

If you owned property repossessed by General Credit Acceptance Company, you could get valuable benefits from a class-action settlement.

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

- You may be eligible to participate in a settlement with benefits, including money, for all persons who had a consumer agreement with General Credit Acceptance Company (“GCAC”) and who had their property repossessed and sold by GCAC after May 12, 2008.
- The settlement resolves a lawsuit over whether GCAC sent proper presale or post-sale notices to you in connection with attempting to collect your loan and repossessing and selling your property. This settlement avoids costs and risks to you from the lawsuit; provides benefits to borrowers like you; and releases GCAC from liability.
- The two sides disagree on whether the borrowers could’ve won and on how much money they would’ve been entitled to had they won.
- Your legal rights are affected whether you act or don’t act. Read this notice carefully.
- Consult your tax adviser about the tax issues associated with this settlement. Relief provided under this settlement, including money and debt reduction, may be subject to tax.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
DO NOTHING	By doing nothing, you will receive certain benefits that come from the settlement, including money. But you give up rights to separately sue GCAC about the same legal claims asserted.
EXCLUDE YOURSELF	Get no money or benefits. This is the only option that allows you to ever be part of any other lawsuit against GCAC about the legal claims.
OBJECT	Write to the Court about why you don’t like the settlement.
GO TO A HEARING	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 must still decide whether to approve the settlement. Money will be provided if the Court approves the settlement and after any appeals are resolved. Please be patient.

WHAT THIS NOTICE CONTAINS

BASIC INFORMATION.....PAGE 3

1. Why did I get this notice package?
2. What is this lawsuit about?
3. Why is this a class action?
4. Why is there a settlement?

WHO IS IN THE SETTLEMENTPAGE 4

5. How do I know if I am part of the settlement?
6. Are there exceptions to being included?
7. I'm still not sure if I am included.

THE SETTLEMENT BENEFITS—WHAT YOU GETPAGE 4

8. What does the settlement provide?
9. What can I get from the settlement?

HOW YOU GET SETTLEMENT BENEFITSPAGE 5

10. How can I get my settlement benefits?
11. When would I get my settlement benefits?
12. What am I giving up to get settlement benefits or stay in the Class?

EXCLUDING YOURSELF FROM THE SETTLEMENTPAGE 5

13. How do I get out of the settlement?
14. If I don't exclude myself, can I sue GCAC for the same thing later?
15. If I exclude myself, can I get benefits from this settlement?

THE LAWYERS REPRESENTING YOUPAGE 6

16. Do I have a lawyer in this case?
17. How will the lawyers be paid?

OBJECTING TO THE SETTLEMENTPAGE 7

18. How do I tell the Court that I don't like the settlement?
19. What's the difference between objecting and excluding?

THE COURT'S FAIRNESS HEARINGPAGE 8

20. When and where will the Court decide whether to approve the settlement?
21. Do I have to come to the hearing?
22. May I speak at the hearing?

GETTING MORE INFORMATIONPAGE 9

23. Are there more details about the settlement?

BASIC INFORMATION

1. Why did I get a notice?

You or someone in your family may have had a consumer loan agreement directly with or that was assigned to GCAC for a loan used to purchase property repossessed and sold by GCAC.

You were sent a short form notice by first class mail on March 16, 2023 because you should know about a proposed settlement of a class action lawsuit in which you may be a class member, and about all your options, before the Court decides whether to approve the settlement. If the Court approves it, and after objections and appeals are resolved. Class members will receive payments, as described more fully in this package.

This notice explains in greater detail about the lawsuit, the settlement, your legal rights, what benefits are available, who is eligible for them, and how to get them.

The Court in charge is the Twenty-First Judicial Circuit Court for St. Louis County, Missouri, and the case is *Helena Weatherspoon v. General Credit Acceptance Company*, Case No. 14SL-CC01561.

2. What is this lawsuit about?

The lawsuit claimed GCAC violated statutory requirements for certain presale and post-sale notices sent by GCAC when attempting to collect Class Members' loans and repossessing and selling their property. You can read the claims in more detail in Plaintiff Helena Weatherspoon's Petition at www.GCACSettlement.com.

3. Why is this a class action?

In a class action, one or more people called Class Representatives (Helena Weatherspoon) sue for other people with similar claims. All these people with similar claims are a "Class" or "Class Members." One court and one lawsuit resolve the issues for all Class Members, except for those who exclude themselves from the Class. Circuit Judge David Vincent III oversees this class action.

4. Why is there a settlement?

The parties disagree over who would have won and what Weatherspoon or the potential Class would've recovered if they had won. Weatherspoon believed she could recover 10% of the principal amount of her loan, the interest charge, \$500 for the allegedly defective post-sale notice, and other relief. GCAC believed Weatherspoon and the Class were entitled to nothing. To resolve the dispute, and because both parties are unsure of what would've happened in a trial, they agreed to a settlement. That way, they avoid the cost of a trial and the people affected will get money. The Class Representative and the attorneys believe the settlement is fair and equitable for all Class Members.

QUESTIONS? CALL 1-877-312-9133 TOLL FREE OR EMAIL WWW.GCACSETTLEMENT.COM

WHO IS IN THE SETTLEMENT

To see if you will get money from this settlement, you first must decide if you are a Class Member.

5. How do I know if I am part of the settlement?

Judge Vincent III decided everyone who fits this description is a Class Member:

All persons:

- a. who are named as borrowers or buyers with a Missouri address on a loan or financing agreement with GCAC, assigned to GCAC or owned by GCAC;
- b. whose loan or financing agreement was secured by collateral; and
- c. who had the possession of their collateral taken by GCAC, voluntarily or involuntarily, from May 12, 2008 to the Effective Date.

Excluded from the Class are persons: whom GCAC has obtained a final deficiency judgment or who filed for bankruptcy after the date on their presale notice and whose bankruptcy ended in discharge rather than dismissal.

6. Are there exceptions to being included?

If you contracted with GCAC, that alone doesn't make you a Class Member. You are a Class Member only if you fit the description above. If GCAC obtained a final deficiency judgment against you or you filed for bankruptcy after the date on the presale notice and your bankruptcy ended in a discharge, you are excluded from being a Class Member.

7. I'm still not sure if I am included.

If you are still not sure whether you are included, you can ask for free help. You can call 1-877-312-9133 or visit www.GCACSettlement.com for more information.

THE SETTLEMENT BENEFITS—WHAT YOU GET

8. What does the settlement provide?

GCAC has agreed to create a \$2,750,000.00 fund to pay: (a) Class Members; (b) the attorneys' fees and expenses for representing the Class; and (c) Helena Weatherspoon (Plaintiff) for her services as Class Representative. This amount is called the "Cash Fund."

TAX ADVICE

Class Members are strongly encouraged to consult with a tax professional about the tax effects of any money received from this settlement. The attorneys in this case cannot provide you with any tax advice, and your receipt of benefits under this settlement might have tax consequences.

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9. What can I get from the settlement?

Every Class Member will get the benefits that come from the settlement. The payment you receive depends on the money you borrowed and the interest rate on your loan.

HOW YOU GET SETTLEMENT BENEFITS

10. How can I get my settlement benefits?

By doing nothing, you will receive the benefits that come from the settlement, including money.

11. When would I get my settlement benefits?

The Court will hold a hearing on **May 15, 2023**, to decide whether to approve the settlement. Even if Judge Vincent approves the settlement, there may be appeals. It's always uncertain how an appeal will be resolved and how long it will take. Some appeals take more than a year. Please be patient. You'll receive your payment if the settlement is approved and after that approval becomes a "final judgment" (i.e. after any appeals are resolved or the time for appealing has passed).

12. What am I giving up to get settlement benefits or stay in the Class?

Unless you exclude yourself by following the procedure below, you are a part of the Class, and that means you can't sue, continue to sue, or be part of any other lawsuit against GCAC about the legal issues in this case. For example, you won't be able to make any independent claim against GCAC arising from the written notices (presale and post-sale notices) this lawsuit is about. Staying in the Class also means all the Court's orders in this lawsuit will apply to you and legally bind you. To see exactly the legal claims you give up if you get settlement benefits, please view the Settlement Agreement at www.GCACSettlement.com.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you don't want benefits from this settlement, but you want to keep the right to sue or continue to sue GCAC on your own about the legal issues in this case, then you must take steps to get out of the settlement. This is called "excluding" yourself—or is sometimes called "opting out" of the Settlement Class.

13. How do I get out of the settlement?

To exclude yourself from the settlement, you must send a letter by mail saying you want to be excluded from *Helena Weatherspoon v. General Credit Acceptance Company*, Case No. 14SL-CC01561. Include your name, address, telephone number, last four digits of your Social Security Number, and the name of any other person on your agreement with GCAC, along with your signature. The exclusion request must be signed by you and by any co-borrower on your agreement, unless the co-borrower is deceased, in which

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case you must include a death certificate with your request. You cannot exclude yourself by having an actual or purported agent or attorney acting for you or a group of Class Members sign the letter. You must mail your exclusion request postmarked no later than 30 days after the mailing of class notice, to:

Weatherspoon v GCAC
c/o Settlement Administrator
P.O. Box 23309
Jacksonville, FL 32241

If you ask to be excluded, you'll get no settlement benefits, and you cannot object to the settlement. You won't be legally bound by anything that happens. You may sue (or continue to sue) GCAC about the claims asserted.

14. If I don't exclude myself, can I sue GCAC for the same thing later?

No. Unless you exclude yourself, you give up any right to sue GCAC for the claims this settlement resolves. If you have a pending lawsuit, speak to your lawyer in that case immediately. You must exclude yourself from this Class to continue your own lawsuit. Remember, the exclusion deadline is **April 15, 2023**. Exclusion requests postmarked later than this date will not be honored.

15. If I exclude myself, can I get benefits from this settlement?

No. But you may sue, continue to sue, or be part of a different lawsuit against GCAC about the same types of claims that were made in this case.

THE LAWYERS REPRESENTING YOU

16. Do I have a lawyer in this case?

The Court appointed Martin L. Daesch, Jesse B. Rochman and their law firm, OnderLaw, LLC to represent you and other Class Members. These lawyers are called Class Counsel. You will not be charged for these lawyers. They are experienced in handling similar cases against consumer lenders. More information about these lawyers and their firm is available at www.underlaw.com. You needn't hire your own lawyer because Class Counsel is working for you. If you want to be represented by your own lawyer, you may hire one at your own expense.

17. How will the lawyers be paid?

Class Counsel has prosecuted this litigation on a contingent basis and has incurred or advanced all costs, expenses, and attorneys' fees associated with the lawsuit since their investigation of claims against GCAC began in 2011. Class Counsel hasn't been paid for their work or received reimbursement for the expenses they have incurred or advanced for the Class Representative and Class Members. Class Counsel will ask the Court to approve payment of approximately 35% of the value of the settlement benefits, to them for attorneys' fees; for reimbursement of expenses and payment of \$20,000 to Helena Weatherspoon for her services as Class Representative. The fees and expenses would pay Class Counsel for investigating the facts, litigating the case, negotiating the settlement, and paying the costs to administer the settlement.

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OBJECTING TO THE SETTLEMENT

You can tell the Court you don't agree with the settlement or some part.

18. How do I tell the Court I don't like the settlement?

If you're a Class Member, you can object to the settlement if you don't like it. You can explain why you think the Court shouldn't approve it. The Court will consider your views. To object, you must send a letter saying you object to *Helena Weatherspoon v. General Credit Acceptance Company*, Case No. 14SL-CC01561. Your letter must include your name, address, telephone number, facsimile number (if available), email address (if available), last four digits of your Social Security Number, a statement of your objections, and the reasons and facts you contend support your objections. Your objection must include any documents (including loan documents) you rely upon to support your objection and identify any witnesses you plan to use at the Fairness Hearing (described below). If there is other evidence (e.g., documents) that you rely upon for your objection, you must attach copies to your objection. If you plan to use expert witnesses about your objection, you must provide—with your objection—an expert report for each expert outlining the expert's opinions and the facts and reasons for the expert's opinions. You must also state whether you intend to appear at the Fairness Hearing and provide copies of any evidence you intend to use at the hearing. Finally, you must sign and date the objection and include a statement substantially in this form: "I declare (or certify, verify, or state) under penalty of perjury that all of the information in the objection is true and correct. Executed on (date). (Signature)."

Mail the objection to the Court, to Class Counsel, and to GCAC's Counsel at the separate addresses below. Your objection must be postmarked no later than thirty (30) days after the mailing of class notice:

COURT	CLASS COUNSEL	GCAC'S COUNSEL
Circuit Clerk's Office 105 S. Central Ave Clayton, MO 63105 Attn: Division 9 Court Clerk	Martin L. Daesch Jesse Rochman OnderLaw, LLC 110 E. Lockwood Ave. St. Louis, MO 63119	Timothy J. Wolf Watters, Wolf, Bub & Hansmann, LLC 600 Kellwood Parkway Suite 120 St. Louis, MO 63017

If an attorney is submitting the objection for you, besides information and materials discussed above, the objection must also include the name, address, telephone number, facsimile number (if available), and email address (if available) of your attorney and a detailed description of the legal authorities supporting each objection.

If you file an objection, Class Counsel or GCAC's Counsel may notice and take your deposition, consistent with the Missouri Supreme Court Rules, at an agreed-upon location before the Fairness Hearing and seek any documentary evidence or other tangible things relevant to the objection. Failure by an objector to comply with discovery requests may cause the Court to strike the objection and otherwise deny that person the opportunity to be heard further. The Court reserves the right to tax the costs of any such discovery to the objector or objector's counsel should the Court determine the objection is frivolous or is made for an improper purpose.

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19. What's the difference between objecting and excluding?

Objecting is telling the Court you don't like something about the settlement. You can object only if you stay in the Class. Excluding yourself is telling the Court you don't want to be part of the Class. If you exclude yourself, you have no basis to object because the case no longer affects you.

THE COURT'S FAIRNESS HEARING

The Court will hold a hearing to decide whether to approve the settlement. You may attend and you may ask to speak, but you don't have to.

20. When and where will the Court decide whether to approve the settlement?

The Court will hold a Fairness Hearing at **1:00PM CT on May 15, 2023**, at the Twenty-First Judicial Circuit, Division 9, 105 S. Central Ave, Missouri 63105. At this hearing, the Court will consider whether the settlement is fair, reasonable, and adequate. If there are objections, the Court will consider them. Judge Vincent will listen to people who have asked to speak at the hearing. The Court may also decide how much to pay to Class Counsel and the Class Representative. After the hearing, the Court will decide whether to approve the settlement. We don't know how long these decisions will take.

21. Do I have to come to the hearing?

No. Class Counsel will answer questions that Judge Vincent may have. But you are welcome to come at your own expense. If you send an objection, you don't have to come to Court to talk about it. If you mailed your written objection on time with all the required information, the Court will consider it. You may also pay your own lawyer to attend, but that is unnecessary.

22. May I speak at the hearing?

You may ask the Court for permission to speak at the Fairness Hearing. You may speak either for or against the settlement. To speak at the Fairness Hearing, you must send a letter saying it is your "Notice of Intention to Appear in *Helena Weatherspoon v. General Credit Acceptance Company*, Case No. 14SL-CC01561." Include your name, address, telephone number, last four digits of your Social Security Number, and your signature. Your "Notice of Intention to Appear" must be postmarked no later than 20 days prior to the Fairness Hearing, be sent to the Circuit Clerk's Office, Class Counsel, and GCAC's Counsel, at the three addresses provided in question 18.

If you plan to speak at the Fairness Hearing to tell the Court you don't like something about the settlement, you must submit an objection as detailed in question 18 and include with that objection a statement you intend to appear at the Fairness Hearing. The identity of any witnesses or experts you plan to present at the Fairness Hearing; what evidence you intend to present at the Fairness hearing must also be included with your objection.

You cannot speak at the hearing if you excluded yourself or if you don't send in a request with the required information and documents.

GETTING MORE INFORMATION

23. Are there more details about the settlement?

This notice summarizes the proposed settlement. More details are in the Settlement Agreement. You can get a copy of the Settlement Agreement by writing to Weatherspoon v GCAC, P.O. Box 23309, Jacksonville, FL 32241; or visiting www.GCACSettlement.com.

24. How do I get more information?

You can call 1-877-312-9133 toll free, write to Weatherspoon v GCAC, P.O. Box 23309, Jacksonville, FL 32241; or visit www.GCACSettlement.com, where you will find information to help you determine whether you are a Class Member.

DATE: March 16, 2023