



United States District Court for Southern District of New York

Grissom v. Sterling Infosystems, Inc.

Case No. 1:20-cv-07948-VSB

Class Action Settlement Notice

Authorized by the U.S. District Court

You are not being sued.

This notice explains the Settlement, the Settlement Classes, and your legal rights and options.

Please read the entire notice carefully.

You should:

1. Read this notice.
2. If you do not agree with the terms of the settlement, submit an objection by February 11, 2025.

Important things to know:

- You are unable to opt out of the Injunctive Relief Class.
- If you do not agree with the terms of the settlement, you have until February 11, 2025 to submit an objection.
- You can learn more at: www.grissomfcrasettlement.com.

TABLE OF CONTENTS

About This Notice.....	3
Why did I get this Notice?.....	3
What do I do next?.....	3
Your Legal Rights & Options.....	3
What are the most important dates?.....	3
Learning About the Lawsuit & Settlement.....	3
What is This Lawsuit About?.....	3
What Do I Get Out of The Settlement?.....	4
Who Are The Attorneys Representing The Class And How Will They be Paid?.....	4
Deciding What You Want to Do.....	5
What are my options?.....	5
Objecting to the Settlement?.....	5
What Happens if I Object to the Settlement?.....	5
How Do I Object to the Settlement?.....	5
Additional Information.....	5
When And Where Will The Court Decide Whether to Approve The Settlement?.....	5
Where Can I Get Additional Information?.....	5

About This Notice

Why did I get this notice?

You have been identified as a member of a class in a purported class action lawsuit. Specifically, Defendant’s records indicate that it prepared a consumer report on you between September 25, 2018 and June 4, 2021, that included a record that Defendant had matched to you that may have not belonged to you. As a class member, you are receiving the benefit of important practice changes by Defendant.

What is a class action lawsuit?

A class action is a lawsuit in which one or more people sue on behalf of a larger group, called the Class.

This notice describes your rights. Please review it carefully.

What do I do next?

Your Legal Rights & Options:

OBJECT TO THE SETTLEMENT	You have the right to write to the Court to object to the settlement if you believe it is unfair. You remain a part of the Class and are bound by the Court’s decisions regarding the settlement. The objection deadline is February 11, 2025.
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Read on to understand the specifics of the settlement and what it means for you. The Court still has to decide whether to grant final approval of the settlement.

What are the most important dates?

The Court has scheduled a final approval hearing for May 7, 2025. Your deadline to object to the settlement is February 11, 2025.

Learning About the Lawsuit & Settlement

What is This Lawsuit About?

Plaintiff Grace Grissom (“Plaintiff”) filed a purported class action lawsuit in federal court against Sterling Infosystems, Inc. (“Defendant”) alleging that Defendant violated the Fair Credit Reporting Act (“FCRA”) by including records on individuals’ consumer reports that were matched to the individuals, in part, by using a SSN Trace, but which allegedly did not belong to the subject of the report. The law requires that a consumer reporting agency, like Defendant, follow reasonable procedures to assure maximum possible accuracy. Plaintiff alleged that Defendant violated the law by including records on consumer reports that allegedly did not belong to the subject of the reports.

Defendant denies that it did anything wrong or that it violated any laws. Defendant maintains that it follows reasonable procedures to assure maximum possible accuracy. The Court has not made a determination that Defendant violated the FCRA. Nor has the Court made any determination that this lawsuit should proceed as a class action, as opposed to an individual claim brought by

Plaintiff. This Notice should not be interpreted as an expression of the Court's opinion on the merits of the lawsuit. If the Parties had not reached a settlement, Defendant would have vigorously defended the lawsuit and moved for judgment in its favor.

Within the settlement, you are a member of the "Injunctive Relief Class." The Injunctive Relief Class is defined to include: all consumers for whom Defendant matched a record included in a consumer report based on a name developed through a SSN Trace from September 25, 2018 through June 4, 2021 wherein the consumer's first name, last name, and middle name or middle initial did not exactly match the first name, last name, and middle name or initial of the record reported.

What Do I Get Out of The Settlement?

You are receiving the benefits of important practice changes Defendant has agreed to as part of the settlement. Specifically, Defendant has agreed not to use any name that is solely developed through a SSN Trace as a primary matching identifier to associate consumers with criminal records that are included on consumer reports prepared by Defendant.

In exchange for this relief, you are only giving up your right to pursue any potential legal rights as part of a class action or other aggregated proceeding.

There is a separate settlement that provides some people with monetary relief. If you are part of that settlement you will receive an additional notice. You are not giving up any other rights you may have.

Who Are The Attorneys Representing The Class And How Will They be Paid?

The Court has approved lawyers to represent the Settlement Classes ("Class Counsel"). If you prefer to hire your own attorney to represent you in this case, you may do so at your own expense. The attorneys who have been appointed by the Court to represent the Settlement Classes are:

E. Michelle Drake
John G. Albanese
Berger Montague PC
1229 Tyler Street NE, Suite 205
Minneapolis, MN 55413
612-594-5999
GrissomClassCounsel@bm.net

Subject to Court approval, Class Counsel will seek attorneys' fees in the amount of \$500,000 for their work on behalf of the Injunctive Relief Class. This amount will be paid separately by the Defendant if it is approved by the Court.

Deciding What You Want to Do

What are my options?

Due to the nature of the Injunctive Relief Class, you cannot exclude yourself from the Class, but you can object to the settlement if you disagree with certain of its terms.

Your rights are explained in the following sections, along with the steps you must take if you wish to object.

Objecting to the Settlement

What Happens if I Object to The Settlement?

If you object according to the steps below, the Court will consider your objection. If it overrules your objection, you will be bound by the Court's decision.

How Do I Object to The Settlement?

You may object to all or part of the settlement if you think it is not fair, reasonable and/or adequate. To object, you must submit to the Settlement Administrator at *Grissom v Sterling Infosystems, Inc.*, P.O. Box 23489, Jacksonville, FL 32241, a written explanation of the reasons you think that the Court should not approve the settlement. Be sure to sign the letter and include your name, address, last four of your Social Security number, and the basis of your objection including any documentation, and include a notation that it is for "*Grissom v. Sterling.*" The deadline to postmark an objection to the Settlement Administrator is February 11, 2025. If you are represented by counsel in your objection, include that attorney's information.

Additional Information

When And Where Will The Court Decide Whether to Approve The Settlement?

The Court will hold a Fairness Hearing on May 7, 2025, at 2:00 p.m. at Courtroom 518, 40 Foley Square, New York, NY 10007. At the Fairness Hearing, the Court will consider whether the proposed settlement is fair, reasonable, and adequate. The Court will also hear objections to the settlement, if any. We do not know how long the Court will take to make its decision after the Hearing. In addition, the Hearing may be continued at any time by the Court without further notice to you.

You do not have to appear in order to receive a benefit. However, you may request permission to speak at the Hearing by filing a "Request to Appear." Be sure to sign the letter and include your name, address, and a specific statement that you want to be heard on "*Grissom v. Sterling.*"

Where Can I Get Additional Information?

Review the additional documents available on the Settlement Website, including the Complaint, the full Settlement Agreement, and the documents on the Damages Class-side of the Settlement Website: www.grissomfcrsettlement.com.