

**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION**

MANDY WILSON, on behalf of)	
herself and all other similarly situated,)	Case No. 1:23-cv-00131-JPH-MJD
)	
Plaintiff,)	Judge Hanlon
)	Magistrate Judge Dinsmore
v.)	
)	
TRANSUNION, LLC,)	
)	
Defendant.)	

If you received a postcard in the mail advising that you may be a Class Member in the *Wilson v. TransUnion, LLC* matter and referring you to this website, this class action lawsuit may affect your legal rights, so please read this Notice carefully.

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

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
EXCLUDE YOURSELF	If you do not want to be involved in this lawsuit or receive any benefit from the settlement, you have the right to exclude yourself. This means you will not be eligible to receive a settlement payment, but you will not be giving up any of your rights to sue TransUnion, LLC for the same conduct alleged in this case.
DO NOTHING	If you do nothing, you will be bound by the terms of the settlement agreement and any order the Court issues and will receive a settlement payment if the Court enters final approval.
OBJECT	If you think the settlement is unfair, you can write to the Court to explain what you do not like about the settlement. You may also appear at the fairness hearing to voice your objection if you provide notice of your intention to appear.

These rights and options and the deadlines to exercise them are explained below.

What is this Notice about?

This Notice is to advise you that a settlement has been reached in a class action lawsuit. Plaintiff Mandy Wilson sued Defendant TransUnion, LLC (“TransUnion”), alleging that TransUnion continued to send consumer report data to third party collection agencies after being told to stop, in violation of the Fair Credit Reporting Act.

TransUnion denies Plaintiff’s allegations and denies that the Plaintiff would prevail if the case went to trial. However, after more than two years of litigation, the parties have reached a settlement. This Notice is designed to advise you regarding the terms of that settlement.

Why is this a class action settlement?

In a class action, one or more people called Class Representatives (in this case, Plaintiff Mandy Wilson) sue on behalf of a group or “class” of people who have similar claims. In order to avoid the cost, risk, delay of litigation, and uncertainty of trial in this class action, the parties agreed to a settlement.

How do I know if I am a part of the settlement?

The Court has decided that everyone falling under the following definition is a member of the Class:

All natural persons within the United States and its territories who: (1) were assigned a User Reference Number (“URN”) listed within the Data Productions provided by TransUnion and third party collection agency Portfolio Recovery Associates LLC (“PRA”); (2) which Data Productions show that TransUnion sent PRA data through its Triggers For Collection (“TFC”) product for that URN; (3) more than two business days after PRA submitted a request to delete that URN from TFC; (4) between January 20, 2021 and December 31, 2023.

In other words, you are a Class Member if, between January 20, 2021 and December 31, 2023, collection agency PRA submitted a request to delete you from continued credit monitoring through TransUnion’s TFC product and TransUnion did not process that request for some reason.

If you received a postcard in the mail about this class action, company records show you are one of the consumers about whom TransUnion communicated credit reporting information.

What can I get from the settlement and why is it fair?

TransUnion has agreed to establish a \$2,500,000.00 settlement fund. After settlement administration costs, attorneys’ fees and costs (capped at 33%), and an award to Plaintiff for

serving as Class Representative (capped at \$5,000.00) are deducted, the remaining funds will be evenly distributed among all Class Members who do not opt-out. Because the amount of each check will depend on how many Class Members opt-out, we cannot guarantee a particular individual dollar benefit. However, we anticipate that each claimant will receive no less than \$40.00.

Class Counsel thoroughly analyzed the applicable law and facts and, because the minimum recovery is approximately ½ of the available statutory damages bottom range recovery for Fair Credit Reporting Act claims and there were several contested issues of law and fact that made recovery at trial a risk, determined that this settlement is fair and reasonable to the Class Members because it provides substantial, certain, and immediate relief, and avoids the considerable risks and delays of further litigation which could result in no additional recovery to the class even if the Plaintiff were to prevail on the merits.

When will I receive these benefits and what do I have to do to receive a check?

If you want to receive a settlement check, you do not need to do anything.

A final fairness hearing, to determine whether this settlement will be approved, is scheduled for December 15, 2025. Checks will be issued approximately forty-five (45) days after the Court enters an order of final approval of the class action settlement.

What am I giving up to receive these benefits?

If you do not exclude yourself from the Settlement Class by submitting a valid exclusion request to the Settlement Administrator in time to be received by November 4, 2025, all of the Court's orders in this Action will apply to you, and you will be deemed to have released all claims alleged by Plaintiff in this Action involving the furnishing of consumer credit data through TransUnion's TFC product.

How do I get out of the settlement?

If you do not want to receive a payment from this settlement and instead would prefer to keep the right to file your own lawsuit against TransUnion for the claims at issue in this case, you must take steps to exclude yourself from this settlement. To do this, you must send a letter by mail stating the following or similar: "I want to be excluded from the Settlement Class in *Wilson v. TransUnion*, Case No. 1:23-cv-00131-JPH-MJD." Be sure to also include your name, your signature, and the last 4 digits of your Social Security Number.

You must mail your signed exclusion request so that it is received no later than November 4, 2025, and send it to the following address:

Wilson v. TransUnion, LLC
c/o Settlement Administrator
P.O. Box 16
West Point, PA 19486

Note: If you exclude yourself from this settlement, the time you have in which to file your own lawsuit (called the “statute of limitations”) will continue to run.

Do I have a lawyer in this case?

The Court has named the following lawyers as Class Counsel:

David Marco SmithMarco, P.C. 7204 Kyle Court Sarasota, FL 34240 (888) 822-1777 dmarco@smithmarco.com	Stacy Bardo Bardo Law, P.C. 203 North LaSalle Street, Suite 2100 Chicago, IL 60601 (312) 219-6980 stacy@bardolawpc.com
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If you want to be represented by your own lawyer, you may hire one at your own expense.

How will the lawyers be paid?

Class Counsel will ask the Court for an award of approximately 33% of the total settlement fund—or attorneys’ fees and costs of no more than \$833,333.33. This award is subject to Court approval and will be considered after Class Counsel submits affidavits detailing their experience, litigation expenses, billing rates, and time spent prosecuting the case, among other things.

How do I tell the Court that I do not like and object to the settlement?

If you are a Class Member, you may send a written statement of reasons why you believe the settlement is unfair or should not be approved by the Court. Written objections must be personally signed and include: (i) each objection you are raising and the specific legal and factual bases for each objection; (ii) proof that you are a member of the Settlement Class by providing your name and the last 4 digits of your Social Security Number; and (iii) identify, with specificity, each instance in which you or your attorney has objected to a class action settlement in the past five (5) years.

All evidence and legal support a Class Member wishes to use to support an objection must be sent to the following addresses by the Objection Deadline of November 4, 2025:

Birch Bayh Federal Building & U.S. Courthouse 46 East Ohio Street Indianapolis, IN 46204 https://www.insd.uscourts.gov/ contains filing information	Class Counsel: David Marco SmithMarco, P.C. 7204 Kyle Court Sarasota, FL 34240	TransUnion Counsel: Danielle Morris O'Melveny & Myers LLP 610 Newport Center Drive Suite 1700 Newport Beach, CA 92660
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Where and when is the fairness hearing?

The Court will hold a fairness hearing on **December 15, 2025 at 1:30 p.m. Eastern Time**. It will be held in Room 329, Birch Bayh Federal Building & U.S. Courthouse, 46 East Ohio Street, Indianapolis, IN 46204. The purpose of the hearing will be for the Court to determine whether the proposed settlement is fair, reasonable and adequate. At that hearing the Court will be available to hear any objections and arguments concerning the fairness of the proposed settlement. The hearing may be postponed to a later date without notice.

YOU ARE NOT REQUIRED TO ATTEND THE HEARING, BUT MAY ATTEND IF YOU WISH.

If you wish to attend the hearing, you must mail notice of your intention to appear and mail a copy so that is received by November 25, 2025 to:

Birch Bayh Federal Building & U.S. Courthouse 46 East Ohio Street Indianapolis, IN 46204 https://www.insd.uscourts.gov/ contains filing information	Class Counsel: David Marco SmithMarco, P.C. 7204 Kyle Court Sarasota, FL 34240	TransUnion Counsel: Danielle Morris O'Melveny & Myers LLP 610 Newport Center Drive Suite 1700 Newport Beach, CA 92660
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How do I get more information?

You can call (833) 244-4146 if you have any further questions.

***DO NOT CONTACT THE COURT REGARDING THIS NOTICE
AS THEY WILL NOT BE ABLE TO ANSWER YOUR QUESTIONS***