

## LEGAL NOTICE OF CLASS ACTION SETTLEMENT

A Settlement has been reached in a class action lawsuit asserting violations of the Fair Credit Reporting Act, 15 U.S.C. § 1681 *et seq.* (“FCRA”) against Equifax Information Services, LLC (“Equifax”) based on Plaintiff’s allegation that Equifax reported inaccurate information by reporting the same collection account more than once on certain Equifax consumer reports.

Plaintiff’s legal claim is that Equifax violated a federal law called the FCRA. Plaintiff alleges that Equifax’s conduct impacted other individuals in a similar manner. The lawsuit is *Bradberry v. Equifax Information Services, LLC*, Case No. 1:22-CV-04754-MLB, and it is pending in the United States District Court for the Northern District of Georgia.

Equifax has denied and continues to deny the allegations, that it has violated the FCRA, or engaged in any wrongful acts. Nevertheless, Plaintiff and Equifax have agreed to resolve the claims of a group of consumers defined as:

All U.S. consumers identified by Equifax as having been mailed a Duplicate Reporting Letter. Excluded from the Settlement Class are (i) Equifax, any entity in which Equifax has a controlling interest, and Equifax’s officers, directors, legal representatives, Successors, Subsidiaries, and assigns; (ii) any judge, justice, or judicial officer presiding over the Lawsuit and the members of their immediate families and judicial staff; and (iii) any individual who timely and validly opts out of the Settlement Class.

A copy of the Duplicate Reporting Letter Exhibit F to the Settlement Agreement [www.DuplicateAccountFCRASettlement.com](http://www.DuplicateAccountFCRASettlement.com). According to Equifax’s records, it sent this letter to 37,651 individuals in August and September 2022. These individuals are the Settlement Class Members.

To resolve the lawsuit, Equifax has agreed to continue any implemented changes to its practices to avoid reporting the same collection account more than once on the same Equifax consumer report for a period of six (6) months. Equifax has agreed to ensure that it has removed all duplicate collection accounts caused by the issue identified in the Duplicate Reporting Letter from Settlement Class Members’ Equifax files.

Additionally, Equifax has agreed to give all Settlement Class Members affected by this duplicate reporting problem complimentary access to its “Equifax Complete” credit monitoring product for six (6) months so that they can monitor their consumer reports and scores, receive alerts for key changes, and receive up to \$500,000 in coverage for certain out-of-pocket expenses related to identity theft.

Finally, Equifax has agreed to establish a Settlement Fund of \$2,200,000 that will be used to make cash payments to Settlement Class Members who affirm that they were harmed by the duplicate reporting, to pay the costs of administering the settlement, attorneys’ fees of \$733,333.33, and litigation costs and expenses not to exceed \$75,000. Equifax has separately agreed to pay an additional \$425,000.00 in attorneys’ fees in connection with the practice changes it has implemented.

A summary of the terms of the Settlement is below – please read it carefully and note the deadlines to take action. There is more detailed information about the case and settlement following the summary.

<b>SUMMARY OF YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT</b>	
<b>DO NOTHING AND RECEIVE CREDIT MONITORING</b>	<p>If you do not exclude yourself from the Settlement, you will receive an access code to sign up for the Equifax Complete credit monitoring product.</p> <p>If the Court approves the Settlement and it becomes final and effective, the credit monitoring product access code will be sent to you, and you will give up your right to bring your own lawsuit against Equifax related to the duplicate reporting of collection accounts that occurred in 2022.</p> <p>You may update and/or confirm your address or email address with the Settlement Administrator at <a href="http://www.DuplicateAccountFCRASettlement.com">www.DuplicateAccountFCRASettlement.com</a>.</p>
<b>MAKE A CLAIM TO RECEIVE A CASH PAYMENT</b>	<p>If you experienced certain harms as a result of Equifax’s alleged violation of the law, you can make a claim for a cash payment on the Settlement website at <a href="http://www.DuplicateAccountFCRASettlement.com">www.DuplicateAccountFCRASettlement.com</a>. The payment will be calculated based on how many valid claims are received and is expected to be up to \$600.00. <b>You must submit a claim by SEPTEMBER 1, 2026.</b></p>
<b>EXCLUDE YOURSELF FROM THE SETTLEMENT</b>	<p>You may exclude yourself from the Settlement if you wish. In doing so, you will receive no benefits from the lawsuit. This is the only option that will retain your right to bring your own lawsuit against Equifax about the claims described below. You must request exclusion by <b>SEPTEMBER 1, 2026</b>. For more information about how to exclude yourself, see the case website located at <a href="http://www.DuplicateAccountFCRASettlement.com">www.DuplicateAccountFCRASettlement.com</a>.</p>
<b>OBJECT</b>	<p>You may object to any of the terms of the settlement agreement, including the proposed award of attorneys’ fees and expenses of up to \$733,333.33 for the cash payments and credit monitoring portion of the settlement and \$425,000 for the practice changes. More information on this award is available at the case website located at <a href="http://www.DuplicateAccountFCRASettlement.com">www.DuplicateAccountFCRASettlement.com</a>, including Class Counsel’s request for fees which will be available on <b>JULY 28, 2026</b>.</p> <p>Your deadline to object is SEPTEMBER 1, 2026. You must do so by writing to the Settlement Administrator, and to the Court. For more information about how to submit an objection and what you must include go to <a href="http://www.DuplicateAccountFCRASettlement.com">www.DuplicateAccountFCRASettlement.com</a>.</p>
<b>GO TO A HEARING</b>	<p>You may speak at the final approval hearing if you submit an objection by <b>SEPTEMBER 1, 2026</b> and mail in a letter saying that you would like to appear and be heard at the hearing. <b>The final approval hearing will be on OCTOBER 6, 2026 at 10:00AM, in Courtroom 1906 of the United States District Court, Northern District of Georgia, U.S. Courthouse, 75 Ted Turner Drive, S.W., Atlanta, Georgia 30303.</b></p>

## ADDITIONAL CASE DETAILS

The Court has not decided which side is right. Equifax has denied and continues to deny Plaintiff's allegations, that it has violated the FCRA, or that it engaged in any wrongful acts. The Court has preliminarily approved the proposed settlement agreement (available at [www.DuplicateAccountFCRASettlement.com](http://www.DuplicateAccountFCRASettlement.com)) to which the parties have agreed (the "Settlement"). A hearing is scheduled for **OCTOBER 6, 2026** to decide whether to approve the Settlement and whether to approve Class Counsel's request for attorneys' fees and expenses. If you received a written or email notice about the settlement, it is because you are a member of the following Settlement Class:

All U.S. consumers identified by Equifax as having been mailed a Duplicate Reporting Letter. Excluded from the Settlement Class are (i) Equifax, any entity in which Equifax has a controlling interest, and Equifax's officers, directors, legal representatives, Successors, Subsidiaries, and assigns; (ii) any judge, justice, or judicial officer presiding over the Lawsuit and the members of their immediate families and judicial staff; and (iii) any individual who timely and validly opts out of the Settlement Class.

**Read this notice carefully.** This notice advises you of the benefits that may be available to Settlement Class Members under the proposed Settlement and their rights and options. You may also review the full Settlement Agreement and the papers filed in support of approval of the Settlement at [www.DuplicateAccountFCRASettlement.com](http://www.DuplicateAccountFCRASettlement.com). These rights and options—**and the deadlines to exercise them**—are explained in this notice. The Court still has to decide whether or not to approve the Settlement. If it does, and any appeals are resolved, benefits will be distributed to members of the Settlement Class.

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## **BASIC INFORMATION**

### **1. Why is there a notice?**

A court ordered that this notice be provided because you have a right to know about the proposed Settlement of this class action lawsuit and its effect on you. This notice explains the lawsuit, the Settlement, and your legal rights.

Judge Michael L. Brown, of the United States District Court for the Northern District of Georgia, is overseeing this case *Bradberry v. Equifax Information Services, LLC*, Case No. 1:22-CV-04754-MLB. The person who sued—Charmayne Bradberry—is the Plaintiff. Equifax Information Services, LLC (“Equifax”) is the Defendant.

### **2. What is this case about?**

Charmayne Bradberry has alleged that Equifax violated the FCRA based on her allegation that Equifax reported inaccurate information by reporting the same collection account more than once on her Equifax consumer report. Plaintiff asserts that Equifax’s actions violated section 1681e(b) of the FCRA, which requires Equifax to follow “reasonable procedure to assure the maximum possible accuracy” of information contained in consumer reports.

You can review the complaint and other documents filed in this lawsuit at [www.DuplicateAccountFCRASettlement.com](http://www.DuplicateAccountFCRASettlement.com).

### **3. Why is this a class action?**

In a class action lawsuit, one or more people called the “Class Representative,” in this case Charmayne Bradberry, sue on behalf of other people who have similar claims. All of the people together are called a “Class” or “Class Members.” The consumer reporting agency she sued, Equifax, is called the Defendant. One court resolves the issues for everyone in the Class, except for those people who choose to exclude themselves from the Class.

### **4. Why is there a Settlement?**

The Court has not decided whether Equifax has violated the law, nor how much money, if any, should be awarded to the class. Instead, the two sides have agreed to a Settlement.

Equifax has denied and continues to deny Plaintiff’s allegations, that the case can proceed as a class action, that it has violated the FCRA, or that it engaged in any wrongful acts. Nevertheless, the parties agreed to settle the Litigation solely for the purpose of avoiding the further expense, inconvenience and distraction of burdensome and protracted litigation and to obtain the release, order and judgment contemplated by the Settlement.

## **WHO IS PART OF THE SETTLEMENT?**

### **5. Who are the Settlement Class Members?**

If you received notice of the Settlement from a postcard or email addressed to you, then according to Equifax records, you are a member of the Settlement Class based on the fact that it mailed a letter informing you that you may have had a duplicate collection account reflected in your Equifax file at the same time there was an inquiry on your file (the “Duplicate Reporting Letter”) in August or September 2022.

There are approximately 37,000 members of the Settlement Class.

## **THE SETTLEMENT BENEFITS**

### **6. What does the Settlement provide?**

#### **Practice Changes**

As a result of the Settlement, Equifax has agreed to continue any implemented changes to its practices to avoid reporting the same collection account more than once on the same Equifax consumer report for a period of six (6) months. Equifax has agreed to ensure that it has removed all duplicate collection accounts caused by the issue identified in the Duplicate Reporting Letter from Settlement Class Members’ Equifax files. To the extent that any such accounts have not been removed, Equifax will do so promptly.

Equifax has also agreed to pay Class Counsel \$425,000 in attorneys’ fees and costs in connection with these practice changes.

#### **Credit Monitoring**

Equifax has agreed to give all Settlement Class Members allegedly affected by this duplicate reporting complimentary access to its “Equifax Complete” credit monitoring product for six (6) months so that they can monitor their consumer reports and scores, receive alerts for key changes, and receive up to \$500,000 in coverage for certain out-of-pocket expenses related to identity theft. This credit monitoring has a value of \$59.70.

### **7. How much will my payment be?**

#### **Settlement Fund**

Equifax has agreed to establish a Settlement Fund of \$2,200,000 that will be used to make cash payments to Settlement Class Members who affirm that they were harmed by the duplicative reporting, to pay the costs of administering the settlement, attorneys’ fees of \$733,333.33, and litigation costs and expenses associated with the cash portion of the Settlement not to exceed \$75,000.

The amount of payments to Settlement Class Members will depend on how many Settlement Class Members make a claim for a higher payment, but is expected to be up to \$600. All Settlement Class Members will receive credit monitoring access without the need to make a claim.

## **8. When will I receive my payment?**

If the Court approves the Settlement and it becomes final, then payments will automatically be sent by mail to the address maintained by Equifax for each Settlement Class Member. Settlement Class Members can update their mailing address at [www.DuplicateAccountFCRASettlement.com](http://www.DuplicateAccountFCRASettlement.com). Settlement Class Members may also set up an electronic payment method through the website if preferred; otherwise, payment will be mailed via USPS as a paper check.

Payments will be sent only after the Court grants final approval to the Settlement and after any appeals are resolved (*see* “The Final Approval Hearing” below). If there are appeals, resolving them can take time. Please be patient, and check this website for updates.

## **9. What am I giving up if I participate in the Settlement?**

If the Settlement receives Final Approval from the Court, every Settlement Class Member agrees to release Equifax Information Services, LLC (“Equifax”) and any of its current, former, and future Affiliates, Parents, Subsidiaries, representatives, officers, agents, directors, employees, contractors, vendors, insurers, Successors, assigns, and attorneys (collectively, “Released Parties”), any and all claims, defenses, demands, actions, causes of action, rights, obligations, offsets, setoffs, suits, damages, lawsuits, costs, relief for contempt, losses, attorneys’ fees, expenses, or liabilities of any kind whatsoever under FCRA section 1681e(b), including monetary sanctions or damage for contempt, injunctive or declaratory relief, rescission, general, compensatory, special, liquidated, indirect, incidental, consequential, statutory, or punitive damages, as well as any and all claims for treble damages, penalties, interest, attorneys’ fees, costs, or expenses, whether a known or unknown claim, suspected or unsuspected, contingent or vested, accrued or not accrued, liquidated or unliquidated, matured or unmatured existing on the Effective Date of the Settlement Agreement arising out of, or relating to (i) Equifax’s inclusion of a Duplicate Collection Account in a consumer’s Equifax credit file or (ii) Equifax’s reporting of a Duplicate Collection Account to a third party, the facts alleged in the Lawsuit, or any theories of recovery that were, or could have been, raised at any point in the Lawsuit.

Section 2.3.1 and Section IX of the Settlement Agreement, which can be found at the Settlement website [www.DuplicateAccountFCRASettlement.com](http://www.DuplicateAccountFCRASettlement.com) describe the legal claims that you give up if you remain in the Settlement.

## **10. How do I exclude myself from the Settlement?**

### **EXCLUDING YOURSELF FROM THE SETTLEMENT**

If you don’t want benefits from the Settlement, and you want to keep the right to sue Equifax about the claims in this case, then you must take steps to opt out of the Settlement. This is called excluding yourself—or it is sometimes referred to as “opting out” of the Settlement.

To exclude yourself from the Settlement, you must submit a statement to the Settlement Administrator with the following information:

- The case name and case number of the Lawsuit
- Your full name, address, email address, and telephone number;

- Your signature;
- A statement that you want to be excluded from the Settlement in this Action;
- The unique identifier included on the Notice you received via email or US Mail.

You must submit your exclusion request no later than **SEPTEMBER 1, 2026** via email to [info@DuplicateAccountFCRASettlement.com](mailto:info@DuplicateAccountFCRASettlement.com) or via mail to:

Bradberry v. Equifax  
c/o Settlement Administrator  
ATTN: Exclusion Request  
P.O. Box 58220  
Philadelphia, PA 19102

**11. If I do not exclude myself, can I sue Equifax for the same thing later?**

No. If you do not exclude yourself, you will give up the right to sue Equifax for the claims that the Settlement resolves. You must exclude yourself from the Settlement Class if you want to pursue your own lawsuit.

**12. If I exclude myself, will I receive anything from the Settlement?**

No. You will not receive either credit monitoring access or a cash payment if you exclude yourself from the Settlement.

**THE LAWYERS REPRESENTING THE ENTIRE SETTLEMENT CLASS**

**13. Do I have a lawyer in the case?**

The Court has appointed counsel to represent you and others in the Settlement Class as “Class Counsel”:

James A. Francis  
John Soumilas  
FRANCIS MAILMAN SOUMILAS, P.C.  
1600 Market Street, Suite 2510  
Philadelphia, PA 19103

Ari Marcus  
Yitzchak Zelman  
MARCUS & ZELMAN, LLC  
701 Cookman Avenue, Suite 300  
Asbury Park, NJ 07712

Class Counsel will represent you and others in the Settlement Class. You will not be charged for these attorneys. If you want to be represented by your own lawyer, you may hire one at your own expense.

**14. How will the lawyers be paid?**

The attorneys representing the Class have handled this case on a contingency basis. To date, they have not been paid anything for their work since the case began in 2022. Class Counsel will request that the Court award attorneys’ fees and expenses out of the Settlement Fund for the time and effort they have spent on this case to obtain the credit monitoring and cash payments. They will request 1/3 of the Settlement Fund in attorneys’ fees, or \$733,333.33. They will also request

up to \$75,000.00 in litigation costs and expenses.

Separately, Class Counsel will also request an award of \$425,000.00 in attorneys' fees in connection with their work to secure the practice changes Equifax has implemented in connection with the Settlement.

More information on these awards, including Class Counsel's request for fees which will be available on **JULY 28, 2026**, on at [www.DuplicateAccountFCRASettlement.com](http://www.DuplicateAccountFCRASettlement.com).

No Settlement Class Member will owe or pay anything directly for the attorneys' fees and expenses of Class Counsel.

### **OBJECTING TO THE SETTLEMENT**

You can tell the Court that you do not agree with the Settlement or some part of it.

#### **15. How do I tell the Court if I do not like the Settlement?**

If you are a member of the Settlement Class, you can object to any part of the Settlement, the Settlement as a whole, and/or Class Counsel's request for attorneys' fees and expenses. To object, you must either submit your objection on the case docket using the CM/ECF electronic filing system, or submit a letter to the Court at the following address:

United States District Court, Northern District of Georgia,  
U.S. Courthouse,  
75 Ted Turner Drive, S.W.  
Atlanta, Georgia 30303

You must also send a copy of your objection to the Settlement Administrator at:

Bradberry v. Equifax  
c/o Settlement Administrator  
Attn: Objections  
P.O. Box 58220  
Philadelphia, PA 19102

Your objection must be submitted on or before **SEPTEMBER 1, 2026**, and must include:

- The name of this Action, *Bradberry v. Equifax* Case No. 2:22-CV-04754
- Your full name, address, email address and telephone number;
- The identity of any lawyer representing you or assisting you in drafting the objection and the lawyer's name, address, and telephone number;
- A statement of whether the objection applies only to the objector, to a subset of the Settlement Class, or to the entire Settlement Class;
- A statement of the specific grounds for the objection; and

- A statement of whether the objecting Settlement Class Member intends to appear at the Final Approval Hearing, and if so, whether personally or through counsel
- a detailed statement of each objection asserted, including the grounds for objection
- any documents you wish to be considered in support of the objection;
- All relief sought;
- Your signature.

### **THE FINAL APPROVAL HEARING**

The Court will hold a Final Approval Hearing to decide whether to approve the Settlement and whether to approve Class Counsel’s request for attorneys’ fees and expenses. You may attend and you may ask to speak, but you don’t have to do so.

#### **16. When and where will the Court decide whether to approve the Settlement?**

The Court has scheduled a Final Approval Hearing on **OCTOBER 6, 2026 at 10:00 AM Courtroom 1906 of the United States District Court, Northern District of Georgia, U.S. Courthouse, 75 Ted Turner Drive, S.W., Atlanta, Georgia 30303**. The hearing may be virtual or moved to a different date or time without additional notice, so it is a good idea to check the Settlement website for updates. At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate. The Court will also consider any requests by Class Counsel for attorneys’ fees and expenses. If there are objections, the Court will consider them at the hearing. After the hearing, the Court will decide whether to approve the Settlement, the request for attorneys’ fees and expenses. We do not know how long these decisions will take.

#### **17. Do I have to attend the hearing?**

No. Class Counsel will answer any questions the Court may have. But you may attend the hearing at your own expense. If you send an objection, you don’t have to come to Court to talk about it. As long as you submit your written objection on time and it complies with the requirements set forth in Question 15 above and in Section 8 of the Settlement Agreement, the Court will consider it. You may also pay your own lawyer to attend, but it is not necessary.

#### **18. May I speak at the hearing?**

You may ask the Court for permission to speak at the Final Approval Hearing. To do so, you must submit an objection that complies with the requirements set forth in Question 15 above and send a letter saying that you intend to appear and wish to be heard. Your notice of intention to appear must include the following:

- Your full name, address, and telephone number;
- A statement that this is your “Notice of Intention to Appear” at the Final Approval Hearing for Settlement in *Bradberry v. Equifax Information Services*, Case No. 2:22-CV-04754);
- The reasons you wish to be heard;
- Copies of any papers, exhibits, or other evidence or information that is to be presented to the Court at the Final Approval Hearing; and
- Your signature (an attorney’s signature is not sufficient).

You must submit your Notice of Intention to Appear so that it is received no later than **SEPTEMBER 1, 2026**, to the addresses in Question 15 above.

## **IF YOU DO NOTHING**

### **19. What happens if I do nothing at all?**

If you do nothing, you will receive the benefits to which you are entitled under this Settlement, which includes access to credit monitoring worth approximately \$60 as well as Equifax's agreement to make the changes to its business practices as explained in Section 6.

## **GETTING MORE INFORMATION**

### **20. How do I get more information?**

This notice summarizes the proposed Settlement. More details are in the Settlement Agreement. You can obtain the complete Settlement Agreement at [www.DuplicateAccountFCRASettlement.com](http://www.DuplicateAccountFCRASettlement.com). You also may write with questions to the Settlement Administrator via email to [info@DuplicateAccountFCRASettlement.com](mailto:info@DuplicateAccountFCRASettlement.com) or via mail at:

Bradberry v. Equifax  
c/o Settlement Administrator  
1650 Arch St, Suite 2210  
Philadelphia, PA 19103

**Please do not contact Equifax or the Court for information.**