



## **Class Action Settlement Notice**

*Authorized by the Superior Court of California, San Mateo County*

**This website explains the Settlement, the Settlement Class, and your legal rights and options.**

**Please read its contents carefully.**

**You are not being sued.**

### **Does this Settlement Affect Me?**

If you received a notice by mail or email about this Settlement, you have been identified as a member of a class in a purported class action lawsuit.

Specifically, Inflection's records indicate that you are a member of the Settlement Class which includes all individuals who are members of at least one of the following Groups:

#### **Name & DOB Match Group:**

All consumers who were: (1) subject to at least one Inflection report under its SafeDecision brand provided to a third-party from July 20, 2020 to May 30, 2024; (2) which included a criminal record attributed to the consumer; and (3) the consumer's first name, last name, and date of birth provided to Inflection to conduct the consumer's screening as indicated on the report did not match the first name, last name, and date of birth fields included on the report for the criminal record. For avoidance of doubt, this means that all of the identified fields did not match.

#### **SOR Reports Group:**

All consumers who were subject to at least one Inflection report provided to a third-party indicating that the consumer was listed on a

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.

sex offender registry (“SOR Report”) from July 20, 2020 to May 30, 2024.

**Successful Disputes Group:**

All consumers who were (1) subject to at least one SOR Report from July 20, 2020 to May 30, 2024; (2) where Inflection’s records pertaining to disputes contain codes that Inflection reasonably believes indicate that the consumer may have disputed with Inflection that the sex offender registry record in the SOR Report did not belong to them; and (3) by the date of preliminary approval, Inflection’s records reflect that the consumer’s dispute of the SOR Report was successful.

As a class member, you may be eligible to receive a payment as part of this class action Settlement. This notice describes your rights. Please review it carefully.

If you are not sure whether you are a member of the Settlement Class, you may contact the settlement administrator to ask. The Settlement Administrator may be reached at:

Walker v Inflection Risk, c/o Settlement Administrator  
 PO Box 23680  
 Jacksonville, FL 32241

**Your Legal Rights & Options:**

<b>STAY IN THE CLASS</b>	<p>If you do nothing, then you will be bound by the Court’s decisions regarding the Settlement. You will not be able to pursue any potential claims against the Defendant and the Released Parties that have been released as part of the Settlement and agree not to bring any future class action, mass action, representative or other similar joint or collective claims against the Released Parties under FCRA and similar state and local laws. Review the full release, which is available on this website as part of the Settlement Agreement, and includes further information on the Released Parties and released claims.</p>		
	<p><b>Successful Disputes Group</b></p> <p>If you are in the Successful Disputes group, then you do not need to complete a Claim Form to receive a payment. If Defendant does not have your Social Security Number in its records you do need to submit your Social Security Number for tax reporting purposes - a</p>	<p><b>SOR Reports and Name &amp; DOB Match Groups</b></p> <p>If you are in the SOR Reports or Name &amp; DOB Match Groups, then you must complete and return a Claim Form by <b>May 21, 2025</b> if you want to be eligible for a payment.</p>	<p>Your mailed or emailed notice will tell you which Group you are in.</p> <p>If you are still unsure of which Group to whom you belong, please consult the notice you received or contact the Settlement Administrator. The</p>

	<p>W-9 form will be sent to you if this is requested. If the Settlement is approved, then you will be sent a check. You may contact the Settlement Administrator at</p> <p><b>Walker v Inflection Risk, c/o Settlement Administrator, PO Box 23680, Jacksonville, FL 32241</b> to ensure that your most up to date contact information is on file to receive this check.</p>		<p>Settlement Administrator may be reached at</p> <p><b>Walker v Inflection Risk, c/o Settlement Administrator, PO Box 23680, Jacksonville, FL 32241.</b></p>
<b>EXCLUDE YOURSELF FROM THE SETTLEMENT</b>	<p>You can opt-out of the Settlement if you want to maintain any legal rights you may have against Defendant. If you opt-out, you will not be eligible to receive a settlement payment.</p> <p>To opt-out from the Settlement, you must send a written request addressed to the Settlement Administrator and state that you wish to be excluded from the Settlement and include the information discussed in more detail in this Notice. The opt-out deadline is <b>May 21, 2025</b>.</p>		
<b>OBJECT TO THE SETTLEMENT</b>	<p>You have the right to write to the Court to object to the Settlement if you believe it is unfair. You would remain a part of the Class and be bound by the Court’s decisions regarding the Settlement. You must include the information discussed in more detail in this Notice. The objection deadline is <b>May 21, 2025</b>.</p>		

Read on to understand the specifics of the Settlement and what each choice would mean for you. The Court still must decide whether to grant final approval of the Settlement. Payments will be made if the Court approves the Settlement and after any appeals are fully resolved.

**What are the most important dates?**

The Court has scheduled a final approval hearing for **July 25, 2025 at 3:00 pm**. Your deadline to opt-out of the Settlement, or object to the Settlement, is **May 21, 2025**. If you are part of the SOR Reports or Name & DOB Match Groups, then you must complete and return a Claim Form by **May 21, 2025**.

**Learning About the Lawsuit & Settlement**

**What is This Lawsuit About?**

Plaintiffs David Walker, Melissa Clark, and Benjamin Wilson (“Plaintiffs”) filed a class action lawsuit against Inflection Risk Solutions, LLC (“Defendant”) alleging the Defendant violated the Fair Credit Reporting Act (“FCRA”) and similar provisions of California law by including criminal record or sex offender registry information on their consumer reports that did not belong to them.

Defendant denies it violated the FCRA or any other law but has agreed to settle to avoid the uncertainties and expenses associated with continuing the Action.

The Court has not made any determination whether Defendant violated the FCRA or any other law. Nor has the Court made any determination that this lawsuit should proceed as a class action, as opposed to an individual claim brought by Plaintiffs. 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, and it also would have opposed any attempt to have this case certified as a class action, including but not limited to by arguing that Plaintiffs or Settlement Class Members were bound to individually arbitrate their claims.

### **What Can I Get Out of The Settlement?**

If Settlement is finally approved, a \$1,765,000 Settlement Fund will be used to make cash payments to the Settlement Class Members, pay the attorneys' fees and costs requested by Class Counsel, to pay service awards to the Plaintiffs, and to pay for the costs of notice and administration of the Settlement Class.

If the Settlement is approved in full, each Successful Disputes Group Class Member, and SOR Reports and Name & DOB Match Group Class Members who return timely and valid Claim Forms, will receive a settlement payment.

Depending on the final number of participating Class Members and after deduction of the requested amounts to be approved by the Court to be paid from the Settlement Fund for fees, costs, and service awards, SOR Reports and Name & DOB Match Group Class Members who timely return valid claim forms will receive payments up to a maximum of \$1,500 each. All claim forms are subject to review and verification for validity by the Settlement Administrator and Class Counsel (with review, confirmation and approval by Defendant).

Each Successful Disputes Group Member will each receive \$1,500, gross.

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

The Court has approved lawyers to represent the Settlement Class ("Class Counsel"). The attorneys who have been appointed by the Court to represent the Settlement Class are:

E. Michelle Drake  
Joseph C. Hashmall  
Berger Montague PC  
1229 Tyler Street NE, Suite 205  
Minneapolis, MN 55413  
612-594-5999

Subject to Court approval, Class Counsel will seek attorneys' fees in the amount of 25% of the Settlement Fund, and reimbursement of their out-of-pocket expenses and the expenses of the settlement administrator, which together are not expected to exceed \$125,000.

Class Counsel will also seek a service award in an amount not to exceed \$5,000 each, thus \$15,000 in total, to be paid to the Plaintiffs for their services in representing the Settlement Class.

The attorneys' fees, costs, service awards, and settlement administration expenses will be paid from the Settlement Fund, if approved by the Court.

## **Deciding What You Want to Do**

### **What are my options?**

You have three options. You can (1) remain in the Class, or (2) exclude yourself (i.e., "opt out") from the Settlement, or (3) remain in the class and object to the Settlement.

Your options and rights are explained in the following sections, along with the steps you must take if you wish to opt-out or object.

### **Remaining in the Class**

#### **What Are The Consequences of Remaining in the Settlement Class?**

You do not have to take any action to remain in the Settlement Class.

If you remain in the Class, you will not be able to pursue claims against Defendant and the Released Parties that are covered by the Settlement's release and agree not to bring any future class action, mass action, representative or other similar joint or collective claims against the Released Parties under FCRA and similar state and local laws. All the Court's decisions regarding the Settlement will apply to you and you will be bound by any judgment entered. Precise details about the Released Parties and Released Claims as defined by the Settlement Agreement are found in the Agreement, which is available on this website.

If you remain in the Settlement Class, and you are in the Successful Disputes Group, then you will receive a monetary settlement payment if the Court grants final approval of the Settlement. If Defendant does not have your Social Security Number in its records, the Settlement Administrator will be mailing you a W-9 form to collect that information for tax reporting purposes. If you do not return and complete a W-9 if one is mailed to you, your settlement amount will be reduced by default taxes.

If you remain in the Settlement Class and you are in the SOR Reports or Name & DOB Match Groups, you must return a timely and valid Claim Form in order to receive a monetary settlement payment if the Court grants final approval of the Settlement.

### **Opting Out**

#### **What Happens if I Opt-Out of The Settlement Class?**

If you exclude yourself from the Settlement Class, you will not receive any money from the Settlement. You will not be bound by any of the Court's orders regarding the Settlement Class, or any judgment or release entered regarding the Settlement Class. You will retain any legal rights you may have against Defendant.

You will be responsible for the fees and costs of any future services provided by your own lawyer.

### **How do I Opt-Out?**

If you wish to be excluded or "opt out" of the Settlement Class, then you must mail a written request for exclusion, mailed by first-class U.S. Mail, addressed to the Settlement Administrator at Walker v Inflection Risk, c/o Settlement Administrator, PO Box 23680, Jacksonville, FL 32241.

Your request for exclusion must be in writing, signed by you, and postmarked on or before **May 21, 2025**. The request must state: “I do not want to be part of the Class in *Walker v. Inflection Risk Solutions*.”

The request for opt-out/exclusion must also be dated and include your name, address, telephone number. The address you use on your exclusion request should be the address to which this notice was mailed. If you have a new address, please also inform the Administrator of the new address so they can update the appropriate records. If you exclude yourself, you are not eligible to receive a payment.

### **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, and you will remain a part of the Settlement Class.

#### **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 for any reason.

To object, you must submit to the Settlement Administrator at Walker v. Inflection Risk, c/o Settlement Administrator, PO Box 23680, Jacksonville, FL 32241 a written explanation of the reasons you think that the Court should not approve the Settlement as well as filed with the Clerk of Court. The deadline to postmark an objection to the Settlement Administrator and file it with the Clerk of Court is **May 21, 2025**. The objection must state the case name and number; the basis for and an explanation of the objection; your name, address, telephone number, and email address; and a statement of whether you intend to appear at the fairness hearing, either with or without counsel. In addition, you must personally sign any objection. If you are represented by counsel in your objection, you must include that attorney’s information with your objection and your attorney should also sign the objection.

### **Additional Information**

#### **How Do I Know if I am Required to Make a Claim?**

Money from the Settlement Fund will be available to some Class Members automatically, while other Class Members are required to make a claim in order to receive a payment. Your mailed or emailed notice will tell you whether you are required to make a claim. If you are unsure whether you have to make a claim, you may contact the Settlement Administrator to find out which Group you are in. The Settlement Administrator may be reached at Walker v Inflection Risk, c/o Settlement Administrator, PO Box 23680, Jacksonville, FL 32241.

If you are part of the SOR Reports or Name & DOB Match Groups, then you must complete and return a valid Claim Form by **May 21, 2025**.

Precise details about which Class Members are required to make Claims is included in the full Settlement Agreement, which is available on this website.

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

The Court will hold a Final Fairness Hearing on Monday, July 28, 2025, at 3pm. At the Final 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 Final Fairness Hearing. In addition, the Final Fairness Hearing may be continued at any time by the Court without further notice to you.

You do not have to appear at the Final Fairness Hearing. If you are filing an objection, your objection should include a statement of whether or not you intend to appear at the Hearing, and if you intend to appear with counsel (see Section “How Do I Object to The Settlement” above).

### **Where Can I Get Additional Information?**

Review the additional documents available on this Website: [www.walkerfcrsettlement.com](http://www.walkerfcrsettlement.com), including the Second Amended Complaint, and the full Settlement Agreement. You may also contact the Settlement Administrator at Walker v Inflection Risk, c/o Settlement Administrator, PO Box 23680, Jacksonville, FL 32241.