

UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF CALIFORNIA

**Consumers Who Paid Consumer Adjustment Company, Inc. for Plain Green, Great Plains, or MobiLoans Debts
Could Get Money from a Class Action Settlement**

A federal court authorized this notice. This is not a solicitation from a lawyer. You are not being sued.

- There has been a class action lawsuit filed against Consumer Adjustment Company, Inc. (“CACi”). The lawsuit claims that CACi improperly sought to collect certain Plain Green, Great Plains, and MobiLoans debts. CACi denies it did anything wrong.
- On June 1, 2023, the Court preliminarily approved a settlement in this class action that resulted in CACi making certain changes to its business practices. This notice is being provided to inform you about the proposed additional terms of the Settlement.
- You may be eligible for a payment from the Settlement if you made a payment to CACi from May 3, 2020 to the present in connection with an account where the original creditor of the loan was either Plain Green, Great Plains, or MobiLoans.
- The Settlement will provide \$436,041 to pay (1) money to eligible Class Members, (2) any Court-approved attorneys’ fees and expenses, (3) Class Representatives service payments, and (4) administrative and notice costs. Anyone who did not make payments towards the Great Plains, Plain Green, or MobiLoans debts is not eligible to receive any money.
- Your legal rights are affected by the proposed Settlement even if you do nothing.
- Your rights and options relating to the Settlement — and the deadlines to exercise them — are explained in this notice. Please read this entire notice carefully.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT

Do Nothing	Get a cash payment if you qualify. If you made a payment to CACi for the debts covered by the Settlement, you will automatically receive a payment from the Settlement Fund, based on the amount of your payment. If the Settlement is approved, you will give up any rights to sue CACi about the same legal claims in this Settlement (<i>see</i> Question 21).
Opt-Out of the Settlement	Write to the Settlement Administrator stating that you do not wish to participate in the proposed Settlement postmarked by September 28, 2023 . <i>See</i> Question 11 below. If you validly opt-out, you will not receive any monetary payments from the Settlement.
Object to the Settlement	Write to the Court about why you do not like the proposed Settlement (<i>see</i> Question 16). Objections must be filed or postmarked by October 10, 2023 .
Go to a Hearing	Ask to speak in Court about the fairness of the proposed Settlement (<i>see</i> Questions 18-20).

BASIC INFORMATION

1. Why was this notice issued?

A Court authorized this notice to inform you about the proposed Settlement and your rights. Before any final judgment is entered, the Court will have a hearing to decide whether to approve the Settlement. This notice is only a summary of the Settlement. More details about the proposed Settlement are in the Settlement Agreement available at www.CACiSettlement.com.

The lawsuit is known as *Meeks v. Consumer Adjustment Company, Inc.*, No. 3:21-cv-3266-VC (N.D. Cal.). Judge Vince Chhabria of the United States District Court for the Northern District of California is overseeing the case. The people who sued are called “Plaintiffs” or “Named Plaintiffs”; the company that they sued is called “CACi” or the “Defendant.”

2. What is this lawsuit about?

The lawsuit claims that CACi violated the Fair Debt Collection Practices Act and California law when it: (1) reported certain defaulted Great Plains, Plain Green, and MobiLoans debts to the consumer reporting agencies, (2) contacted consumers about these debts and represented that there were outstanding balances on these loans, and (3) collected or attempted to collect money for these loans. CACi denies these claims and that it did anything wrong.

The Court did not decide whether either side was right or wrong. Instead, both sides agreed to the Settlement to resolve the case and provide benefits to consumers.

3. Why is this a class action?

A class action lawsuit tries to bring similar claims into one case in one court. In a class action, one or more people called “Class Representatives” (in this case, Elettra Meeks, Joseph Delacruz, Stephanie Laguna, and Amber Leonard) bring the case to court. They have their names listed in the title of the case. They sue on behalf of themselves and other people who have similar claims — called the Class or Class Members — which in this case may include you. One court resolves the issues for everyone in the Class. The Class Representatives filed this case as a proposed class action.

4. Why is there a proposed Settlement?

The Court has not decided which side is right or wrong in this case. Instead, both sides agreed to a settlement to avoid the costs and risks of a lengthy trial and appeals process. Class Members will receive the benefits described in this notice. The parties think the proposed Settlement is best for all Class Members.

5. What are the different Settlements in this case?

There are two Settlements in this case. The Settlements provide both injunctive relief and money damages to certain consumers. An injunction occurs when a court orders a person or company to do or not to do something.

The parties agreed to provide additional Court-ordered changes to CACi’s business practices, as well as the possibility that certain consumers paid money to CACi for the defaulted Plain Green, Great Plains, and MobiLoans debts (the “Money Class”) receive a payment. The Court will hold a final hearing to decide whether to approve the Settlement on **November 9, 2023** (*see* Question 18).

If the Court approves the Settlement and you are part of the Money Class, you will receive a notice by mail/email that will inform you about the monetary benefits you will receive from the Settlement.

Additional information can be found at www.CACiSettlement.com.

6. How do I know if I am part of the Money Settlement Class?

The Court has decided that the following consumers are in the Money Settlement Class:

All persons located in the United States (1) for whom CACi collected payment from a consumer; (2) in connection with an account where the original creditor of the loan was either Plain Green, Great Plains, or MobiLoans; (3) within one year prior to the filing of this action.

The complete criteria for who is included can be found in the Settlement Agreement, available at www.CACIsettlement.com.

If you are a member of the Money Settlement Class, you are also a member of the Policy Change Settlement Class, which includes:

All persons located in the United States (1) for whom CACi contacted in an attempt to collect a debt or communicated credit information about to Experian, Equifax, or Trans Union; (2) arising from a debt where the original creditor of the loan was either Plain Green, Great Plains, or MobiLoans; (3) within one year prior to the filing of this action.

7. What benefits does the Settlement provide?

CACi has agreed to pay \$436,041 (the “Settlement Class Fund”) for the benefit of the Money Settlement Class. Payments will be made by check to each Money Settlement Class Member who is eligible for a payment (*see* Question 8). The payments will be the amount that each Money Settlement Class Member paid to CACi. If the Settlement Fund is not enough to refund the full amount of the Money Settlement Class Member’s payments, then it will be reduced by a *pro rata* amount based on the amount paid by each Class Member.

Money Settlement Class Members will also benefit from the changes CACi will make to its business practices if the Settlement is approved. More details about the policy change benefits are available at www.CACIsettlement.com.

8. How can I get a payment?

Money Settlement Class Members will only qualify to get a payment if they remain in the Class.

The check will be mailed to the address on your Class Notice. If your address has changed or is changing, you should contact the Settlement Administrator at Meeks v. CACi, c/o Settlement Administrator, P.O. Box 16, West Point, PA 19486.

9. If I am a member of the Money Settlement Class, when will I get my payment?

Payments will be made to Money Settlement Class Members after the Court grants “final approval” to the Settlement and all appeals are resolved. It is always uncertain whether appeals can be resolved and resolving them can take time. Please be patient. You can visit www.CACIsettlement.com after **November 9, 2023** to check on the progress of the Court-approval process.

10. How does the Settlement affect my rights?

If the Court approves the Settlement, you will give up the right to sue CACi for any claims arising from the identical facts in this lawsuit, including claims relating to CACi’s attempted collection of the Great Plains, Plain Green, or MobiLoans debts. This is called “releasing” your claims.

The Court’s decisions in this case will apply to you even if you object to this Settlement or have any other claim, lawsuit, or proceeding pending against CACi relating to the same claims. If you have any questions about the release, you should visit the Settlement website for more information or consult with a lawyer (*see* Question 14).

If you do not exclude yourself from the Money Settlement Class (*see* Question 11) you will *not* be able to sue CACi for attempting to collect the Plain Green, Great Plains, or MobiLoans debts, if that collection attempt occurred before the Effective Date of the Settlement. You will agree to a “Release of Claims,” stated below, which describes exactly the legal claims that you will give up.

“Released Claims” means claims of each member of the Rule 23(b)(3) Settlement Class that were actually asserted in the operative complaint and/or the Covered Conduct in this Litigation against CACi. Rule 23(b)(3) Settlement Class Released Claims do not include claims separate and unrelated to the Covered Conduct, claims alleged against other entities other than CACi, or claims brought under 15 U.S.C. § 1681s-2(b) or for collection conduct for accounts other than Great Plains, Plain Green, or MobiLoans accounts. Notwithstanding any of the foregoing, this release does not include any claims that the Rule 23(b)(3) Class Members have against any consumer reporting agency, Midwest Recovery Systems, LLC, Reel Time Capital, LLC, Global Trust Management, LLC or any future owner of the Great Plains, Plain Green, or MobiLoans debts.

11. Can I choose not to be in the Money Settlement Class?

Yes, you may exclude yourself from the Money Settlement Class. If you do not want to remain a member of the Money Settlement Class and want to keep your right to sue or continue to sue CACi for actual damages on your own, you must take steps to exclude yourself. This is sometimes referred to as “opting out” of the Settlement Class. Opting out gives you the right to bring your own lawsuit but does not guarantee that your own lawsuit will be successful.

To exclude yourself from the Money Settlement Class, you must send a written request for exclusion to the Settlement Administrator, at the address below:

Meeks v. CACi
c/o Settlement Administrator
P.O. Box 16
West Point, PA 19486

To be valid, the proposed exclusion request must contain:

- Your name, original signature, current postal address, and current telephone number, and
- A statement that you want to be excluded from the Rule 23(b)(3) Settlement Class in *Meeks v. Consumer Adjustment Company, Inc.*

Your exclusion request must be postmarked no later than **September 28, 2023**.

You cannot exclude yourself by telephone or by email. You also cannot exclude yourself by mailing a request to any location other than the address specified above or by mailing a request after the deadline. You also cannot exclude yourself as part of a group, aggregate, or class involving more than one consumer.

12. If I do not exclude myself from the Money Settlement Class, can I sue CACi for the same thing later?

No. Unless you exclude yourself from the Money Settlement Class, you will not be able to sue CACi for its attempted collection of the Great Plains, Plain Green, or MobiLoans debts that occurred before the Effective Date of the Settlement. If you have a pending lawsuit, speak to your lawyer in that lawsuit immediately. You may need to exclude yourself from this Settlement to continue your own lawsuit. Remember, your exclusion request must be postmarked by **September 28, 2023**.

13. If I exclude myself from the Money Settlement Class, can I get a payment?

No. If you exclude yourself from the Money Settlement Class, you will not receive a cash payment.

14. Do I have a lawyer in this case?

Yes. The Court approved the following lawyers as “Class Counsel” to represent you and other Money Settlement Class Members:

- Craig Marchiando, of Consumer Litigation Associates, P.C., in San Francisco, California;
- Kristi Kelly, of Kelly Guzzo PLC, in Fairfax, Virginia; and
- Matthew Wessler, of Gupta Wessler, PLLC, in Washington, D.C.

You will not be charged for these lawyers. You may hire your own attorney, if you so choose, but you will be responsible for paying your attorney’s fees and expenses.

You may contact the attorneys representing you for further information or assistance at: (757) 930-3660 or write to: Consumer Litigation Associates, P.C., 763 J. Clyde Morris Blvd., Suite 1-A, Newport News, VA 23601.

15. How will the lawyers be paid? What will the Class Representatives receive?

Class Counsel will ask the Court to approve attorneys' fees and expenses in an amount up to 25% of the Settlement Class Fund and a \$5,000 service payment to each of the Class Representatives. If the Court approves these amounts, they will be paid out of the Settlement Class Fund.

16. How do I tell the Court if I do not agree with the proposed Settlement?

If you are a Class Member, you can object to this Settlement if you do not like any part of it. You can give reasons why you think the Court should not approve it. The Court will consider your views before deciding whether to approve this Settlement.

You can ask the Court to deny approval by filing an objection. You can't ask the Court to order a different settlement; the Court can only approve or reject the Settlement. If the Court denies approval, no injunctive relief changes will be implemented, and the lawsuit will continue. If that is what you want to happen, you should object.

Any objection to the proposed Settlement must be in writing, but the Court may excuse this requirement if you show good cause for not submitting a written objection. If you file a timely written objection, you may, but are not required to, appear at the Final Approval Hearing, either in person or through your own attorney. If you appear through your own attorney, you are responsible for hiring and paying that attorney. All written objections and supporting papers must (a) clearly identify the case name and number (*Meeks v. Consumer Adjustment Company, Inc.*, No. 3:21-cv-3266-VC (N.D. Cal.)), (b) be submitted to the Court either by filing them electronically or in person at any location of the United States District Court for the Northern District of California or by mailing them to the Class Action Clerk, United States District Court for the Northern District of California, 450 Golden Gate Avenue, San Francisco, CA 94102, and (c) be filed or postmarked on or before **October 10, 2023**.

Your objection letter must include:

- Your name, address, email address, and telephone number;
- The name of the case and the case number: *Meeks v. Consumer Adjustment Company, Inc.*, No. 3:21-cv-3266-VC (N.D. Cal.); and
- A written statement about why you object to the Settlement.

If you are submitting an objection through an attorney, in addition to the above information, your objection must include:

- Identity, mailing address, email address, and phone number for your attorney;
- A statement of whether you or your attorney intend to appear at the Final Approval Hearing; and
- A written statement detailing the specific basis for each objection, including any legal and factual support that you wish to bring to the Court's attention and any evidence you wish to introduce in support of the objection.

You may also appear at the Final Approval Hearing, either in person or through your own lawyer. If you intend to have a lawyer present, your lawyer must enter a written Notice of Appearance of Counsel with the Court no later than **October 10, 2023**. If you appear through your own lawyer, you are responsible for paying that lawyer.

For more information about the Final Approval Hearing, *see* Questions 18-20 below.

The Court requires substantial compliance with the process outlined above, meaning if you do not substantially comply you may not be allowed to object, appear at the Final Approval Hearing, or appeal the final approval of the proposed Settlement or the dismissal of the case.

17. What is the difference between objecting and opting out?

Objecting is simply telling the Court that you do not like something about the Settlement. Opting out, or excluding yourself, means that you will not be included in the Settlement.

You can object **or** opt-out of the Money Settlement Class but you cannot do both. If you exclude yourself, you have no basis to object to the Settlement because it will no longer affect you. However, even if you exclude yourself from the Money Settlement Class, you can still object to the Settlement as a Policy Change Class Member.

Go to www.CACIsettlement.com to learn more about your rights in the Settlement.

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

The Court will hold a Final Approval Hearing to decide whether to approve the proposed Settlement. You may attend and you may ask to speak at the hearing, but you do not have to.

The hearing will be on **November 9, 2023**, at 1:00 p.m., before Judge Chhabria, remotely using Zoom. The Court's Zoom courtroom can be found at: <https://cand-uscourts.zoomgov.com/j/1612857657?pwd=WE5Gcm1zS293WU84V0tyd0c2UlplUT09>. Additional information for attendance by Zoom is: webinar ID: 161 285 7657, and password: 547298.

At the hearing, the Court will consider whether the proposed Settlement is fair, reasonable, and adequate. The Court will consider all timely and proper objections. The Court will listen to people who have asked for permission to speak at the hearing (*see* Question 20).

After the hearing, the Court will decide whether to approve the proposed Settlement. There may be appeals. We do not know how long these decisions will take.

The Court may change the date of the Final Approval Hearing without further notice to the Class. Please check the website, www.CACIsettlement.com, for updates on the hearing date, the Court-approval process, and the Effective Date.

19. Do I have to come to the hearing?

No. Class Counsel will answer any questions the Court may have. However, you are welcome to come to the hearing at your own expense. You may also pay your own lawyer to attend, but it is not necessary.

If you send an objection, you do not have to come to Court to talk about it. As long as you filed your written objection on time and it includes the required information, the Court will consider it.

20. May I speak at the hearing?

You or your lawyer may ask the Court for permission to speak at the Final Approval Hearing. To do so, you must tell the Court in your objection letter that you or your lawyer would like to speak at the hearing. You must also follow the process outlined in Question 16. You cannot speak at the hearing if you do not follow this procedure.

21. What happens if I do nothing at all?

If you do nothing, you will receive a cash payment if you are eligible for one. If the Court approves the proposed Settlement, you will be bound by the Court's final judgment and the released claims explained in the Settlement Agreement.

22. How do I get more information?

This notice is only a summary of the Settlement. More details about this Settlement, the dates when appeals are no longer allowed and when the Settlement is final, deadlines, and your options are available in a longer document called the Settlement Agreement.

You can get a copy of the entire Settlement Agreement by visiting www.CACIsettlement.com. The website also provides answers to commonly asked questions, plus other information, to help you determine whether you are a Class Member. In addition, some of the key documents in the case will be posted on the website.

You also may write with questions to the Settlement Administrator at Meeks v. CACi, c/o Settlement Administrator, P.O. Box 16, West Point, PA 19486, or by emailing, questions@cacisettlement.com, or call the toll-free number, (833) 388-1629.

This notice summarizes the proposed Settlement. For the precise terms of the Settlement, please see the Settlement Agreement available at www.CACIsettlement.com, by contacting Class Counsel at Consumer Litigation Associates, P.C., 763 J. Clyde Morris Blvd., Suite 1-A, Newport News, VA 23601, by accessing the Court docket in this case, for a fee, through the Court's Public Access to Court Electronic Records (PACER) system at <https://ecf.cand.uscourts.gov>, or by visiting the office of the Clerk of the Court for the United States District Court for the Northern District of California, Phillip Burton Federal Building & United States Courthouse, 450 Golden Gate Avenue, San Francisco, CA 94102, between 9:00 a.m. and 4:00 p.m., Monday through Friday, excluding Court holidays.

PLEASE DO NOT TELEPHONE THE COURT OR THE COURT CLERK'S OFFICE TO INQUIRE ABOUT THIS SETTLEMENT.