

Trans Union Litigation

Frequently Asked Questions

1. What is the Trans Union Litigation?

It is a lawsuit that claims Trans Union LLC and Acxion Corporation violated state laws and the Fair Credit Reporting Act (FCRA) when they sold lists containing personal and financial consumer information to third parties for marketing purposes.

2. Who qualifies to get benefits from the settlement?

All who had the following during the period including January 1, 1987 through May 28, 2008:

- a) credit cards issued by a bank, department store or other retail store;
- b) mortgage loans;
- c) car loans;
- d) student loans;
- e) finance company loans.

3. What is contingent fee?

A method of paying a lawyer for legal representation by which the lawyer receives a percentage of the money the client obtains after settling or winning the case. Often contingent fee agreements award the successful lawyer between 20% and 50% of the amount recovered. In most states, contingency fee agreements must be in writing.

4. How much will I get if the case is settled or won?

Nobody can say for sure, but the statutory damages under the FCRA are \$1,000. If we prevail, you will get a net amount after the contingent fee, case expenses and your voluntary contribution to the designated organization are deducted.

5. If the case is lost, do I have to pay any attorney fee?

No. As explained in question 3 above, the attorney will not charge a fee unless he obtains a recovery of money for you.

6. Where can I find more information about the settlement?

You can go to www.listclassaction.com/content/summary_notice.pdf for more information.

7. How many people can sign on one form?

Two people can sign on a single form.

8. Where should I send the form after I fill it out and sign?

Please send or deliver the completed and signed form to the principal of your local Chinese school.

9. Why should I participate in the case?

To claim what you may be entitled to as a class member, but otherwise unaware of, and to help your organizations and charities. Attorneys involved believe they know how to present the claim with a maximum chance of recovery.