

Consumers with Public Records on Their Experian Credit Reports

Could Be Affected by a Class Action Settlement

Experian agreed to settle litigation claiming it included inaccurate tax liens or civil judgments on its credit reports and failed to disclose its public record information vendor. Experian denies that it did anything wrong.

Are you included?

You are included if: (a) you requested your Experian credit report between January 15, 2011 and September 21, 2018, and it included a public record (such as a bankruptcy, judgment, or tax lien); or (b) Experian sent your credit report to a third party between January 15, 2014 and September 21, 2018, and the report contained a tax lien or civil judgment that was inaccurate or did not belong to you.

What does the Settlement provide?

Experian will stop reporting tax liens and civil judgments for a period of time, implement new procedures when reporting such public records, and disclose its public records vendor, if it uses one. Class members may claim two years of credit monitoring. Experian will establish Mediation and Arbitration Programs for consumers who have claims against Experian related to such public records. If you meet certain requirements, you will be eligible to request a payment, but no payment is guaranteed.

How can I participate?

The Mediation and Arbitration Programs and the credit monitoring product will be available for 18 months after the effective date.

What are my rights?

This Settlement releases the right to bring these claims on a class action basis. It will not impact individual claims. However, if you accept a payment in the Mediation Program or participate in the Arbitration Program, you will release your individual claims as well. Even if you do nothing, you will be bound by the Court's decisions. You may object to the Settlement by **January 15, 2019**. The Court will hold a hearing on **February 1, 2019** to consider whether to approve the Settlement and requested attorneys' fees. You or your own lawyer may appear and speak at the hearing at your own expense.

For More Information:

1-866-893-8437

ExperianPublicRecordSettlement.com