

## If you had a credit card, loan or credit account, you could get benefits from a class action settlement.

*A federal court authorized this notice. This is **not** a solicitation from a lawyer.*

- There is a proposed settlement with Trans Union LLC and Acxiom Corporation (“Defendants”) in a class action lawsuit about whether they violated the Fair Credit Reporting Act (“FCRA”) and state laws when they sold lists of consumer information to third parties for marketing purposes.
- The settlement will offer credit monitoring services to those who sign up, and establish a \$75 million settlement fund (“Settlement Fund”) that will give money to non-profit organizations approved by the Court; pay settlements or judgments for damage claims brought individually by consumers against the Defendants; pay class counsel’s attorneys’ fees, their expenses and the costs of administering the settlement; and, if enough money remains in the Settlement Fund make payments to those who [register](#) to receive a share.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT:	
<b>ASK FOR BENEFITS</b>	Sign up for credit monitoring services and/or register to possibly receive cash benefits from the settlement, if they become available.
<b>FILE AN INDIVIDUAL LAWSUIT</b>	You can file your own lawsuit against the Defendants and you can sign up for six months of credit monitoring.
<b>OBJECT</b>	Write to the Court about why you don’t like the settlement.
<b>GO TO A HEARING</b>	Ask to speak in Court about the settlement.
<b>DO NOTHING</b>	Get no benefits. Give up rights to be part of any other class action or group lawsuit against the Defendants about the legal claims in this case. Keep the right to file your own lawsuit against the Defendants.

- These rights and options—**and the deadlines to exercise them**—are explained in this notice.
- The Court in charge of this case still has to decide whether to approve the settlement. If it does, and after any appeals are resolved, benefits will be distributed to those who qualify. Please be patient.

QUESTIONS? CALL 1-866-416-3470 TOLL FREE, OR VISIT [WWW.LISTCLASSACTION.COM](http://WWW.LISTCLASSACTION.COM)  
 PARA UNA NOTIFICACIÓN EN ESPAÑOL, VISITE NUESTRO SITIO DE INTERNET.

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## BASIC INFORMATION

### 1. Why is this Notice being provided?

A Court authorized the notice because you have a right to know about a proposed settlement of this class action lawsuit and about all of your options before the Court decides whether to give “final approval” to the settlement. If the settlement is ultimately approved, benefits will be made available to everyone that qualifies. This notice explains the lawsuit, the settlement, your legal rights, what benefits are available, who may be eligible for those benefits, and how to get them.

Judge Robert W. Gettleman and Magistrate Judge Michael T. Mason of the United States District Court for the Northern District of Illinois are overseeing this class action. The case is known as *In re Trans Union Corporation Privacy Litigation*, No. 00-CV-4729, MDL 1350. The people who sued are called the “Plaintiffs,” and the companies they sued, Trans Union LLC (“Trans Union”) and Acxiom Corporation (“Acxiom”), are called the “Defendants.”

### 2. What is this lawsuit about?

The lawsuit claims that the Defendants violated state laws and the Fair Credit Reporting Act (“FCRA”) by selling lists containing personal and financial consumer credit-related information to third parties for use in target marketing. The lawsuit also claims that the Defendants provided more information than was allowed under the FCRA to credit grantors or insurance companies who used the lists to make pre-approved offers of credit or insurance.

The Defendants deny all of the Plaintiffs’ claims and say that they did nothing wrong. Specifically, Defendants disagree with the allegations and say that they have many defenses, that they are not liable to Plaintiffs, and that Plaintiffs are not entitled to any benefits from this litigation.

### 3. Who are Trans Union and Acxiom?

Trans Union is a consumer credit reporting agency that offers credit-related information to credit grantors. Acxiom is a data processing company.

### 4. Why is this a class action?

In a class action, one or more people called “Class Representatives” (in this case, Jeffrey Beadle, Josh Frey, Megan Gogerty, Victoria Scott Kearley, Marci Martinelli, Lawrence and Joan Palazzolo, Elizabeth H. Turner, Alan Wayne, Nancy M. Winkelmann, Nancy M. Woods, Donald Jowers, Robert and Yvonne Morse, and Mark E. Andrews) sue on behalf of people who have similar claims. All of these people are a “Class” or “Class members.” One court resolves the issues for all Class members.

### 5. Why is there a settlement?

The Court did not decide in favor of the Plaintiffs or the Defendants. Instead, both sides agreed to settle this case to avoid the cost and risk of a trial. The settlement does not mean that any law was violated or that the Defendants did anything wrong. The Defendants deny all legal claims in this case. The Class Representatives and their lawyers think the settlement is best for all Class members.

## WHO IS IN THE SETTLEMENT

To see if you will be affected by this settlement or if you can get benefits from it, you first have to determine if you are a Class member.

### 6. How do I know if I am part of the settlement?

The Court decided that the Class includes all consumers who had an open credit account or an open line of credit from a credit grantor (including, for instance, automobile loans, bank credit cards, department store credit cards, other retail store credit cards, finance company loans, mortgage loans, and student loans) located in the United States anytime from January 1, 1987 to May 28, 2008.

### 7. Are there exceptions to being included?

The settlement does not include (a) Defendants and their predecessors, affiliates, subsidiaries, officers, directors and employees; (b) counsel for any of the settling parties in this case; or (c) all judges and justices assigned to this case, along with their staff, spouses and any children living in their households.

### 8. What if I am not sure whether I am included in the settlement?

If you are not sure whether you are included in the Class, or you have questions about the settlement, you may call the toll free number, 1-866-416-3470, where frequently asked questions are answered. You may also email questions to [administrator@listclassaction.com](mailto:administrator@listclassaction.com), visit [www.ListClassAction.com](http://www.ListClassAction.com), or write with questions to List Class Action Settlement, PO Box 6336, Portland, OR 97228-6336.

## THE SETTLEMENT BENEFITS—WHAT YOU GET IF YOU QUALIFY

If the settlement is ultimately approved and becomes final, it will provide benefits to Class members.

### 9. What does the settlement provide?

The settlement will:

- establish a \$75 million Settlement Fund,
- give Class members the option of selecting six or nine months of credit monitoring services (see Question 10),
- donate \$150,000 to non-profit organizations (see Question 11),
- pay for settlements or judgments for damage claims related to lawsuits brought individually by Class members against the Defendants (see Question 12),
- give any money remaining (after deducting the costs for everything listed here) in the Settlement Fund to eligible Class members or to non-profit organizations (see Question 13),
- pay class counsel's attorneys' fees and their expenses (see Question 19), and
- pay the costs of notice and administering the settlement.

More details on all of the settlement benefits are available in the [Settlement Agreement](#) which is available at [www.ListClassAction.com](http://www.ListClassAction.com).

10. Tell me more about credit monitoring services.

You have two options for credit monitoring:

- (1) Get six months of free credit monitoring services (which retails for \$59.75) that includes: (a) the ability to lock your credit report so third parties, such as lenders or other companies, will not be able to access your credit report without your consent (unless allowed by law); (b) unlimited daily access to your Trans Union credit report and credit score; and (c) credit monitoring with a 24-hour email credit notification service; OR
- (2) Get nine months of enhanced credit monitoring services (which retails for \$115.50) that includes all the services listed above, plus a suite of insurance scores (which allows you to see your credit information as insurance companies do) and a mortgage simulator service (a customized report that shows the mortgage rates that you should qualify for). If you choose this option you will agree to give up your right to sue the Defendants for certain damage claims (see Question 15) and you will give up your right to receive a cash payment, if any, from the Settlement Fund.

11. What does the settlement give to charity?

Trans Union will donate \$150,000 to one or more non-profit organizations that are chosen by Trans Union and the attorneys for the Class and approved by the Court. Additionally, money remaining in the Settlement Fund, after any appeals are resolved and the settlement process has ended, may be donated to non-profit organizations if the Court determines the cost of distribution is too much when considering the amount that would be distributed to each person who registered.

12. Why are payments for damage claims coming out of the Settlement Fund?

As part of the settlement, Class members are keeping their right to sue the Defendants individually for damage claims relating to target marketing or pre-screening. Trans Union will receive a credit from the Settlement Fund equal to the amount they have to pay for settlements or judgments of any damage claims. Defense costs will not come out of the Settlement Fund.

13. Can I get a cash payment from the settlement?

Maybe. If you do not select the enhanced credit monitoring you may [register](#) to get a cash payment. Payments will be made to Class members that register if the Court determines, at least two years after final approval of the settlement, that there is sufficient money left over in the Settlement Fund after paying the costs and expenses listed in Question 9 above and the cost of distribution is reasonable compared to the amount that could be distributed. If there is not enough money left over to pay each registered Class member then the remaining money will be donated to a non-profit organization(s) (see Question 11).

14. Can I still get credit monitoring if I file a claim in the Townes settlement?

Yes. Filing a claim for credit monitoring in *Townes v. Trans Union LLC* (No. 04-1488-JJF, District of Delaware) will not prevent you from getting credit monitoring services from the *In re Trans Union* case.

15. What am I giving up as part of the settlement?

The different rights that you are giving up or keeping are described below. More information is in a document called the [Settlement Agreement](#), which is available at [www.ListClassAction.com](http://www.ListClassAction.com). You can talk to the law

firms representing the Class listed in Question 18 for free or you can, at your own expense, talk to your own lawyer if you have any questions about the released claims or what they mean.

Whether or not you seek any benefits being offered as part of this settlement, Class members will not be able to participate in any class action litigation against the Defendants for the claims resolved by this settlement and may not join multiple plaintiffs in a single action. Your options for benefits provided by the settlement are as follows:

1. **File an individual lawsuit against Defendant(s) for claims related to target marketing or prescreening:** You can also sign up for six months of credit monitoring.
2. **Sign up for six months of credit monitoring services:** You can also [register](#) to possibly receive cash benefits in the event of a cash distribution or file an individual lawsuit against the Defendants.
3. **Sign up for nine months of enhanced credit monitoring services:** You will not receive any further benefits, including a cash payment, and you will not be able to file an individual lawsuit against the Defendants.
4. **Register to receive a possible cash payment:** You can also sign up for six months of credit monitoring, however, if you receive a cash payment, you cannot file an individual lawsuit against the Defendants.
5. **Do Nothing:** You will not get any benefits. You will keep your right to sue the Defendants individually; however, there are time limits to file an individual lawsuit, for more information see section 2.4 of the [Settlement Agreement](#) at [www.ListClassAction.com](http://www.ListClassAction.com). For more information on what happens if you do nothing, see Question 24 below.

## HOW TO GET BENEFITS

### 16. How can I get benefits?

To receive credit monitoring from the settlement you must go to [www.ListClassAction.com](http://www.ListClassAction.com) and [register](#) by **September 24, 2008**. If you register, you will have six months after the Court grants final approval to the settlement and all appeals are resolved to activate your credit monitoring benefit.

You may also register to receive possible cash benefits by going to [www.ListClassAction.com](http://www.ListClassAction.com) and registering by **September 24, 2008**. If you want to register by mail, complete the Registration Form on page 10 or send a letter stating that you are a Class member and be sure to include: 1) your name and address; 2) your phone number; 3) your date of birth; 4) the last four digits of your social security number; and 5) your signature. Mail your Registration Form or letter so that it is postmarked by **September 24, 2008** to:

List Class Action Registration  
PO Box 6336  
Portland, OR 97228-6336

### 17. When will I get my benefits?

If you [register](#) for one or more of the benefits provided by this settlement, you will be notified about how to obtain these benefits after the Court grants final approval to the settlement and all appeals are resolved. If cash benefits become available they will not be distributed until at least two years after the Court grants final approval. The final approval hearing is scheduled for September 10, 2008. Updates will be available on the website.

## THE LAWYERS REPRESENTING YOU

### 18. Do I have a lawyer in the case?

The Court appointed the Law Offices of Dawn Wheelahan; Caddell & Chapman, PC; The Borderud Law Group; Righetti Law Firm, P.C.; and Coughlin Stoia Geller Rudman & Robbins LLP as “Class Counsel” to represent you and other Class members. You may contact Class Counsel by calling the toll-free number: 1-866-416-6556. You will not be charged for the services of these lawyers. If you want to be represented by your own lawyer in this case, you may hire one at your own expense.

### 19. How will the lawyers and Class Representatives be paid?

If the Court grants final approval to the settlement, the Court will schedule a hearing to decide compensation for Class Counsel. Class Counsel will ask the Court for attorneys’ fees of no more than 25% of the Settlement Fund and for reimbursement of their costs and expenses. They will also ask for payments of up to \$3,750 for each of the Class Representatives who helped the lawyers on behalf of the whole Class. The Court has not yet made any decision regarding the amount of attorneys’ fees, costs, expenses and Class Representative payments, and may award less than these amounts. The fees, expenses, and awards that the Court orders, plus the costs to administer the settlement, will come out of the Settlement Fund.

## OBJECTING TO THE SETTLEMENT

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

You can comment on the settlement if you don’t like some part of it. The Court will consider your views. To do so, you must send in a written objection in the case, *In re Trans Union Corporation Privacy Litigation*, No. 00-CV-4729, MDL 1350. Be sure to include your full name, address, telephone number, your signature, the specific reasons why you object to the settlement, and any legal support you wish to bring to the Court’s attention and any evidence you wish to introduce in support of your objection. You must mail your objection postmarked by **August 22, 2008** to the three addresses below:

COURT	CLASS LIAISON COUNSEL	TRANS UNION COUNSEL
Clerk of the Court United States District Court Northern District of Illinois 219 S. Dearborn St. Chicago, IL 60604	Thomas A. Doyle Saunders & Doyle 20 South Clark St. Suite 1720 Chicago, IL 60603	Roger L. Longtin DLA Piper US LLP 203 N. La Salle Suite 1900 Chicago, IL 60601

Filing a written objection with the Court is the only permissible way to contact the Court.  
**DO NOT CALL THE COURT. DO NOT CALL OR SEND CORRESPONDENCE TO JUDGE GETTLEMAN,  
MAGISTRATE JUDGE MASON, OR THEIR STAFFS.**

## THE COURT'S FAIRNESS HEARING

### 21. When and where will the Court decide whether to approve the settlement?

Judge Gettleman will hold a Fairness Hearing at 10:00 a.m. on **September 10, 2008**, at the United States District Court for the Northern District of Illinois, Courtroom 1703, Everett McKinley Dirksen Building, 219 South Dearborn Street, Chicago, Illinois 60604. At the Fairness Hearing, the Court will consider whether the settlement is fair, reasonable, and adequate and should be granted final approval. If there are objections, the Court will consider them. If the Court grants final approval to the settlement, it will schedule a hearing to consider Class Counsel's request for attorneys' fees, costs, expenses, and payment to Class Representatives.

The Fairness Hearing may be moved to a different date, extended, or moved to a different Courtroom without additional notice so it is recommended that you periodically check [www.ListClassAction.com](http://www.ListClassAction.com) for updated information.

### 22. Do I have to come to the hearing?

No. Class Counsel will answer any questions the Court may have. However, you are welcome to attend the hearing at your own expense. If you send in a written objection, you do not have to come to the Fairness Hearing to talk about it. As long as you mailed your written objection on time, the Court will consider it. You may also pay your own lawyer to attend the Fairness Hearing, but it is not necessary.

### 23. May I speak at the hearing?

To speak at the Fairness Hearing, you must send a letter or other written document saying that the letter or document is your "Notice of Intent to Appear" in *In re Trans Union Corporation Privacy Litigation*, No. 00-CV-4729, MDL 1350. Be sure to include your name, address, telephone number, and your signature. You also must include information about what you intend to say at the hearing and, if you will be represented by a lawyer other than Class Counsel, you must include the name, address, and telephone number of your lawyer. You must send copies of your "Notice of Intent to Appear" to the addresses listed in Question 20 above. It must be postmarked no later than **August 22, 2008**. The Court will decide if you will be allowed to speak at the Fairness Hearing.

## IF YOU DO NOTHING

### 24. What happens if I do nothing at all?

You have the right to do nothing. If you do nothing, you will not get any benefits. In addition, you can no longer be part of a class action or other group lawsuit against the Defendants involving the claims in this settlement. However, you can still individually sue the Defendants for certain damage claims, as well as for attorney's fees under the FCRA.

## GETTING MORE INFORMATION

### 25. How do I get more information about the settlement?

This notice summarizes the settlement. More details are in the [Settlement Agreement](#). You can get a copy of the Settlement Agreement at [www.ListClassAction.com](http://www.ListClassAction.com). You also may call 1-866-416-3470 or write to List Class Action Settlement, PO Box 6336, Portland, OR 97228-6336.

**DO NOT CALL THE COURT. DO NOT CALL OR SEND CORRESPONDENCE TO JUDGE GETTLEMAN, MAGISTRATE JUDGE MASON, OR THEIR STAFFS.**

