United States District Court for the Eastern District of New York
Menachem Hecht v. RTR Financial Services Inc.,
No. 1:25-cv-04924-RER-CHK

If You Received a Prerecorded or Artificial Voice Call to a Cellular Telephone Number From RTR Financial Services You May Be Entitled to a Payment from a Class Action Settlement.

A FEDERAL COURT AUTHORIZED THIS NOTICE. THIS IS NOT A SOLICITATION FROM A LAWYER.

- A Settlement with a $2,925,000 Settlement Fund has been reached in a class action lawsuit claiming that, RTR Financial Services ("Defendant") made prerecorded or artificial voice calls to cellular telephone numbers without consent in violation of the Telephone Consumer Protection Act ("TCPA"), 47 U.S.C. § 227. Defendant denies the allegations in the lawsuit and the Court has not decided who is right.
- If you are a Settlement Class Member, your legal rights are affected whether you act or do not act. Read this notice carefully.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT:	
DO NOTHING	If you do nothing, you will not receive a payment from the Settlement Fund and will give up your right to bring your own lawsuit against Defendant about the claims in this case.
SUBMIT A CLAIM BY JANUARY 19, 2027	You may make a claim to receive a payment from the Settlement Fund.
EXCLUDE YOURSELF BY JANUARY 19, 2027	You may request to be excluded from the Settlement. If you do, you will not receive a payment from the Settlement Fund but will not give up your right to bring your own lawsuit against Defendant about the claims in this case.
OBJECT BY JANUARY 19, 2027	Write to the Court if you do not like the Settlement.
GO TO A HEARING ON MARCH 3, 2027	Ask to speak in Court about the fairness of the Settlement.

- These rights and options—**and the deadlines to exercise them**—are explained in this notice.
- The Court in charge of this case still must decide whether to approve the Settlement. If it does, and after any appeals are resolved, payments will be distributed as specified. Please be patient.

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BASIC INFORMATION

1. Why is there a notice?

A Court authorized this notice because you have a right to know about a proposed Settlement of a class action lawsuit known as *Menachem Hecht v. RTR Financial Services Inc.*, No. 1:25-cv-04924-RER-CHK, and about all of your options before the Court decides whether to grant final approval of the Settlement. This notice explains the lawsuit, the Settlement, and your legal rights.

Judge Ramon E. Reyes of the U.S. District Court for the Eastern District of New York is overseeing this case. The person who sued, Menachem Hecht, is called the "Representative Plaintiff." RTR Financial Services Inc. is called the "Defendant."

2. What is this Litigation about?

The lawsuit alleges that Defendant made prerecorded and/or artificial voice calls to telephone numbers without consent in violation of the Telephone Consumer Protection Act, 47 U.S.C. § 227 ("TCPA"); and seeks statutory damages under the TCPA on behalf of the named Representative Plaintiff and a class of individuals in the United States.

Defendant denies each and every allegation of wrongdoing, liability and damages that were or could have been asserted in the Litigation, and that the claims in the Litigation would be appropriate for Settlement Class treatment if the Litigation were to proceed through trial.

The Complaint, Settlement Agreement, and other case-related documents are posted on the Class Settlement Website, **www.rtrTCPAsettlement.com.** The Settlement resolves the lawsuit. The Court has not decided who is right.

3. What is the Telephone Consumer Protection Act?

The Telephone Consumer Protection Act (commonly referred to as the "TCPA") is a federal law that restricts, among other things, prerecorded and artificial voice calls to cellular telephone numbers. The Plaintiff here alleged that Defendant made prerecorded and/or artificial voice calls to cellular telephone numbers without consent in violation of the TCPA.

4. Why is this a class action?

In a class action, one or more people, called "Representative Plaintiffs" or "Plaintiffs", sue on behalf of themselves and other people or entities with similar claims. In this case, the Representative Plaintiff, Menachem Hecht, sues on behalf of himself and the Settlement Class.

All of the people who have claims similar to the Representative Plaintiff's claims and are associated with the unique telephone numbers identified are members of the Settlement Class, except for those which exclude themselves.

5. Why is there a settlement?

The Court has not decided in favor of either Representative Plaintiff or Defendant. Instead, both sides have agreed to a settlement. By agreeing to the Settlement, the Parties avoid the costs and uncertainty of a trial, and if the Settlement is approved by the Court, Settlement Class Members who submit valid claims will receive the Settlement's benefits described in this notice. Defendant denies all legal claims in this case. Representative Plaintiff and Class Counsel think the proposed Settlement is best for everyone who is affected.

WHO IS PART OF THE SETTLEMENT

6. Who is included in the Settlement?

The Settlement includes: all persons throughout the United States (1) to whom RTR placed, or caused to be placed, a call, (2) directed to a number assigned to a cellular telephone service obtained by RTR from a third party source other than the creditor on whose behalf RTR was calling or the debtor RTR was calling, (3) in connection with which RTR used an artificial or prerecorded voice message, (4) from September 4, 2021 through October 8, 2026.

Excluded from the Settlement Class are (1) the Judges presiding over this action and members of their families; (2) the Defendant, Defendant's respective agents, subsidiaries, parent companies, successors, predecessors, and any entity in which Defendant or its parents have a controlling interest and its current or former officers and directors; (3) persons who properly execute and file a timely request for exclusion from the class; and (4) the legal representatives, successors or assigns of any such excluded person(s).

7. What if I am not sure whether I am included in the Settlement?

If you are not sure whether you are in the Settlement Class, or have any other questions about the Settlement, you may (1) visit the Class Settlement Website at **www.rtrTCPAsettlement.com**, (2) contact the Settlement Administrator by mail at *RTR TCPA Settlement*, c/o Kroll Settlement Administration LLC, P.O. Box 225391, New York, NY 10150-5391, or call toll-free **(833) 453-1882**, or (3) contact Class Counsel at info@kaufmanpa.com or (305) 469-5881.

THE SETTLEMENT BENEFITS

8. What does the Settlement provide?

Defendant has agreed to pay $2,925,000.00 to create a cash Settlement Fund. Subject to the Court's approval, the Settlement Fund will be used to pay all Settlement Administration Expenses, Class Counsels' Fee Award, and a Service Award payment to the Representative Plaintiff. The remaining funds will be distributed on a *pro rata* basis to Settlement Class Members who timely submit a valid claim.

9. When will I receive my payment?

Payments to Settlement Class Members will be made only after the Court grants final approval of the Settlement and after any appeals are resolved (*see* "Final Approval Hearing" below). If there are appeals, resolving them can take time. Please be patient.

EXCLUDING YOURSELF FROM THE SETTLEMENT

10. How do I get out of the Settlement?

If you do not want benefits from the Settlement, and you want to keep the right to sue or continue to sue Defendant on your own about the legal issues in this case, you must take steps to get out of the Settlement. This is called excluding yourself – or it is sometimes referred to as "opting-out" of the Settlement Class.

To exclude yourself from the Settlement, you must send a timely letter by mail to the Settlement Administrator at the address below, **postmarked no later than January 19, 2027**:

RTR TCPA Settlement
c/o Kroll Settlement Administration LLC
ATTN: Exclusion Request
P.O. Box 225391
New York, NY 10150-5391

Your request to be excluded from the Settlement must be personally signed by you, include your name, address, and the telephone number at which you received calls covered by the Settlement, and contain a statement that indicates your desire to be "excluded from the Settlement Class." Absent excluding yourself or "opting out", you are otherwise a member of the Settlement Class.

Your exclusion request must be postmarked no later than **January 19, 2027,** ("the Opt-Out Deadline"). You cannot ask to be excluded by phone, by email, or through the Class Settlement Website.

You may opt-out of the Settlement Class only for yourself. So-called "mass" or "class" opt-outs shall not be allowed and such exclusions shall be deemed invalid.

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

No. Unless you exclude yourself, you give up the right to sue Defendant for the claims that the Settlement resolves. You must exclude yourself from this Settlement Class in order to pursue your own lawsuit.

12. What am I giving up to stay in the Settlement Class?

Unless you opt-out of the Settlement, you cannot sue or be part of any other lawsuit against Defendant about the issues in this case, including any existing litigation, arbitration, or proceeding. Unless you exclude yourself, all of the decisions and judgments by the Court will bind you.

The Settlement Agreement is available at **www.rtrTCPAsettlement.com**. The Settlement Agreement provides more detail regarding the Releases and describes the Released Claims with specific descriptions in necessary, accurate legal terminology, so read it carefully. You can talk to the law firms representing the Settlement Class listed in Question 14 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.

13. If I exclude myself, can I still get a payment?

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

THE LAWYERS REPRESENTING YOU

14. Do I have a lawyer in the case?

The Court has appointed the following lawyers as "Class Counsel" to represent all members of the Settlement Class.

Avi R. Kaufman KAUFMAN P.A.	Stefan Coleman COLEMAN PLLC

You will not be charged for these lawyers. If you want to be represented by another lawyer, you may hire one to appear in Court for you at your own expense.

15. How will the lawyers be paid?

Class Counsel intends to request up to one-third ($975,000) of the value of the Settlement for attorneys' fees, plus reimbursement of reasonable, actual out-of-pocket costs and expenses incurred in the Litigation. The fees and expenses awarded by the Court will be paid out of the Settlement Fund. The Court will decide the amount of fees and expenses to award.

Class Counsel also will request that a Service Award, not to exceed $5,000, be paid from the Settlement Fund to the Representative Plaintiff for his service as representative on behalf of the whole Settlement Class.

OBJECTING TO THE SETTLEMENT

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

If you are a Settlement Class Member (and do not exclude yourself from the Settlement Class), you can object to any part of the Settlement. To object, you must timely submit a letter containing a caption or title that identifies it as "Objection to Settlement in *Menachem Hecht v. RTR Financial Services Inc.*, No. 1:25-cv-04924-RER-CHK," and also contain the following information: (i) your name, address, and telephone number; (ii) the phone number(s) at which you received calls covered by this Settlement; and (iii) the factual basis and legal grounds for the objection.

If you wish to object, you must file your objection with the Court by mail to, or electronically or in person at, U.S. District Courthouse, 225 Cadman Plaza East, Brooklyn, NY 11201 by **no later than the Opt-Out Deadline of January 19, 2027.** Settlement Class Members may object either on their own or through an attorney hired at their own expense.

17. What is the difference between objecting and asking to be excluded?

Objecting is telling the Court that you do not like something about the Settlement. You can object to the Settlement only if you do not exclude yourself. Excluding yourself is telling the Court that you do not want to be part of the Settlement. If you exclude yourself, you have no basis to object to the Settlement because it no longer affects you.

THE FINAL APPROVAL HEARING

The Court will hold a hearing to decide whether to approve the Settlement and any requests for fees and expenses ("Final Approval Hearing").

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

The Court has scheduled a Final Approval Hearing to be held on **March 3, 2027, at 11:00 a.m. ET**, at the U.S. District Courthouse, 225 Cadman Plaza East, Brooklyn, NY 11201. The hearing may be moved to a different date or time without additional notice, so it is a good idea to check **www.rtrTCPAsettlement.com** for updates. At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate. The Court will also consider the requests by Class Counsel for attorneys' fees, costs, and expenses, and a Service Award for the Representative Plaintiff. If there are objections, the Court will consider them at that time. After the hearing, the Court will decide whether to approve the Settlement. It is unknown how long these decisions will take.

19. Do I have to attend the Final Approval 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 an objection, you do not have to come to Court to talk about it. As long as you submitted your written objection on time, to the proper addresses, and it complies with all the other requirements set forth in Question 16, the Court will consider it. You also may pay your own lawyer to attend the hearing, but it is not necessary.

20. May I speak at the Final Approval Hearing?

You may ask the Court for permission to speak at the Final Approval Hearing. To do so, you must submit a timely objection and include a statement of whether you intend to appear at the Final Approval Hearing.

You cannot speak at the hearing if you exclude yourself from the Settlement.

IF YOU DO NOTHING

21. What happens if I do nothing at all?

If you do nothing, you will not receive a payment from the Settlement Fund and will give up your right to bring your own lawsuit against Defendant about the claims in this case.

GETTING MORE INFORMATION

22. How do I get more information?

This notice summarizes the proposed Settlement. You are urged to review more details in the Settlement Agreement. For a complete, definitive description of the Settlement terms, refer to the Settlement Agreement at **www.rtrTCPAsettlement.com**. If you have any questions, you also may contact the Settlement Administrator at *RTR TCPA Settlement*, c/o Kroll Settlement Administration LLC, P.O. Box 225391, New York, NY 10150-5391 or by calling **(833) 453-1882**. You may also contact Class Counsel at info@kaufmanpa.com or (305) 469-5881.