LEGAL NOTICE OF CLASS ACTION SETTLEMENT

A Settlement has been reached in a class action lawsuit against Equifax Information Services LLC, ("Equifax") based on claims that Equifax did not conduct a reasonable investigation of disputes of inquiries in credit files, Equifax did not maintain reasonable procedures regarding inquiry disputes, or in the alternative, that Equifax did not remove disputed inquiries from credit files.

This Settlement resolves four similar lawsuits brought against Equifax concerning the same issue. Those lawsuits are *Hines v. Equifax Information Services LLC*, Case No. 1:19-cv-06701 (E.D.N.Y.), *Rivera v. Equifax Information Services LLC*, Case No. 1:18-cv-04639 (N.D. Ga.), *Oblack v. Equifax Information Services LLC*, Case No. 3:25-cv-01997 (D.N.J.), and *Neubauer v. Equifax Information Services LLC*, Case No. 3:23-cv-01275 (D. Or.), transferred to the Northern District of Georgia and now pending as *Neubauer v. Equifax Information Services LLC*, Case No. 1:24-cv-04615 (N.D. Ga.).

Plaintiffs Duane A. Hines, Francisco Joel Rivera, Brian Joseph Oblack, and Mark Neubauer assert that, after they submitted disputes to Equifax that their credit reports were obtained without a permissible purpose, Equifax did not contact the companies that requested the credit reports, nor did it remove the notations (called a "hard inquiry") that they disputed. Equifax mailed letters to some consumers that stated, in part: "Inquiries are a factual record of file access. If you believe this was unauthorized, please contact the creditor," or other similar language.

Plaintiffs' legal claim is that Equifax violated a federal law called the Fair Credit Reporting Act, 15 U.S.C. § 1681 *et seq*. ("FCRA"). Plaintiffs also assert that Equifax violated similar New York and New Jersey state laws, including N.Y. Gen. Bus. Law § 380 ("NYFCRA") and N.J.S. § 56:11-36 ("NJFCRA"). Plaintiffs allege that Equifax acted in the same way with respect to other individuals, called the "Settlement Class." The judges in the *Hines* and *Rivera* cases decided that all the legal requirements for a class action were met in those cases and ordered that the cases would move forward as class actions. The *Oblack* and *Neubauer* cases have proposed classes, but the judges have not yet decided whether the legal requirements for a class action are met in those cases. The Court here has determined that it will likely be able to certify the Settlement Class, which encompasses the classes in all four cases, for purposes of the Settlement and final judgment.

Equifax has denied and continues to deny Plaintiffs' allegations and denies that it has violated the FCRA or the NYFCRA or other FCRA state law analogues, or that it has engaged in any wrongful acts. Nevertheless, Plaintiffs and Equifax have agreed to resolve the claims of all persons covered by the *Hines, Rivera, Neubauer*, and *Oblack* lawsuits. This group is called the "Settlement Class." The Settlement Class is defined as follows:

> All persons residing in the United States and its Territories for whom (a) Equifax's records reflect that *(i)* Equifax received a mailed letter disputing one or more hard inquiries between October 4, 2016 and March 27, 2026, and *(ii)* whose inquiry dispute was coded as "not mine" (001) or "unauthorized" (383) by Equifax, and *(iii)* to whom Equifax sent a document containing "Cons Comm 664" (*i.e*., a statement that "inquiries are a factual record of file access") (the "Certified Group"); <u>or</u> (b) Equifax's records reflect that Equifax received one or more dispute of a hard inquiry between August 31, 2021 and March 27, 2026 (the "General Dispute Group").

The Settlement also resolves the NYFCRA claims of individuals within the Certified Group who live in the State of New York. The judge in *Hines* found that the NYFCRA claim could move forward as a class claim for this group. This group is called the "New York Subclass" and is defined as follows:

> During the period beginning November 27, 2017 and ending September 10, 2024 persons with an address in the State of New York to whom Equifax sent a document containing "Cons Comm 664" (*i.e*., a letter that includes the language, "inquiries are a factual record of file access") in response to a mailed dispute of one or more hard inquiries, which Equifax coded as "not mine" (001) or "unauthorized" (383).

Because members of the classes certified in *Hines* and *Rivera* (those in the Certified Group, including those in the New York Subclass) are in a stronger position if the cases were to go forward, the Certified Group and New York Subclass will receive preferential settlement payments under the Distribution Plan described further herein and in the Settlement Agreement.

According to Equifax's records, you are a member of the Settlement Class. You can find out which group you are in by using the unique Claim Number and PIN on your Notice to log in to the website, www.equifaxdisputeclassaction.com. Settlement Class Members in the New York Subclass may have received notice regarding that case in August or November 2025. You may enter an appearance in the case through an attorney if you so desire. To resolve the lawsuit, Equifax has agreed to pay $30 million for the creation of a Settlement Fund that will be used for class member payments, administrative costs, attorneys' fees, litigation expenses, and a service award to Plaintiffs. If the Court approves the Settlement and the Settlement becomes final and effective, members of the Settlement Class will give up their rights to assert claims against Equifax related to the inquiry they disputed and/or challenged with Equifax. A summary of the terms of the Settlement is below – please read it carefully and note the deadlines to take action. There is more detailed information about the case and settlement following the summary.

SUMMARY OF YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
SUBMIT A VALID CLAIM FORM AND RECEIVE A CHECK	To receive a payment from the Settlement, you will need to submit a Claim Form by **November 29, 2026**. You must submit your Claim Form at www.equifaxdisputeclassaction.com. The amount of the payments will depend on which group you are in and on the number of claims submitted. You can find out which group you are in by using the unique Claim Number and PIN on your Notice to log in to the website. For the Certified Group, the payment is expected to be approximately $300. For the General Dispute Group, the payment is expected to be approximately $100. For the New York Subclass, the payment is expected to be approximately $400. These estimates are based upon the typical claims rates in similar cases – the actual payment amounts will depend on the actual claims rates in this case and may be lower or higher. If the Court approves the Settlement and it becomes final and effective, you can choose to receive payment electronically through the website, or a check will be mailed to the address listed on the Claim Form. You may update and/or confirm your address with the Settlement Administrator on the website.
EXCLUDE YOURSELF FROM THE SETTLEMENT	The Court will exclude from the Class any Class Member who requests exclusion in accordance with the terms of the Settlement Agreement. If you are excluded from the Class, you will receive no benefits from the Settlement or the lawsuit. Requesting exclusion is the only option that will retain your right to bring your own lawsuit against Equifax about the claims described above. If you are not excluded from the Class, you will be bound by the judgment in the case. If you choose to request exclusion, you must do so by **November 20, 2026** and must do so by writing to the Settlement Administrator at the address below. For more information about how to exclude yourself, see www.equifaxdisputeclassaction.com.
OBJECT	You may object to any of the terms of the Settlement Agreement, including the proposed award of attorneys' fees of up to $10 million, the litigation expenses of up to $260,000, and/or the separate service award to the Plaintiffs totaling up to $60,000. For more information on these awards, including Class Counsel's request for fees which will be available on **October 20, 2026**, see www.equifaxdisputeclassaction.com. Your deadline to object is **November 20, 2026**. You must do so by writing to the Settlement Administrator, and to the Court. For more information about how to submit an objection and what you must include, see www.equifaxdisputeclassaction.com.
DO NOTHING	If you do nothing and the Court approves the Settlement and the Settlement becomes final and effective, members of the Settlement Class will give up their rights to assert claims against Equifax related to the inquiry they disputed and/or challenged with Equifax. If you do nothing, you will receive no money from the Settlement.
GO TO A HEARING	You may speak at the Final Approval Hearing, set for **December 10, 2026** if you submit an objection by **November 20, 2026** and mail your Notice of Intention to Appear so that it is received no later than **November 26, 2026**. For more information about how to submit your Notice of Intention to Appear, see Question 18.

ADDITIONAL DETAILS

This Settlement resolves four class action lawsuits brought by plaintiffs alleging similar violations against the same defendant, Equifax. There has not been a decision in any of the cases about which side is right. Equifax has denied and continues to deny Plaintiffs' allegations and that it has violated the FCRA, NYFCRA, or NJFCRA or engaged in any wrongful acts. The Court here has determined that it will likely be able to certify the Settlement Class, which encompasses the classes in all four cases, for purposes of the Settlement and final judgment. A hearing is scheduled for **December 10, 2026** for the Court to decide whether to grant final approval of the Settlement, whether to approve Class Counsel's request for attorneys' fees and expenses, and whether to approve service awards for the four class representatives. If you received a written or email notice about the Settlement, it is because according to Equifax's records you are a member of the Settlement Class, which is defined as follows:

> All persons residing in the United States and its Territories for whom (a) Equifax's records reflect that *(i)* Equifax received a mailed letter disputing one or more hard inquiries between October 4, 2016 and March 27, 2026, and *(ii)* whose inquiry dispute was coded as "not mine" (001) or "unauthorized" (383) by Equifax, and *(iii)* to whom Equifax sent a document containing "Cons Comm 664" (*i.e*., a statement that "inquiries are a factual record of file access") (the "Certified Group"); or (b) Equifax's records reflect that Equifax received one or more dispute of a hard inquiry between August 31, 2021 and March 27, 2026 (the "General Dispute Group").

Read this Notice carefully. This Notice advises you of the benefits that may be available to Settlement Class Members under the proposed Settlement and their rights and options. You may also review the full Settlement Agreement and the papers filed in support of approval of the Settlement at www.equifaxdisputeclassaction.com. These rights and options—**and the deadlines to exercise them**—are explained in this Notice. The Court still has to decide whether or not to grant final approval to the Settlement. If it does, and any appeals are resolved, benefits will be distributed to members of the Settlement Class who comply with the terms of the Settlement Agreement, and all members remaining in the Settlement Class will be bound by the terms of the Settlement Agreement.

WHAT'S INCLUDED IN THIS NOTICE?

BASIC INFORMATION

1. Why is there a notice?

A court ordered that this Notice be provided because you have a right to know about the proposed Settlement of this class action lawsuit and its effect on you. This Settlement resolves four similar class action lawsuits brought against Equifax. This Notice explains the lawsuits, the Settlement, and your legal rights.

Judge Joseph A. Marutollo, of the United States District Court for the Eastern District of New York, is overseeing this case as *Hines v. Equifax Information Services LLC,* Case No. 1:19-cv-06701 (E.D.N.Y.). The other three lawsuits, which are resolved by this Settlement, are *Rivera v. Equifax Information Services LLC*, Case No. 1:18-cv-04639 (N.D. Ga.), *Oblack v. Equifax Information Services LLC*, Case No. 3:25-cv-01997 (D.N.J.), and *Neubauer v. Equifax Information Services LLC*, Case No. 3:23-cv-01275 (D. Or.), transferred to the Northern District of Georgia and now pending as *Neubauer v. Equifax Information Services LLC*, Case No. 1:24-cv-04615 (N.D. Ga.).

The people who sued—Duane A. Hines, Francisco Joel Rivera, Brian Joseph Oblack, and Mark Neubauer—are the Plaintiffs. Equifax Information Services LLC ("Equifax") is the Defendant.

2. What is this case about?

Plaintiffs alleged that after they submitted disputes to Equifax that their credit reports were obtained without a permissible purpose, Equifax did not contact the companies that requested the credit reports, nor did it remove the notations (called a "hard inquiry") that they disputed. Equifax mailed letters to some consumers that stated, in part: "Inquiries are a factual record of file access. If you believe this was unauthorized, please contact the creditor," or other similar language.

Plaintiffs assert that Equifax's actions violated sections 1681i(a)(1) and 1681i(a)(2) of the FCRA and similar New York and New Jersey state laws, including N.Y. Gen. Bus. Law § 380 ("NYFCRA") and N.J.S. § 56:11-36 ("NJFCRA"). You can review the complaint and other documents filed in this lawsuit at www.equifaxdisputeclassaction.com.

3. Why is this a class action?

In a class action lawsuit, one or more people called the "Class Representatives," in this case Duane A. Hines, Francisco Joel Rivera, Brian Joseph Oblack, and Mark Neubauer, sue on behalf of other people who have similar claims. All of the people together are called a "Class" or "Class Members." The consumer reporting agency they sued, Equifax, is called the Defendant. One court resolves the issues for everyone in the Class, except for those people who choose to exclude themselves from the Class. The judges in the *Hines* and *Rivera* cases decided that those lawsuits can proceed as class actions and move towards a trial. The judges in the *Oblack* and *Neubauer* cases have not made that decision.

You can read the court orders explaining why the *Hines* and *Rivera* cases were allowed to proceed as class actions at www.equifaxdisputeclassaction.com.

4. Why is there a Settlement?

There has not been a decision in any of the cases about whether Equifax has violated the law, nor how much money, if any, should be awarded to anyone. Instead, the two sides have agreed to a Settlement that resolves all of the claims.

Equifax has denied and continues to deny Plaintiffs' allegations and denies that it has violated the FCRA, NYFCRA or NJFCRA, or that it has engaged in any wrongful acts. Nevertheless, Equifax agreed to settle the litigation for the purpose of avoiding the further expense, inconvenience and distraction of burdensome and protracted litigation and to obtain the release, order and judgment contemplated by the Settlement.

WHO IS PART OF THE SETTLEMENT?

5. Who are the Settlement Class Members?

The Settlement Class Members include all persons who fall within the certified classes in the *Hines* and *Rivera* cases, as well as those persons who fall within the proposed classes in *Oblack* and *Neubauer*. The Settlement Class is defined as:

> All persons residing in the United States and its Territories for whom (a) Equifax's records reflect that *(i)* Equifax received a mailed letter disputing one or more hard inquiries between October 4, 2016 and March 27, 2026, and *(ii)* whose inquiry dispute was coded as "not mine" (001) or "unauthorized" (383) by Equifax, and *(iii)* to whom Equifax sent a document containing "Cons Comm 664" (*i.e*., a statement that "inquiries are a factual record of file access") (the "Certified Group"); or (b) Equifax's records reflect that Equifax received one or more dispute of a hard inquiry between August 31, 2021 and March 27, 2026 (the "General Dispute Group").

The Settlement also resolves the NYFCRA claims of individuals within the Certified Group who live in the State of New York. The judge in *Hines* found that the NYFCRA claim could move forward as a class claim for this group. This group is called the "New York Subclass" and is defined as follows:

> During the period beginning November 27, 2017 and ending September 10, 2024 persons with an address in the State of New York to whom Equifax sent a document containing "Cons Comm 664" (*i.e*., a letter that includes the language, "inquiries are a factual record of file access") in response to a mailed dispute of one or more hard inquiries, which Equifax coded as "not mine" (001) or "unauthorized" (383).

You can find out which group you are in by using the unique Claim Number and PIN on your Notice to log in to the website www.equifaxdisputeclassaction.com. Settlement Class Members in the New York Subclass may have received notice regarding that case in August or November 2025.

There are approximately three million members of the Settlement Class. Approximately one million of those members are in the Certified Group, while the remaining members are part of the General Dispute Group. There are approximately 35,000 members of the New York Subclass.

THE SETTLEMENT BENEFITS

6. What does the Settlement provide?

Settlement Fund

Equifax has agreed to establish a Settlement Fund of thirty million dollars ($30,000,000), which will be used to make payments to Settlement Class Members who submit valid claims, including higher payments to Settlement Class Members in the Certified Group and the New York Subclass. The Settlement Fund will also cover the costs of administering the Settlement, up to $60,000 in total service awards to Plaintiffs Duane A. Hines, Francisco Joel Rivera, Brian Joseph Oblack, and Mark Neubauer, up to $10 million in attorneys' fees and up to $260,000 in litigation expenses.

7. How much will my payment be?

All Settlement Class Members must submit a valid claim form to receive a payment. Settlement Class Members who submit a Valid Claim are referred to as "Claiming Class Members." Claiming Class Members will receive a *pro rata* share of the amount of the Settlement Fund allocated for Class Member Payments under the Distribution Plan in the Settlement Agreement. The Distribution Plan gives priority to Settlement Class Members in the Certified Group because they are in a stronger position and face less risk if the case were to go forward. The Distribution Plan also provides preferred payments for members of the New York Subclass because they have an additional claim that other Settlement Class Members do not. You can read more about how the Distribution Plan works at www.equifaxdisputeclassaction.com.

The amount of payments to Settlement Class Members will depend on how many Claiming Class Members there are. Based upon typical claims rates for similar cases, Class Counsel estimates that Claiming Class Members in the Certified Group will receive approximately $300, Claiming Class Members in the General Dispute Group will receive approximately $100, and Claiming Class Members in the New York Subclass will receive approximately $400. These estimates are based upon the typical claims rates in similar cases – the actual payment amounts will depend on the actual claims rates in this case and may be lower or higher. You can find out which group you are in by using the unique Claim Number and PIN on your Notice to log in to the website www.equifaxdisputeclassaction.com.

8. When will I receive my payment?

To receive payment, you will need to submit a Claim Form. You must submit your Claim Form at www.equifaxdisputeclassaction.com. If the Court approves the Settlement and it becomes final, then payments will be sent by mail to the address listed on your Claim Form. Alternatively, you can elect to receive electronic payment on the Settlement website www.equifaxdisputeclassaction.com. Settlement Class Members can update their mailing address on the Claim Form. Settlement Class Members may also set up an electronic payment method through the website if preferred; otherwise, payment will be mailed via USPS as a paper check.

Payments will be sent only after the Court grants Final Approval to the Settlement and after any appeals are resolved (*see* "The Final Approval Hearing" below). If there are appeals, resolving them can take time. Please be patient and check this website for updates.

9. What am I giving up if I participate in the Settlement?

If the Settlement receives Final Approval from the Court, every Settlement Class Member agrees to release Equifax and each of its members, owners, shareholders, unitholders, predecessors, successors (including, without limitation, acquirers of all or substantially all of Equifax's assets, stock, units or other ownership interests) and assigns; the past, present, and future, direct and indirect, parents (including, without limitation, holding companies), subsidiaries and affiliates of any of the above; and the past, present and future principals, trustees, partners, insurers, officers, directors, employees, advisors, attorneys, members, owners, shareholders, unitholders, predecessors, successors, assigns, representatives, heirs, executors, and administrators of any of the above (collectively, "Released Parties"), from any and all claims that were asserted in the Litigation or that could have been asserted in the Litigation, including claims under 15 U.S.C. §1681i(a)(1) and (2) and 1681e(a) and any state law analogues to those statutes, relating to hard inquiry disputes.

Sections 1(kk) and 11 of the Settlement Agreement available on the website www.equifaxdisputeclassaction.com, describe the legal claims that you give up if you remain in the Settlement.

EXCLUDING YOURSELF FROM THE SETTLEMENT

10. How do I exclude myself from the Settlement?

If you don't want to participate in the Settlement, and you want to keep the right to sue Equifax on your own about the claims in this case, then you must take steps to request exclusion from the Settlement. This is called excluding yourself—or it is sometimes referred to as "opting out" of the Settlement. If you are not excluded from the Settlement, you will be bound by the judgment in this action.

To request exclusion from the Settlement, you must submit a statement to the Settlement Administrator, directed to "Exclusion Requests – *Hines v. Equifax* Settlement Administrator," with the following information:

- Your full name, address, email address, and telephone number;
- A specific statement that you want to be excluded from the Settlement in this Action;
- The unique identifier included on the Notice you received via email or US Mail.

You must submit your exclusion request no later than **November 20, 2026** to Hines v. Equifax, c/o Settlement Administrator, P.O. Box 16, West Point, PA 19486.

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

No. If you do not exclude yourself, you will give up the right to sue Equifax for the claims that the Settlement resolves. You must exclude yourself from the Settlement Class if you want to pursue your own lawsuit.

12. If I exclude myself, will I receive a payment from the Settlement?

No. You will not receive a payment if you exclude yourself from the Settlement.

THE LAWYERS REPRESENTING THE ENTIRE SETTLEMENT CLASS

13. Do I have a lawyer in the case?

The Court has appointed counsel to represent you and others in the Settlement Class as "Class Counsel":

FRANCIS MAILMAN SOUMILAS, P.C.
1600 Market Street, Suite 2510
Philadelphia, PA 19103

ROBERT S. SOLA, P.C.
1500 SW First Avenue, Suite 800
Portland, OR 97201

THE ADKINS FIRM, P.C.
One Lincoln Centre
5400 LBJ Fwy., Suite 1200
Dallas, TX 75240

SKAAR & FEAGLE, LLPC
2374 Main Street, Suite B
Tucker, GA 30084

Class Counsel will represent you and others in the Settlement Class. You will not be charged for these attorneys. If you want to be represented by your own lawyer, you may hire one at your own expense and appear in the case.

14. How will the lawyers be paid? What will the named plaintiffs receive?

The attorneys representing the Class have handled this case on a contingency basis. To date, they have not been paid anything for their work since the cases began in 2018. Class Counsel will request that the Court award attorneys' fees for the time and effort they have spent on this case and for reimbursement of the litigation expenses they have paid up front.

The amount that will be requested by Class Counsel will be $10 million in attorneys' fees, up to $260,000 in litigation expenses, and up to $60,000 in total for service awards to Duane A. Hines, Francisco Joel Rivera, Brian Joseph Oblack, and Mark Neubauer.

Any approved amount of attorneys' fees and expenses or service award will be paid from the Settlement Fund, and no Class Member will owe or pay anything directly for the attorneys' fees and expenses of Class Counsel.

OBJECTING TO THE SETTLEMENT

You can tell the Court that you do not agree with the Settlement or some part of it.

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

If you are a member of the Settlement Class, you can object to any part of the Settlement, the Settlement as a whole, and/or Class Counsel's request for attorneys' fees and expenses. To object, you must either submit your objection on the case docket using the CM/ECF electronic filing system, or submit a letter to the Court at the following address:

Clerk of Court
U.S. DISTRICT COURT FOR THE EASTERN DISTRICT OF NEW YORK
225 Cadman Plaza East
Brooklyn, NY 11201

You must also send a copy of your objection to the Settlement Administrator at Hines v. Equifax, c/o Settlement Administrator, P.O. Box 16, West Point, PA 19486.

Your objection must be submitted on or before **November 20, 2026**, and must include:

- The name of this action: *Hines v. Equifax Information Services LLC*, Case No. 1:19-cv-06701 (E.D.N.Y.);
- Your full name, address, email address and telephone number;
- A detailed statement of each objection asserted, including the grounds for objection and reasons for appearing and being heard;
- Any documents you wish to be considered in support of the objection;
- The identity of any lawyer representing you, including any former or current counsel who may be entitled to compensation for any reason related to the objection to the Settlement;
- Any and all agreements that relate to the objection or the process of objecting—whether written or oral—between you or your counsel and any other person or entity;
- The identity of all counsel representing you who will appear at the Final Approval Hearing;
- All relief sought;
- The number of times you have objected to a class action settlement in the past five (5) years, including the caption of each case in which you made such objection;
- Whether you intend to appear and/or testify, or counsel representing you intends to appear, at the hearing that the Court has scheduled to determine whether to grant Final Approval of the Settlement and Class Counsel's request for attorneys' fees (the "Final Approval Hearing"); and,
- Your signature.

THE FINAL APPROVAL HEARING

The Court will hold a Final Approval Hearing to decide whether to grant final approval to the Settlement and whether to approve Class Counsel's request for attorneys' fees and expenses. You may attend and you may ask to speak, but you don't have to do so.

16. When and where will the Court decide whether to approve the Settlement?

The Court has scheduled a Final Approval Hearing on **December 10, 2026 at 10:00 a.m.** at the U.S. District Court for the Eastern District of New York, 225 Cadman Plaza East, Brooklyn, NY 11201. The hearing may be virtual or moved to a different date or time without additional notice, so check www.equifaxdisputeclassaction.com for updates. At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate. The Court will also consider any requests by Class Counsel for attorneys' fees and expenses. If there are objections, the Court will consider them at the hearing. After the hearing, the Court will decide whether to approve the Settlement, as well as the request for attorneys' fees and expenses. We do not know how long these decisions will take.

17. Do I have to attend the hearing?

No. Class Counsel will answer any questions the Court may have. But you may attend the hearing at your own expense. If you send an objection, you don't have to come to Court to talk about it. As long as you submit your written objection on time and it complies with the requirements set forth in Question 15 above and in Section 7 of the Settlement Agreement, the Court will consider it. You may also pay your own lawyer to attend, but it is not necessary.

18. May I speak at the hearing?

You may ask the Court for permission to speak at the Final Approval Hearing. To do so, you must submit an objection that complies with the requirements set forth in Question 15 above and send a letter saying that you intend to appear and wish to be heard. Your Notice of Intention to Appear must include the following:

- Your full name, address, and telephone number;
- A statement that this is your "Notice of Intention to Appear" at the Final Approval Hearing for Settlement in *Hines v. Equifax Information Services LLC*, Civil Action No. 1:19-cv-06701 (E.D.N.Y.);
- The reasons you wish to be heard;
- Copies of any papers, exhibits, or other evidence or information that is to be presented to the Court at the Final Approval Hearing; and
- Your signature (an attorney's signature is not sufficient).

You must submit your Notice of Intention to Appear so that it is received no later than **November 26, 2026,** to the addresses in Question 15 above. You must also send copies of the notice to Lead Class Counsel and Defendant's Counsel.

IF YOU DO NOTHING

19. What happens if I do nothing at all?

If you do nothing, you will not receive any benefits from the Settlement and you will give up the right to sue Equifax for the claims that the Settlement resolves.

GETTING MORE INFORMATION

20. How do I get more information?

This Notice summarizes the proposed Settlement. More details are in the Settlement Agreement. You can obtain the complete Settlement Agreement at www.equifaxdisputeclassaction.com. You also may write with questions to the Settlement Administrator at Hines v. Equifax, c/o Settlement Administrator, P.O. Box 16, West Point, PA 19486, email questions@equifaxdisputeclassaction.com, or call the toll-free number, **(833) 244-4150.**

Please do not contact Equifax or the Court for information.