Class Counsel:
Attorney Richard Shenkan
Shenkan Injury Lawyers, LLC.
6550 Lakeshore St. West Bloomfield, MI 48323
Email: Info@CreditInjury.com
Fax No: 1-(888) 769-1774
Toll Free Number: 1(800) 490-9287

Settlement Administrator:
Class-Settlement.com
PO Box 9009
Hicksville, NY 11802-9009
Toll Free Number: 1 (877) 268-2976

You may access the Settlement Website by using the camera on your mobile device to scan this QR code:

COURT OF COMMON PLEAS
LACKAWANNA COUNTY, PENNSYLVANIA

NOTICE OF PROPOSED CLASS ACTION SETTLEMENT

RE: Case No. 14-cv-5108
Steven Roses, individually and on behalf of all others similarly situated v. Peoples Security Bank & Trust Company and Peoples Financial Services Corp.

A Court has authorized this Notice. This is not a solicitation from a lawyer. You are receiving this Notice because you may be a Class Member for purposes of a proposed Settlement. Your rights may be affected whether or not you act in response to this Notice. Please read this Notice carefully.

WHY HAVE YOU BEEN SENT THIS NOTICE

The class action lawsuit *Steven Roses, individually and on behalf of all others similarly situated v. Peoples Security Bank & Trust and Peoples Financial Services Corp.*, 14-cv-5108, (the "Litigation"), is pending before the Honorable Margaret A. Bisignani Moyle in the Court of Common Pleas of Lackawanna County, Pennsylvania. The parties to the Litigation have reached a proposed settlement (the "Settlement").

The Settlement, if approved by the Court, will resolve the Litigation filed by Steven Roses ("Plaintiff" or "Class Representative") against Peoples Security Bank & Trust and Peoples Financial Services Corp. ("Defendants") over whether Defendants complied with the Pennsylvania Uniform Commercial Code ("UCC"), independently, and in conjunction with the Pennsylvania Motor Vehicle Sales Finance Act ("MVSFA"), and the Fair Credit Extension Uniformity Act. Plaintiff alleges that Defendants violated the requirements relating to various laws governing the repossession of vehicles and collection of debt. Defendants deny and dispute the claims asserted in the Litigation. The Settlement avoids the costs and risks to the parties associated with proceeding with the Litigation.

The Settlement defines the "Class"[1] as: individuals including Plaintiff but excluding Anthony Rakus, who within the Class Period: (a) financed a motor vehicle primarily for personal, family or household use through Defendants or whose consumer loan contract or instalment sales contract was assigned to one of the Defendants; (b) had a Pennsylvania address as of the date of repossession; (c) experienced the repossession of their vehicle by or at the direction of either Defendant, as secured party; and (d) Either: (A) Were sent a Notice of Repossession by Defendant(s) or their agent which failed to: (1) state the intended method of disposition; or, (2) state the time and place of any public disposition; or (3) state that the debtor is entitled to an accounting of the unpaid indebtedness and the charge, if any, for such an accounting; or (B) Were sent no such notice at all. The people who meet this definition are known as "Class Member(s)."

The relevant time period for the Settlement is from September 15, 2008 through November 7, 2017. According to Defendants' records, you are a Class Member. If you do not exclude yourself (opt out) from the Settlement as discussed herein, then you will be subject to and bound by the terms of the Settlement. Accordingly, please read this Notice carefully.

Under the Settlement, Defendants will provide a gross settlement payment of $1,152,673.00 to a Settlement Fund to be used to pay (i) a pro rata cash payment for each Account associated with a Class Member; (ii) the costs of administering the Settlement; (iii) attorneys' fees and expenses, as awarded by the Court, and (iv) an Incentive Payment to the Class Representative, as awarded by the Court. The pro rata cash payments for Accounts with more than one borrower will be split evenly among the co-borrowers, unless requested otherwise, as explained below.

Pro Rata Cash Payments

The amount remaining in the Settlement Fund, after payment of the attorneys' fees and expenses, the Incentive Award to the Class Representative, and payment of settlement administration expenses, will be divided among the Class Members on an equal per-Account basis. This will result in an anticipated pro rata cash payment of approximately $1,300 per Account. If you were to exclude yourself from the Settlement and pursue the claims made in this Class Action in your own individual lawsuit, and assuming you ultimately prevailed, you would be entitled to receive either actual damages, for any actual damages you can prove, or (if you purchased the repossessed vehicle for consumer use) minimum statutory damages. Your minimum statutory damages are computed by adding the credit service charge (finance charge) plus 10% of the principal amount of your loan. This information is set forth in your Retail Installment Sales Contract. Pro rata cash payments on Accounts with more than one borrower will be split evenly among the co-borrowers,

[1] Capitalized Terms are defined in the Settlement Agreement, a copy of which will be promptly provided upon request..

unless requested otherwise pursuant to the requirements set forth below. Pro rata cash payments on Accounts with more than one borrower where the Settlement Administrator can determine that one of the co-borrowers is now deceased will be paid to the surviving co-borrower, absent a request by the legal representative, executor, or administrator of the estate of the deceased co-borrower pursuant to the requirements set forth below. Pro rata cash payments for Accounts with only one borrower where the Settlement Administrator can determine that a borrower is deceased will not be paid absent a request by the legal, executor or administrator of the estate of the deceased borrower pursuant to the requirements set forth below.

Your Options

At this time, you are assumed to be a Class Member who is participating in the Settlement. Therefore, your rights will be affected even if you do nothing. Please read this Notice carefully. The following is a general summary of the actions you can take and the results of those actions. If you want to have a detailed discussion regarding your specific situation or have other questions or concerns, you may contact Class Counsel at 1-(800) 490-9287.

YOUR ACTION	RESULT OF THAT ACTION
DO NOTHING	You remain in the Settlement. If the Settlement is approved, you will receive the benefits summarized in this notice. In exchange, you give up the right to sue Defendants for matters concerning your Account and the repossession and sale of your vehicle up to the end of the Class Period as set forth in the Settlement Agreement.
ASK TO BE EXCLUDED	You are removed from the Settlement. You will not receive the benefits summarized in this Notice. However, this is the only option that allows you to pursue (or continue) your own lawsuit or to participate in any other lawsuit against Defendants concerning your Account or the repossession and sale of your vehicle. The deadline for you to submit your signed request to be excluded is **September 21, 2026,** so you must act promptly. Note that if you exclude yourself from the Settlement, then the Settlement will not impact you, and therefore, you have no right to object to the Settlement. See Paragraphs 15-17 and 21 below. If you exclude yourself so that you can pursue your own individual lawsuit against the Defendants and you executed an arbitration agreement, the Defendants may attempt to enforce the arbitration agreement to require you to submit your claim(s) through arbitration.
OBJECT TO THE SETTLEMENT	If you object to the Settlement, you are still in the Settlement, but you have notified the Court in writing that you do not like the Settlement and the reason(s) why. The deadline for you to submit a signed objection is **September 21, 2026**, so you must act promptly. See Paragraph 20, below. If you exclude yourself from the Settlement, then the Settlement will not impact you, and therefore, you have no right to object to the Settlement.
REQUEST AN ALTERNATIVE DIVISION OF THE PRO RATA CASH PAYMENT (CO-BORROWERS ONLY)	If you are a co-borrower on an Account, you may also request an alternate division of the pro rata cash payment between co-borrowers on an Account, rather than the presumptive equal division. This is not the same as objecting to the Settlement and you will still be a part of the Settlement. The deadline for you to submit a request for alternate division to the equal payment allocation is **September 21, 2026**, so you must act promptly. See Paragraph 22, below.
REQUEST AN ALTERNATIVE DISTRIBUTION OF THE PRO RATA CASH PAYMENTS RELATING TO ACCOUNTS WITH DECEASED CLASS MEMBERS	Pro rata cash payments for Accounts with more than one borrower where one of the co-borrowers is now deceased will be paid to the surviving co-borrower, absent a written request by the legal representative, executor, or administrator of the estate of the deceased Class Member supported by sufficient documentation. For Accounts with only one borrower where the Settlement Administrator can determine that the borrower is deceased, no payments will be made absent a written request by the legal representative, executor, or administrator of the estate of the deceased Class Member supported by sufficient documentation. The deadline for you to submit such written requests is **September 21, 2026,** so you must act promptly. Creditors, heirs, or legal representatives of deceased Class Members estates are responsible for hiring their own counsel to represent them, should they deem it necessary. See Paragraph 11, below.
GO TO THE HEARING WHERE THE COURT CONSIDERS WHETHER TO APPROVE THE SETTLEMENT	Unless you ask to be excluded, you are still in the Settlement and get the benefits of the Settlement that you are eligible for (as explained in this Notice), if approved by the Court. You do not need to attend the hearing to get the benefits of the Settlement, but you are invited to attend and will be afforded an opportunity to speak in Court about the fairness of the Settlement (should you choose to do so). If you object to the Settlement, you need to state in your objection your intention to appear at the fairness hearing. See Paragraphs 23 through 25 below.

WHAT THIS NOTICE CONTAINS

BASIC INFORMATION

1. Why is there a Notice?

A Court has authorized this Notice because you have a right to know about the proposed Settlement and your options. In summary fashion, this Notice explains the Litigation, the key terms of the proposed Settlement and your legal rights. If the Court approves the Settlement, after any appeals are resolved, the Settlement Administrator will make the pro rata cash payments to Class Members.

2. What is this Litigation About?

The Plaintiff has claimed that the Defendants violated the Pennsylvania Uniform Commercial Code (UCC) independently and in conjunction with the Pennsylvania Motor Vehicle Sales Finance Act (MVSFA) by (1) failing to send its borrowers proper Notices of Repossession after Defendants repossessed Class Members motor vehicles (2) failing to send proper post-sale notices after the repossessed vehicles were sold or otherwise disposed of. Plaintiff has also claimed that the Defendants (1) violated the Fair Credit Extension Uniformity Act by engaging in unfair or deceptive acts or practices, (2) were unjustly enriched by Class Members' payments towards invalid Deficiency Balances and by proceeds of improper sales of collateral, and (3) illegally obtained title to the repossessed vehicles via false certifications on PennDOT forms. Plaintiffs, on their own behalf and on behalf of the Class Members, sought to recover the greater of actual and statutory damages, punitive damages, treble damages, and certain declaratory, injunctive, and equitable relief, including the vacating of Deficiency Balances on Class Members' Accounts, and the removal of Class Members' credit tradelines related to the subject vehicle and repossession.

The Defendants, on the other hand, contend that the post-repossession consumer disclosure notices it sent to Plaintiff and the Class Members complied in all respects with its statutory obligations, that it otherwise complied with the law in all respects, and that it denies any and all liability. The Defendants further contend that they are entitled to pursue collection of the Deficiency Balances, and assert other defenses. These issues have not yet been decided by the Court, and, if the Settlement is approved, these issues will not be resolved on the merits.

3. Why is this a Class Action?

In a class action, one or more people called "representative plaintiffs" or "Class Representatives" sue on behalf of themselves and other people with similar claims ("Class Members"). All these people together are the "Class." In this Litigation, the Plaintiff Steven Roses is the Class Representative. If this Settlement is approved, the Settlement will resolve the claims of all Class Members except for those individuals who exclude themselves from the class.

4. Why is there a Settlement?

The Court has not decided in favor of the Plaintiff or Defendants. Instead, both sides have agreed to a Settlement. By agreeing to the Settlement, both sides avoid the cost and risk of a trial, and the individuals affected may decide whether to participate in the Settlement. Class Counsel recommends the Settlement. Without a Settlement, there would continue to be a dispute concerning class certification and disputes concerning liability and damages that would need to be determined at trial. A trial could result in a greater benefit to Class Members, a smaller benefit to Class Members, or no benefit at all to Class Members. A trial could also potentially result in Class Members being held liable for the Deficiency Balances which, though disputed, Defendants claim are owed. This Settlement provides relief in the form of pro rata cash payments. This Settlement does not mean that Defendants did anything wrong.

WHO IS IN THE SETTLEMENT?

If you received this Notice in the mail, Defendants' records indicate you are a Class Member and are included in this Settlement, unless you exclude yourself. Even if you did not receive a mailed notice, you may still be a Class Member and included in this Settlement, as described below.

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

You are included in the Settlement if you fall within the definition of the Class, as set forth in the Settlement, and do not exclude yourself from the Settlement (see below for where the related documents can be requested or reviewed).

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

If you are not sure whether you are included in the Settlement, you may call, write, or email Class Counsel or the Settlement Administrator with questions.

Class Counsel
Attorney Richard Shenkan
Shenkan Injury Lawyers, LLC.
6550 Lakeshore St.
West Bloomfield, MI 48323
Email: Info@CreditInjury.com
Fax No: 1-(888) 769-1774
Toll Free: 1-(800) 490-9287

Settlement Administrator
Class-Settlement.com
PO Box 9009
Hicksville, NY 11802-9009
Toll Free: 1-(877) 268-2976

THE SETTLEMENT BENEFITS

7. What does the Settlement provide?

If the Settlement is approved and becomes final, the amount remaining in the Settlement Fund, after payment of the attorneys' fees and expenses, the Incentive Award to the Class Representative, and payment of settlement administration expenses, will be divided among the Class Members (who do not exclude themselves from this Settlement) on an equal per-Account basis. This will result in an anticipated pro rata cash payment approximately $1,300 per Account.

If you were to exclude yourself from the Settlement and pursue the claims made in this Class Action in your own individual lawsuit, and assuming you ultimately prevailed, you would be entitled to receive either actual damages, for any actual damages you can prove, or (if you purchased the repossessed vehicle for consumer use) minimum statutory damages. Your minimum statutory damages are computed by adding the credit service charge (finance charge) plus 10% of the principal amount of your loan. This information is set forth in your Retail Installment Sales Contract.

Pro rata cash payments on Accounts with more than one borrower will be split evenly among the co-borrowers, unless requested otherwise pursuant to the requirements set forth below, in paragraph 22.

Pro rata cash payments on Accounts with a deceased borrower will be handled as set forth below, in paragraph 11.

More details are in the Settlement Agreement, a copy of which will be promptly provided upon request..

8. When will I receive my benefits?

Class Members will receive their benefits after the Court grants final approval of the Settlement (see Question 23) and after any appeals are resolved. If there are appeals, resolving them can take time. Please be patient.

9. What am I giving up and what claims might I still have to pursue if I remain in the Settlement?

Unless you exclude yourself from the Settlement, you will become a Class Member and you will give up your right to sue (or continue a lawsuit against) the Defendants pertaining to the subject Account, including repossession-related matters. The claims which you would be releasing are set forth in the Settlement Agreement. A full copy of the Settlement Agreement will be promptly provided to you at your request.

10. Will this affect my taxes?

Potential Tax Obligation: While you will not be issued any IRS Tax Form 1099-MISC or 1099-C in connection with this settlement, you should promptly consult a tax professional relating to this settlement as you may have a tax obligation that should not be overlooked if you choose not to opt-out of this settlement. You should retain this document for tax purposes.

11. What happens if this notice is addressed to a Class Member that has passed away?

Pro rata cash payments with more than one borrower where the Settlement Administrator can determine that one of the co-borrowers is now deceased will be paid to the surviving co-borrower, absent a written request by the legal representative, executor, or administrator of the estate of the deceased co-borrower, supported by documentation sufficient to show an open estate and one or more persons legally entitled to the payment(s). For Accounts with only one borrower where the Settlement Administrator can determine that the borrower is deceased, no payments will be made absent a written request by the legal representative, executor, or administrator, of the estate of the deceased co-borrower, supported by documentation sufficient to show an open estate and one or more persons legally entitled to the payment(s). Any such requests will be denied unless there is an opened/reopened estate at the time of the request and/or upon approval of Class Counsel. Any such written requests must be sent (postmarked, emailed, or faxed) to the Settlement Administrator at the mailing address, email, or fax number listed in this Notice by September 21, 2026. Any such written requests must: (a) include documentation sufficient to show an open estate and/or one or more persons legally entitled to payment(s); and (b) be personally signed by the legal representative, executor or administrator of an estate of the deceased Class Member, and/or creditor of the deceased Class Member.

12. What happens if this debt was discharged in or is presently included in a bankruptcy?

If the loan obligation was discharged in bankruptcy (yours and/or your co-borrower's bankruptcy) or is presently part of a bankruptcy proceeding, then you should consult a bankruptcy attorney regarding this matter. You may have an obligation to notify the bankruptcy trustee regarding the cash payment you are expected to receive. The law at issue in this case permits you to obtain minimum statutory damages regardless of whether you suffered an injury (See 13 Pa. C.S. §9625, Comment 4).

13. What happens if I voluntarily surrendered my vehicle, redeemed my vehicle, or reinstated my Account?

Because the lawsuit challenges the content of the Notices of Repossession and Post-Sale Notices and is not based on actual harm you may have suffered, you are a Class Member even if you voluntarily surrendered your vehicle, redeemed your vehicle, or reinstated your loan with either Defendant.

HOW TO GET BENEFITS

14. Do I need to do anything to get the pro rata cash payment

No. If the Court approves the Settlement, you do not need to do anything further in order to remain a part of the Settlement and receive the pro rata cash payment described herein, as applicable to you.

EXCLUDING YOURSELF FROM THE SETTLEMENT

IF YOU DO NOT WANT THE PRO RATA CASH PAYMENT, AND YOU INSTEAD WANT TO KEEP THE RIGHT TO SUE THE DEFENDANTS, OR CONTINUE TO SUE THE DEFENDANTS, RELATING TO YOUR ACCOUNT, THEN YOU MUST TAKE STEPS TO EXCLUDE YOURSELF FROM (OR "OPT OUT" OF) THE SETTLEMENT.

15. How do I exclude myself from the Settlement?

In order to exclude yourself (opt-out), you must do so in writing. The written request must be sent via mail, fax, or email (with an attachment containing the class members' signature) to the Settlement Administrator at the mailing address, fax number, or email listed in this Notice by September 21, 2026, The written exclusion request must: (a) set forth the Class Member's full name, current address, telephone number; (b) contain the signatures of each Class Member who is a borrower on the Account (or their guardian or administrator or executor of their estate); and (c) state an intent of all signatory(s) not to participate in the Settlement.

16. If I do not exclude myself, can I sue Defendants for the same thing later?

No. Unless you exclude yourself, you give up any right to sue the Defendants for claims relating to the subject Account, as set forth in the Settlement Agreement. If you have a pending lawsuit, speak to your lawyer in that case immediately because your legal rights may be adversely affected by this Settlement. You must exclude yourself from this Settlement in order to start or to continue your own lawsuit for claims relating to your Account. Your rights may be affected by this Settlement. A copy of the full Settlement Agreement will be promptly provided upon request. You may contact the Settlement Administrator and request that a copy of the Settlement Agreement be sent to you.

17. If I exclude myself, can I still benefit from this Settlement?

No. If you exclude yourself, you will not receive any money or other benefits as a result of the Settlement.

THE LAWYERS REPRESENTING YOU

18. Do I have a lawyer in the case?

Yes. The Court has approved Richard Shenkan and the law firm of Shenkan Injury Lawyers, LLC, to represent the Class. This lawyer and law firm are called "Class Counsel." You will not be charged individually for their legal services; rather, Class Counsels' fees will be paid from the Settlement Fund with the approval of the Court. If you want to be represented by your own lawyer, you may hire one at your own expense. Class Counsels' contact information is listed in paragraph 6 above. Class Members can speak with Class Counsel at no charge about this case. In connection with the Court's appointment, Class Counsel does not represent deceased Class Member's creditors, heirs, or legal representatives relating to effectuating any settlement payments to any heir(s), legal representatives, or creditors of the deceased Class Members.

19. How will the lawyers be paid?

Class Counsel has asked the Court to award attorney's fees in an amount not to exceed Five Hundred and Seventy Six Thousand, Three Hundred and Thirty Six Dollars ($576,336.00) and for reimbursement of expenses in an amount not to exceed Seventy Five Thousand Dollars ($75,000). The attorney's fees and expenses awarded by the Court, including payment to the Settlement Administrator, will be paid out of the $1,152,673.00 Settlement Fund. Class Counsel will also request Incentive Payments of no more than $15,000 for the Representative Plaintiff for his services as Class Representative for the Class, which will also be paid from the Settlement Fund. The Court could decide to award less than the amounts requested for Attorney's Fees and Expenses and Incentive Payments.

OBJECTING TO THE SETTLEMENT

20. How do I tell the Court if I do not like the Settlement?

If you are a Class Member (i.e., you are not excluding yourself from the Settlement), you can object to the Settlement if you do not like any part of it. In order to object to the Settlement, you must do so in writing. The Court will consider your views. The written objection must be sent via mail, fax, or email (with an attachment containing the class members' signature) (to the Settlement Administrator at the mailing address, fax number, or email listed in this Notice by September 21, 2026. The written objection must: (a) identify the case name and number; (b) identify the name, address, telephone number of the Class Member objecting and, if represented by counsel, of his/her counsel; (c) be personally signed by the person objecting (or if represented by counsel, signed by his/her counsel); (d) state the basis and grounds for the objection with specificity; and (e) provide a statement of whether he/she intends to appear at the Final Approval Hearing, either with or without counsel. The written objection must also be mailed to the Clerk of Judicial Records, Civil Division, Lackawanna County Government Center, 123 Wyoming Ave, First Floor, Scranton, PA 18503 by September 21, 2026. If you do not object in writing as set forth above by the deadline, you shall be deemed to have waived such objection, unless otherwise ordered by the Court.

21. What is the difference between objecting and asking to be excluded?

Objecting to the Settlement is informing the Court that you do not like something about the Settlement, and that you, for a clearly stated reason, do not want the Settlement to be approved or that you object to a particular part of the Settlement. You can object only if you do not exclude yourself from the Settlement. Excluding yourself is informing the Court that you do not want to be part of the Settlement. If you exclude yourself, you have no basis to object because the Settlement no longer affects you.

REQUESTING AN ALTERNATIVE DIVISION OF PAYMENTS (FOR CO-BORROWERS)

22. If I am a co-borrower, can I request an alternative division (alternative to the equal division) of the pro rata cash payment as between both co-borrowers?

Yes. If you are not excluding yourself from the Settlement and you and a co-borrower would like to request an alternative division of the pro rata cash payment as between both co-borrowers, you must do so in writing. The written request for an alternative division must be sent via mail, fax, or email (with an attachment containing the class members' signatures) to the Settlement Administrator at the mailing address, fax number, or email listed in this Notice by **September 21, 2026**. The written request for an alternative division must: (a) identify the case name; (b) identify the names and addresses of the Class Members requesting an alternative division of payment(s); (c) be personally signed by both co-borrowers or their legal representatives requesting an alternative division of payment(s); and (d) provide a description of how the co-borrowers have agreed for any alternative division of payment(s) to be made as between each other.

THE COURT'S FAIRNESS HEARING

The Court will hold a hearing to decide whether to approve the Settlement. You may attend and you may ask to speak, but you do not have to do so.

23. When, where, and how will the Court decide whether to approve the Settlement?

The Court will hold a fairness hearing on October 14, 2026 at 11:30 a.m. in Courtroom 3 at the Lackawanna County Courthouse, 200 N. Washington St., Scranton, PA 18503. The hearing may be moved to a different date or time, or be held via videoconference or telephone conference, without additional notice (including an earlier date). Therefore, if you are planning on attending the fairness hearing, it is a good idea to confirm in advance that the date and time of the hearing has not changed. You may confirm this information by checking www.PennSecurityClassAction.com or by calling 1-(800) 490-9287. At this fairness 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 Class Members who ask to speak at the hearing. The Court may also decide several other aspects of the Settlement including how much to pay the Class Representative for his incentive award and Class Counsel for their services and expenses. Following the hearing, the Court will decide whether to approve the Settlement. It is unknown how long the Court's decision will take. Please be patient.

24. Do I have to attend the fairness hearing?

No. Class Counsel will answer questions the Court may have, but you are welcome to come, at your expense. If you timely filed your written objection the Court will consider it. You do not have to come to Court to talk about it, but you may. You may also pay your own lawyer to attend, but it is not required.

25. May I speak at the hearing?

You may ask the Court for permission to speak at the hearing. To do so, you must send a letter to the Clerk of Judicial Records, Civil Division by **September 21, 2026** at the address listed in Question 20 saying that it is your "Notice of Intention to Appear at the Final Approval Hearing in *Roses v. Peoples Security Bank & Trust and Peoples Financial Services Corp.*, 14-cv-5108", and requesting that the clerk file your Notice of Intention. You must include your name, address, telephone number, and signature. Your Notice of Intention to Appear must be (a) filed with the Clerk of Judicial Records, Civil Division; and (b) sent (postmarked, faxed, or emailed with an attachment containing the class member's signature) to Class Counsel at the mailing address, fax number, or website listed in paragraph 6 of this Notice. Any such notice shall include copies of any papers, exhibits, or other evidence sought to be presented. You cannot speak at the hearing if you have opted out or excluded yourself, because the case no longer affects you.

GETTING MORE INFORMATION

26. How do I get more information?

This notice briefly summarizes the key aspects of the proposed Settlement. More details are in the Settlement Agreement. Case documents are available at www.PennSecurityClassAction.com. For a copy of the Settlement Agreement, you may contact Class Counsel at 1-(800) 490-9287 or Info@CreditInjury.com. You can also contact the Settlement Administrator at 877-268-2976, or Claims@Class-Settlement.com.

You may access the Settlement Website by using the camera on your mobile device to scan this QR code: