

COURT  
AUTHORIZED  
NOTICE

*Jason Lee Hinkel, Sr.*  
& *Narily Noon*  
v.  
*Universal Credit  
Services, LLC*

Hinkel v. Universal Credit Services, LLC  
c/o Settlement Administrator  
P.O. Box 16  
West Point, PA 19486

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A settlement has been reached in a purported class action lawsuit (the "Action") against Universal Credit Services, LLC ("Defendant") for alleged violations of the Fair Credit Reporting Act ("FCRA"). As used in this Notice, "Defendant" collectively refers to Xactus, LLC, in its capacity as successor in interest to certain assets of Universal Credit Services, LLC and Universal Credit Services, LLC. Plaintiffs claim that Defendant violated the FCRA by not following reasonable procedures to assure maximum possible accuracy by allegedly passing along information from credit bureaus that indicated a consumer was deceased when the consumer was alive. Defendant vigorously denies that it violated any law but has agreed to settle to avoid the uncertainties and expenses associated with continuing the Action. This Notice summarizes the proposed Settlement. The complete settlement terms and conditions are available in the Settlement Agreement at [www.HinkelSettlement.com](http://www.HinkelSettlement.com).

**Am I a Class Member?** Defendant's records indicate you are a Class Member. The Class includes all persons residing in the United States of America (including its territories and Puerto Rico): (1) who were the subject of a bi-merge or tri-merge report using the legacy Universal Credit Services system and branding from April 8, 2020 through October 13, 2023; (2) that included at least one notation related to a deceased status in the score, fraud, or tradeline sections of the report; (3) where at least one of the underlying consumer reporting agencies returned a credit score; and (4) there was activity on a tradeline within 180 days of the date of the report or activity after the date of the report and that activity did not have a deceased indicator.

**What Can I Get?** The Settlement establishes a \$225,000 Settlement Fund for payments to Class Members, after payment of the cost for settlement administration, and any approved Class Representative service awards. The parties estimate Class Members will each receive approximately \$194.

**What Are My Other Options?** (1) Do nothing. If you do nothing in response to this Notice, you will receive a settlement payment and will lose both any legal rights you may have against Defendant related to this suit and to object to the Settlement of this suit. (2) Exclude yourself. You may exclude yourself from the Class by mailing a written notice to the Settlement Administrator postmarked by April 13, 2024, that includes a signed and dated statement that you want to be excluded from the Class in *Hinkel v. Universal Credit Services, LLC* and includes your name, address, and phone number. If you exclude yourself, you will not receive a settlement payment, but you retain any legal rights you may have against Defendant. (3) Object. If you do not exclude yourself, you and/or your lawyer have the right to appear before the Court and object to the Settlement. Your written, signed objection must be mailed to the Settlement Administrator, and postmarked no later than April 13, 2024. Specific instructions on how to object to or exclude yourself from the Settlement are available at [www.HinkelSettlement.com](http://www.HinkelSettlement.com).

**Who Represents Me?** The Court has appointed a team of lawyers from Berger Montague PC to serve as Class Counsel. They will petition to be paid legal fees, separate from the Settlement Fund, not to exceed \$225,000, as well as request a Class Representative service award not to exceed \$7,500 for each of the Plaintiffs and settlement administration expenses to be paid from the Settlement Fund.

**When Will the Court Consider the Settlement?** The Court will hold a Final Approval Hearing on May 15, 2024 at 1:00 p.m. At that hearing, the Court will hear any objections concerning the fairness of the Settlement, decide whether to approve the requested attorneys' fees and costs, Class Representative service awards, and determine whether the Settlement should be approved.

**How Do I Get More Information?** For more information, including the full Notice, and Settlement Agreement, go to [www.HinkelSettlement.com](http://www.HinkelSettlement.com), or contact the Settlement Administrator at [questions@HinkelSettlement.com](mailto:questions@HinkelSettlement.com) or by calling (833) 215-9289.