices (the “Money Settlement”). Class Members in the Money Settlement should have received a personalized notice by mail/email. 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 Policy Settlement — and the deadlines to exercise them — are explained in this notice. Please read this entire notice carefully.
- The Money Settlement Notice is available at www.RentalScreeningSettlement.com.

YOUR LEGAL RIGHTS AND OPTIONS IN THE POLICY SETTLEMENT	
Do Nothing	<ul style="list-style-type: none">• Receive benefits• Give up your right to sue TURSS in a class action lawsuit for the claims resolved by the settlement• Keep your right to sue TURSS on an <i>individual</i> basis (<i>see</i> Question 17)
Object by June 30, 2023	<ul style="list-style-type: none">• Write to the Court about why you do not like the proposed settlement (<i>see</i> Question 13)
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 (<i>see</i> Questions 14-16)

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BASIC INFORMATION

1. Does this Notice apply to me?

You are included in the Policy Settlement Class if TURSS reported or reports a Criminal Record and/or Landlord-Tenant Record about you to a third party at any point between from November 7, 2016 and the Injunctive Relief Termination Date, which will be two years after the policy changes required by the settlement are implemented.

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 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 the “Defendant.”

2. What is this lawsuit about?

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

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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 POLICY SETTLEMENT?

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

You are included in the Policy Class if TURSS reported or reports a Criminal Record and/or Landlord-Tenant Record about you to a third party at any point between November 7, 2016 and the Injunctive Relief Termination Date, which will be two years after the policy changes required by the settlement are implemented.

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

If you are still not sure whether you are included in the Policy Class, you can call toll-free **1-877-917-0081**, email **info@RentalScreeningSettlement.com**, or visit www.RentalScreeningSettlement.com for more information.

THE PROPOSED POLICY SETTLEMENT BENEFITS

7. What benefits does the proposed settlement provide?

If the settlement is approved and becomes final, it will provide injunctive relief benefits to all Policy Settlement Class Members. An injunction occurs when a court orders a person or company to do or not to do something. In this case, the Court ordered TURSS to change its business practices. The settlement requires TURSS, at its expense, to design, implement, and maintain specific and substantial procedures that address the lawsuit's concerns about TURSS's reporting of criminal and landlord-tenant records.

Changes to TURSS's business practices will include:

- Implementing matching procedures whereby Criminal Records will not be attributed to any consumer in a Consumer Report unless TURSS matches the following identifying information of the applicant received by TURSS from the applicant and/or its customer at the time of the matching to the following identifying information contained within the public Criminal Record maintained by TURSS at the time of the matching: (i) a qualifying match on name; plus (ii) a qualifying match on date of birth, address or Social Security Number;
- Implement changes in the formatting of its reporting of Landlord-Tenant Records in a Consumer Report to group records relating to a single legal proceeding between a landlord and tenant; and
- Implementation of changes to reasonably ensure that TURSS does not report Landlord-Tenant Records from sources that are visited less frequently than every sixty days.

Judge Boulee will supervise and enforce these changes. The specific terms of these changes are included in the Settlement Agreement, a copy of which is available at www.RentalScreeningSettlement.com.

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TURSS also agreed to pay Plaintiffs' lawyers for their attorneys' fees and costs and settlement administration costs.

Class Members do not have to pay or buy anything to benefit from the changes in business practices provided by the Settlement Agreement.

8. When will the proposed settlement go into effect?

The Court will hold a final approval 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.

9. How does the proposed settlement affect my rights?

If the Court approves the proposed settlement, you will give up your right to sue TURSS in a *class action* for claims relating in any way to:

- 1) TURSS's alleged failure to report up to date Landlord-Tenant Records; or
- 2) TURSS's reporting of multiple Landlord-Tenant Report items that pertain to a single landlord-tenant court proceeding; or
- 3) TURSS's alleged mis-attribution of a Criminal Record to a person to whom it did not belong.

This is called "releasing" your claims. You will keep your right to file an *individual* lawsuit for damages. TURSS will have the right to deny it is responsible for damages.

More details are explained in the Settlement Agreement available at www.RentalScreeningSettlement.com.

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 (*see* Question 11).

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

No. The proposed settlement requires TURSS to change its business practices and implement procedures to benefit all Class Members equally. As explained in Question 7, this type of benefit

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is injunctive. Therefore, under this type of class action, you cannot exclude yourself from the Class or this proposed settlement.

However, as explained in Question 9, you still have the right to file an *individual* lawsuit against TURSS for your damages and have your case and TURSS's defenses heard in court.

THE LAWYERS REPRESENTING YOU

11. 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 lawyer, 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.

12. 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 to exceed \$3,833,333.00, plus out-of-pocket expenses, for their time and effort spent on this case.

OBJECTING TO THE PROPOSED SETTLEMENT

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

If you are a Class Member, then you can object to the proposed settlement if you do not like any part of it. You can give reasons why you think the Court should not approve it. The Court will consider your views before deciding whether to approve the settlement.

To object, you must mail your objection letter to:

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

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

Your objection letter must include all of the following:

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- The name of the case: *In re: 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 your attorney, in addition to the above information, your objection must include:

- Your attorney’s name, mailing address, email address, fax number, and phone number;
- A written statement 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 attorney. 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 14-16 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.

THE COURT’S FINAL APPROVAL HEARING

14. 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, for updates on the hearing date, the court-approval process, and the Effective Date.

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15. 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.

16. 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 13. You cannot speak at the hearing if you do not follow this procedure.

IF YOU DO NOTHING

17. What happens if I do nothing at all?

You are not required to do anything to get the settlement benefits. If the Court approves the proposed settlement, then you will be bound by the Court's final judgment and the released claims explained in the Settlement Agreement.

GETTING MORE INFORMATION

18. 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 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.