

Class Action Notice

***Notice authorized by a U.S. District Court of a
Proposed Class Action Settlement***

There is a proposed settlement of a class action lawsuit that is described at the listed website. You may be entitled to money from the settlement.

Equifax's records show that Equifax reported information about you to a third party between March 17 and April 8, 2022, that was affected by a coding issue on one of Equifax's servers.

If the settlement is approved and becomes final, you may obtain a payment by timely submitting a valid Claim Form by December 28, 2026.
Learn more or submit a Claim Form at www.EquifaxFairCreditReportingSettlement.com.

Important things to know:

- A proposed settlement of a class action has been reached in *In re Equifax Fair Credit Reporting Act Litigation* (No. 1:22-cv-3072-LMM-CCB).
- The Court has preliminarily approved the settlement and approved this notice.
- This is *not* a solicitation from a lawyer.
- On January 22, 2027, the Court will hold a hearing to consider whether to grant final approval of the Settlement.
- If you are a member of the Settlement Class identified below and the Settlement becomes final and effective, then the settlement will affect your rights unless you ask the Court to exclude you from the settlement.
- If you file a timely and valid claim, you will be entitled to a payment.
- If you do nothing, you will still be bound by the settlement and the judgment in the Action, and your legal rights will be affected.
- If you are a Settlement Class Member, you may enter an appearance through an attorney if you desire. But you need not do so and if you are a Settlement Class Member, you are represented by four law firms collectively called "Class Counsel."
- You can learn more at www.EquifaxFairCreditReportingSettlement.com.

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About This Notice

Why did I get this notice?

This notice tells you about the proposed settlement of a class action lawsuit, *In re Equifax Fair Credit Reporting Act Litigation*, brought on behalf of people whose credit scores and attributes were affected by a coding error and reported by Equifax to lenders and others in the spring of 2022. The Court has preliminarily approved the proposed settlement and approved this notice. Specific details about the lawsuit are below.

If you received an email or a mailed notice, then you received that notice because, according to Equifax's records, you are a member of the group of people affected, called the "Settlement Class." Judge Leigh Martin May of the United States District Court for the Northern District of Georgia is overseeing this case and ordered that notice be provided to members of the Settlement Class.

This notice summarizes the proposed settlement, explains the rights Settlement Class Members have, and helps you make an informed decision about what to do.

What do I do next?

Read this notice to understand the proposed settlement and to understand why you may be a Settlement Class Member. Then decide which option is right for you if you are a Settlement Class Member:

Options	More information about each option for Settlement Class Members
Submit a Claim Form	You must submit a claim to receive payment. If you submit a valid and timely claim, you will receive a payment and you will be bound by the settlement and judgment in this action, if the settlement becomes final and effective. That means you will give up all claims against Equifax relating to the coding issue.
Do Nothing	If you do nothing, you will not receive a payment, but you will still be bound by the settlement and judgment in this action, if the settlement becomes final and effective. That means you will give up all claims against Equifax relating to the coding issue.
Opt Out	Ask the Court to exclude you from the Settlement. If you are excluded from the Settlement, you will get no payment and you will keep the right to bring your own individual lawsuit against Equifax about the coding issue.

Options	More information about each option for Settlement Class Members
Object	Tell the Court why you object to the proposed settlement. If you object, you may still submit a Claim Form. You may not object if you opt out.

Read on to understand the specifics of the settlement and what each choice would mean for you if you are a Settlement Class Member.

What are the most important dates?

Your deadline to object or opt out: November 27, 2026

Final approval hearing: January 22, 2027

Your deadline to submit a Claim Form: December 28, 2026

What is a class action?

In a class action, the named plaintiffs act as “class representatives” and sue on behalf of themselves and other people who allegedly have similar claims. This group of people with similar claims is called the “class,” and the people in the class are called “class members.”

Who is in the class?

This is the definition of the Settlement Class:

All individuals in the United States for whom a credit score or credit attribute that differed from what it would have been absent the OMS Issue, according to the OMS Analysis, was reported by Equifax to a third party in connection with a Class Transaction. The term “OMS Issue” means a computer coding issue that Equifax experienced between March 17, 2022 and April 8, 2022. And the term “Class Transaction” is a Transaction that Equifax has identified in the OMS Analysis.

Excluded from the Class are Equifax, its affiliates, employees, officers, directors, and the judge(s) assigned to this case.

Do I have a lawyer in this lawsuit?

In a class action, the Court appoints lawyers to represent the interests of all Class members. These lawyers are called “Class Counsel.” The Court has appointed the following firms to represent the Settlement Class here:

Girard Sharp LLP

601 California Street, Suite 1400, San Francisco, CA 94108

Gibbs Mura LLP

1111 Broadway, Suite 2100, Oakland, CA 94607

DiCello Levitt LLP

Ten North Dearborn Street, Sixth Floor, Chicago, IL 60602

Caplan Cobb LLC

75 Fourteenth Street NE, Suite 2700, Atlanta, GA 30309

If the Court approves their fees, these lawyers will be paid from the Settlement Fund and you will not be charged anything else for the work of these lawyers. You do not need another lawyer. However, you may enter an appearance in the case through your own lawyer if you so desire, but you will need to hire them at your own expense.

Do I have to pay the lawyers in this lawsuit?

If Class Counsel's fees and costs are approved by the Court, they will be paid from the Settlement Fund. You will not have any other obligation to pay Class Counsel.

To date, Class Counsel have not been paid for their work or reimbursed for expenses. They will ask the Court to award attorneys' fees of up to one-third of the Settlement Fund (\$33,333,333), plus reimbursement of litigation expenses of up to \$500,000. Fees and expenses will be awarded only if the Court finds them fair and reasonable. You have the right to object to the fees even if you think the settlement is fair.

Learning About the Lawsuit

What is this lawsuit about?

The people who sued — the "Plaintiffs" — allege that during three weeks in March and April 2022, Equifax provided inaccurate credit information about millions of Americans applying for loans, insurance, or services from other businesses that use credit information. The lawsuit claims that Equifax reported information that was affected by a coding error in one of its computer systems.

Plaintiffs allege that Equifax's conduct violated the federal Fair Credit Reporting Act, which requires credit reporting agencies to follow reasonable procedures to ensure the maximum

Where can I learn more?

You can get the complete settlement agreement and other key documents at www.EquifaxFairCreditReportingSettlement.com.

possible accuracy of the information they report.

Equifax denies that it did anything wrong and that it violated the law.

Why is there a settlement?

In 2026, after almost four years of extensive litigation, the parties agreed to settle. Both sides want to avoid the risk, expense, and delay of further litigation, including trial and appeals.

Equifax denies that it violated the law. The settlement is a compromise of disputed claims.

The Court has not decided which side is right. But the Court has preliminarily approved the parties' agreement to settle the case, subject to final approval as described below.

What is a class action settlement?

A class action settlement is an agreement to resolve and end a "class action" — a case brought on behalf of a large number of people. Settlements can provide money to class members without anyone admitting they did anything wrong.

What happens next in this lawsuit?

The Court will hold a Fairness Hearing (sometimes called a Final Approval Hearing) to decide whether to grant final approval of the settlement. Because a class action settlement decides the rights of all Settlement Class members, the Court must give final approval before the settlement can become effective and payments can be made. The hearing is set for Friday, January 22, 2027, at 2:00pm at the United States District Court for the Northern District of Georgia, Richard B. Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303.

You do not have to attend, but you may at your own expense. You may also ask the Court for permission to speak about the settlement. The hearing may be moved or held remotely without further notice, so check www.EquifaxFairCreditReportingSettlement.com for updates.

Learning About the Settlement

What does the settlement provide?

Equifax has agreed to pay \$100,000,000 into a non-reversionary Settlement Fund if the settlement becomes final and effective. After Court-approved costs are paid — including settlement administration costs and attorneys' fees and expenses — the rest of the Fund will be distributed to Settlement Class members who submit timely and valid claims. Settlement Class Members who remain in the Settlement Class (those who do not opt out, as discussed in this notice) will "release" their claims, which means

they cannot sue Equifax over the issues in this lawsuit. The full release is in the Settlement Agreement, available at www.EquifaxFairCreditReportingSettlement.com.

How do I know if I am part of this settlement?

You are a Settlement Class Member if you are an individual in the United States for whom a credit score or credit attribute that differed from what it would have been absent the OMS Issue, according to the OMS Analysis, was reported by Equifax to a third party in connection with a Class Transaction.¹ If you received an email or mail notice, then according to Equifax's records, you fall within this group.

How much will my payment be?

Every Class member who submits a valid and timely Claim Form will receive an equal (pro rata) share of the Net Distribution Amount — the money that remains after Court-approved fees, expenses, and costs for notice and administration are paid. Because each payment depends on how many valid claims are submitted, the exact amount is not yet known. Based on typical claims rates in similar cases, Plaintiffs currently estimate payments at approximately between \$95 and \$280, but the actual amount may be higher or lower.

Deciding What to Do

How do I weigh my options?

You have the following options: You can submit a claim, opt out, object, or do nothing. This chart shows the effect of each option:

	If You Submit a Claim	If You Opt Out	If You Object	If You Do Nothing
Can I receive settlement money?	YES	NO	YES (if you also file a claim)	NO
Am I bound by the settlement if it becomes final and effective?	YES	NO	YES	YES
Can I pursue my own case?	NO	YES (Class Counsel will not represent you)	NO	NO

¹ Excluded from the Settlement Class are Equifax, its affiliates, employees, officers, directors, and the judge(s) assigned to this case. Questions? Visit www.EquifaxFairCreditReportingSettlement.com or call 1-888-808-1542. Page 7

Submitting a Claim

How do I get a payment if I am a Settlement Class Member?

To receive money, you must timely submit a completed Claim Form. You can submit a claim online at www.EquifaxFairCreditReportingSettlement.com or download a Claim Form there and mail it to the Settlement Administrator at the following address: P.O. Box 301132, Los Angeles, CA 90030-1132. Your Claim Form must be submitted online or postmarked by December 28, 2026.

Opting Out

What if I don't want to be part of this settlement?

You can opt. If you comply with the specific opt-out requirements below, and the Court excludes you from the Settlement Class, then you will not receive a payment and cannot object to the settlement. But you will not be bound by anything that happens in this lawsuit, and you keep the right to bring your own case against Equifax about these issues. Please be aware that if you want to file your own lawsuit, the law often requires lawsuits be filed within a certain time period.

How do I opt out?

To opt out, mail a signed request for exclusion to the Settlement Administrator, postmarked by November 27, 2026, at the address below.

Your request must include your full name, address, email address, the case name and number ("*In re Equifax Fair Credit Reporting Act Litigation*, No. 1:22-cv-3072-LMM-CCB"), a statement that you want to be excluded, and your signature. If you are represented by a lawyer, you must also provide that lawyer's name, address, telephone number, and email address.

To opt out, you must mail a written opt-out request yourself following these instructions. No third-party or company can complete an opt-out for you.

In re Equifax FCRA Litigation — Settlement Administrator

Equifax FCRA Litigation

P.O. Box 301132

Los Angeles, CA 90030-1132

Objecting

What if I disagree with the settlement?

If you disagree with any part of the proposed settlement (including the requested attorneys' fees) but do not want to opt out, you may object. The Court can only approve or reject the settlement — it cannot change the terms. You may, but need not, hire your own lawyer. To object, you must submit a written objection that:

1. is filed with the Court or postmarked by November 27, 2026;
2. includes the case name and number (*In re Equifax Fair Credit Reporting Act Litigation*, No. 1:22-cv-3072-LMM-CCB);
3. includes your full name, address, and email address (if any);
4. states the reasons for your objection and attaches any supporting documents;
5. if you are represented by a lawyer, provide that lawyer's name, address, telephone number, and email address;
6. is personally signed by you.

Mail your objection to the Court and to the Settlement Administrator at the addresses in Key Resources.

Doing Nothing

What are the consequences of doing nothing?

If you do nothing and the settlement is approved and becomes final and effective, then you will not get a payment, but you will still be bound by the judgment, settlement, and release. That means you will not be able to start, continue, or be part of any other lawsuit against Equifax about the coding issue. A full description of the released claims is in the Settlement Agreement at www.EquifaxFairCreditReportingSettlement.com.

Key Resources

How do I get more information?

This notice is only a summary. The complete Settlement Agreement and other key documents are available at www.EquifaxFairCreditReportingSettlement.com. You may also contact the Settlement Administrator or Class Counsel using the information below. Please do not contact Equifax or the Court for information.

Resource	Contact Information
Case Website	www.EquifaxFairCreditReportingSettlement.com
Settlement Administrator	Equifax FCRA Litigation P.O. Box 301132 Los Angeles, CA 90030-1132 info@EquifaxFairCreditReportingSettlement.com 1-888-808-1542
Class Counsel	Girard Sharp LLP • Gibbs Mura LLP • DiCello Levitt LLP • Caplan Cobb LLC
Court (DO NOT CONTACT)	Chief Judge Leigh Martin May U.S. District Court, Northern District of Georgia 75 Ted Turner Drive SW, Atlanta, GA 30303