

NOTICE OF CLASS ACTION SETTLEMENT AND AUTOMATIC PAYMENT

You have been identified as a Class Member in the *McDowell* settlement because you were the subject of a consumer report (background check) PeopleFacts issued to a prospective employer. The lawsuit alleges PeopleFacts violated the FCRA by failing to provide timely notice to consumers when reporting negative public record information likely to have an adverse effect on the ability to obtain employment. You may obtain a copy by visiting **www.peoplefactsfcraclassaction.com**. The Court has approved a settlement, and you are eligible for an automatic payment.

SETTLEMENT DETAILS:

- **Total Settlement Fund:** \$2,400,00.00
- **Attorneys' Fees & Service Award:** Your Court appointed attorneys, Morgan and Morgan, P.A. and Consumer Litigation Associates, PLLC, seek up to 33.33% of the Settlement Fund, as approved, and seek reimbursement for litigation costs. They will also seek a \$5,000.00 service award for the Class Representative. You will not be charged for these lawyers. If you want your own lawyer, you may hire one at your expense.
- **Your Estimated Payment After Deductions:** Approximately \$85.00 (subject to final calculations,)
- **No action is required to receive your payment.** Payments will be mailed to the address below within 14 days of the settlement's final approval on October 20, 2025. You may receive a free copy of your consumer report at www.peoplefactsfcraclassaction.com.

YOUR OPTIONS:

1. **Do Nothing:** You will receive your payment automatically and be bound by the settlement.
2. **Exclude Yourself:** Request exclusion by August 20, 2025. You will not receive a payment and retain your right to sue PeopleFacts separately. Visit www.peoplefactsfcraclassaction.com or call 1-800-355-0700 for instructions.
3. **Object:** Submit objections to the settlement by August 20, 2025. Details at **www.peoplefactsfcraclassaction.com**

FOR MORE INFORMATION: Visit: **www.peoplefactsfcraclassaction.com** for additional details and to view important court filings and notices; Call: 1-800-355-0700. You may also write to the Settlement Administrator at claims@apexclassaction.com The Court will hold a hearing on October 20, 2025 at 2:00 pm EST in Courtroom 111 of the Theodore Levin U.S. Courthouse located at 231 W. Lafayette Blvd., Room 107, Detroit, MI 48226. The court will consider whether to approve this settlement and whether to approve the requested attorney's fees, costs and service award. You may appear at the hearing, but do not have to. This is a court-authorized notice, not a solicitation. Do not contact the Court.