

**Consumers Affected by High-Risk or  
Non-Residential Addresses on  
Experian Credit Reports**

***Could Get Money from a  
Class Action Settlement***

Eligible consumers could receive a payment  
from a \$22,450,000 Settlement with Experian.

*Para una notificación en Español, llamar  
1-877-917-0074 o visitar  
[www.FraudShieldSettlement.com](http://www.FraudShieldSettlement.com)*

Fraud Shield Settlement  
c/o JND Legal Administration  
P.O. Box 91215  
Seattle, WA 98111

First-Class  
Mail  
US Postage  
Paid  
Permit #\_\_



Postal Service: Please do not mark barcode

Notice ID: \_\_\_\_\_

Confirmation Code: \_\_\_\_\_

Claimant Name

Address Line 1

City, State Zip Code

**What's this Case About?** The lawsuit claims that Experian reported inaccurate information about some consumers' addresses through its Fraud Shield product. Experian denies it did anything wrong.

**Am I Included?** Based on Experian's records, you have been identified as a Settlement Class Member because between July 1, 2018 and July 31, 2021, you submitted a dispute or inquiry to Experian regarding a non-residential or high-risk address indicator.

**What does the Settlement Provide?** The Settlement establishes a \$22,450,000 Settlement Fund for payments to Eligible Class Members after payments of attorneys' fees and expenses (not to exceed one third of the Settlement Fund), the Class Representative service payment of \$10,000, and administrative and notice costs. The Parties estimate you could receive between \$300 and \$900, but this is just an estimate and is not guaranteed. The Settlement also establishes substantial and comprehensive changes to Defendant's business practices that will benefit all Class Members.

**How Do I Get a Payment?** You must submit a valid claim form attesting to the nature of your dispute and that you were harmed by **January 30, 2023**. Complete and mail in the attached claim form or file a claim online at [www.FraudShieldSettlement.com](http://www.FraudShieldSettlement.com).

**Your Other Rights.** Even if you do nothing, you will be bound by the Court's decisions. If you want to keep your right to sue Experian yourself, you must exclude yourself from the Settlement by **February 13, 2023**. If you stay in the Settlement but do not agree with the terms, you may object to it by **January 30, 2023**.

The Court will hold a hearing on **March 1, 2023** to consider whether to approve the Settlement, a request for attorneys' fees and expenses, and service payments. You or your lawyer may appear and speak at the hearing at your own expense.

**For more information: Call 1-877-917-0074 or visit [www.FraudShieldSettlement.com](http://www.FraudShieldSettlement.com)**

## **Claim Form**

Name/Address Change

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**To receive a payment, you must sign below and postmark your claim by January 30, 2023 or file a claim online at [www.FraudShieldSettlement.com](http://www.FraudShieldSettlement.com) by January 30, 2023.**

Please confirm the following statement by checking the box:

- I submitted a dispute to Experian about my address being reported as non-residential and I was harmed by Experian's reporting of a Fraud Shield Indicator.

I declare that the information above is correct.

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_

SSN (last 4): \_\_\_\_\_

Your check will be sent to the same address as this postcard. To change the mailing address for your check, write the new address above or go to [www.FraudShieldSettlement.com](http://www.FraudShieldSettlement.com).

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