



United States District Court for Eastern District of Virginia

Blackburn et al. v. National Credit Adjusters, LLC

Case No. 3:24-cv-15

You Could Be Affected by a Class Action Settlement involving Consumer Reporting

A federal court authorized this notice. This is not a solicitation from a lawyer. You are not being sued.

Important things to know:

- This notice explains the Settlement, the Settlement Class, and your legal rights and options.
- If you take no action, you will still be bound by the Settlement and its releases. If you do nothing, the debt that NCA purchased from Speedy Cash will be cancelled and all credit reporting of the debt will be deleted.
- You can learn more at www.ncaclassaction.com

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 Para una notificación en Español, Hamar o visitar nuestro sitio web.

Information About the Lawsuit and the Settlement

What is this Lawsuit About?

Class Representatives Sherry Blackburn, Nicholas Boyle, LaToya Bitting, and Stacey Kenney (“Class Representatives”) filed a class action lawsuit in federal court against National Credit Adjusters, LLC (“Defendant” or “NCA”) alleging that Defendant violated the Fair Debt Collection Practices Act (FDCPA) because it attempted to collect Speedy Cash debts that were legally void.

Defendant denies that it did anything wrong or that it violated any laws. The Court has not decided that Defendant violated the FDCPA. The Court has not made any determination that the Speedy Cash debts are void under Virginia law. The Court has not made any determination that this lawsuit should proceed as a class action, as opposed to individual claims brought by plaintiffs. This Notice should not be interpreted as an expression of the Court’s opinion about which side is right or wrong. If the parties had not reached a settlement, Defendant would have vigorously defended the lawsuit and asked for a ruling in its favor.

Within the Settlement, you are a potential member of the “Settlement Class” or “Class Members”. The Settlement Class is all natural persons (1) located in Virginia; (2) who took out a “line of credit” or loan with Speedy Cash; (3) who were contacted by NCA; (4) within one year of January 9, 2024, or during the pendency of the action.

Proposed Settlement Benefits

The benefits for Class Members fall under the category of injunctive relief. An injunction occurs when a court orders a person to do or not to do something. The Settlement requires Defendant, at its expense, to delete all credit reporting related to the Class Members’ accounts. Defendant will also cancel all debts associated with the Class Members’ accounts as disputed obligations so that the Class Members will not receive an IRS Form 1099 for the cancelled debt. All Class Members will receive the benefit from these changes in business practices. For more detailed information about the injunctive relief, please visit www.ncaclassaction.com.

If this settlement is approved, you will no longer owe any money on the Speedy Cash debt that NCA purchased. NCA will also delete any credit reporting of the debt.

Because these procedures are being accomplished through a Court injunction, the federal district court for the Eastern District of Virginia will retain ongoing supervision and enforcement of these changes. The specific terms of these changes are included in the Settlement Agreement, a copy of which is available at www.ncaclassaction.com.

There will be no payments to Class Members, and Class Members will still have the right to bring any claims for damages against Defendant on an individual basis. A Class Member would not be able to bring a class action for claims regarding the allegations in the Lawsuit.

Defendant has agreed to pay all costs associated with sending this notice, implementing the procedures described above, and administering the Settlement. Defendant has agreed to pay the

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four Class Representatives a \$10,000 service award each for their participation in the lawsuit and Class Counsel's attorneys' fees and costs in an amount not to exceed \$80,000, which is subject to Court approval.

Class Members do not have to pay or buy anything to benefit from the Settlement, and they will retain any individual claims for monetary damages they may have against Defendant.

What do I do next?

Your Legal Rights and Options in this Proposed Settlement

- Do Nothing

If you do nothing, you will be bound by the Court's decision regarding the Settlement. You will not be able to pursue any class action claims against Defendant that have been released as part of the Settlement. Review the full release at www.ncaaclassaction.com

- Object to the Settlement

You have the right to write to the Court to object to the Settlement.

You may object to all or part of the Settlement if you think it is not fair, reasonable, and/or adequate. To object, you must file with the Court and send copies to the parties' counsel, a written explanation of the reasons you think that the Court should not approve the Settlement. The objection must include the following: (1) your full name, address, and current telephone number; (2) if you are represented by counsel, the name and telephone number of counsel; (3) all objections and the basis for any such objections stated with specificity, including a statement as to whether the objection applies only to you, to a specific subset of the class, or to the entire class; (4) the identity of any witnesses you may call to testify; (5) a listing of all exhibits you intend to introduce into evidence at the Final Approval Hearing, including a copy of such exhibits; (6) a statement regarding whether you intend to appear at the Final Approval Hearing; and (7) your signature and a notation that the objection is for "*Blackburn et al. v. National Credit Adjusters, LLC*, Civil Action No. 3:24-cv-15 (E.D. Va.)."

If you object according to the steps above, the Court will consider your objection. If it overrules your objection, you will be bound by the Court's decision and will remain part of the Class.

Your deadline to object to the Settlement is **September 16, 2025**.

Read on to understand the specifics of the Settlement. The Court still has to decide whether to grant final approval of the Settlement.

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When and Where Will the Court Decide Whether to Approve the Settlement?

The Court will hold a final approval hearing on October 16, 2025 at 2:00 pm, before the Honorable M. Hannah Lauck, in the United States District Court for the Eastern District of Virginia, Spottswood W. Robinson III and Robert R. Merhige, Jr., Federal Courthouse, 701 East Broad Street, Richmond, Virginia 23219. At the final approval hearing, the Court will consider whether the proposed Settlement is fair, reasonable, and adequate. The Court will also hear objections to the Settlement, if any. We do not know how long the Court will take to make its decision after the hearing. In addition, the hearing may be re-scheduled at any time by the Court without further notice to you. You should check the website www.ncaclassaction.com to confirm the hearing date, the court approval process, and the Effective Date of the Settlement.

If the Court approves the Settlement, the Court's judgment as to the Settlement Class will be binding on all Settlement Class Members.

Who are the Attorneys Representing the Class and How Will They be Paid?

The Court has approved lawyers to represent the Settlement Class ("Class Counsel"). If you prefer to hire your own attorney to represent you in this case, you may do so at your own expense. The attorneys who have been appointed by the Court to represent the Settlement Class are:

Kristi C. Kelly
Andrew J. Guzzo
Casey S. Nash
J. Patrick McNichol
Matthew G. Rosendahl
KELLY GUZZO, PLC
3925 Chain Bridge Road, Suite 202
Fairfax, VA 22030
Leonard A. Bennett
CONSUMER LITIGATION ASSOCIATES, P.C.
763 J. Clyde Morris Blvd., Suite 1-A
Newport News, VA 23601

You will not be charged for these lawyers. Subject to Court approval, Class Counsel will seek attorneys' fees and costs not to exceed \$80,000, as provided in the Settlement Agreement. Class Counsel may also seek service awards in the amount of \$10,000 to be paid to each of the four Class Representatives for their services in representing the Settlement Class.

Additional Information

This notice is only a summary of the proposed Settlement. You can review more details about the proposed settlement and access additional documents, including the full Settlement Agreement, at the Settlement Website (www.ncaclassaction.com). You may contact the Settlement Administrator at info@ncaclassaction.com or 800-372-5704.

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