

Important Legal Notice: You May Be Entitled to Benefits from a Class Action Settlement

A proposed settlement has been reached in a Lawsuit against Medcredit Inc. (“Medcredit”) and The Outsource Group Inc. (“The Outsource Group”) (collectively, “Defendants”). The Lawsuit alleges that Medcredit recorded phone calls it made to cellular telephones without the recipients’ consent in violation of the Invasion of Privacy Act, California Penal Code. § 630 et seq. (“IPA”), and that The Outsource Group is responsible for Medcredit’s alleged conduct. Defendants strongly deny any claims of wrongdoing, but have agreed to settle the lawsuit (defined below) to avoid the burden and cost of further litigation. You may be a Settlement Class Member if Defendants’ records indicate that your cellular telephone number received a call from Medcredit for the first time between June 29, 2014, and February 26, 2015. Capitalized terms used in this Notice, other than those defined in this Notice, shall have the same meaning as set forth in the Settlement Agreement.

Your Legal Rights Are Affected Even If You Do Not Act. Please Read This Notice Carefully.

A SUMMARY OF YOUR RIGHTS AND CHOICES		
YOU MAY:	SUMMARY:	DUE DATE:
SUBMIT A CLAIM FORM TO OPT IN TO JOIN THE SETTLEMENT CLASS	If you are a valid Settlement Class Member and wish to receive your portion of the Settlement Fund, you need to complete and submit the enclosed Claim Form, either by mailing it to the Settlement Administrator at P.O. Box 2730, Portland, OR 97208-2730 or submitting it online at www.MedcreditCIPASettlement.com . After the Settlement’s Effective Date and the Court’s Final Approval of the Settlement, you will then receive a check in the mail for an amount that shall be calculated pro rata based on the number of Valid Claim Forms that are submitted by Settlement Class Members. All unclaimed Settlement Funds will then be given to a charitable foundation, which will be selected by the Court.	Submitted online or postmarked by September 8, 2018
DO NOTHING	If you do nothing, you will become a Settlement Class Member bound by the terms of the Settlement Agreement and Final Judgment, thus forfeiting your right to sue on your own regarding any claims that are part of the Settlement. However, your failure to timely submit a Valid Claim Form will forfeit your right to receive your portion of the Settlement Fund.	
ASK TO BE EXCLUDED	You can opt out of the Settlement by submitting a Valid Exclusion Request to the Claims Administrator. If you do so, you will not be eligible to receive a settlement payment, but you will retain the right to sue on your own regarding any claims that are part of the Settlement.	Submitted online or postmarked by October 15, 2018
SUBMIT AN OBJECTION	You may remain a part of the Settlement and write to the Court and object to the Settlement. You may appear and speak at the Final Approval Hearing on your own or through a lawyer hired by you at your own expense. If the Settlement is approved over your objection, you will receive a check in the mail in an amount to be determined based off your pro rata share of the Net Settlement Fund after the Settlement’s Effective Date and after the Court grants Final Approval of the Settlement. You will be bound by the Settlement and give up your right to sue on your own regarding any claims that are part of the Settlement.	October 15, 2018

QUESTIONS? CALL 1-888-736-0656 OR VISIT WWW.MEDCREDITCIPASETTLEMENT.COM.

**THESE RIGHTS AND OPTIONS
– AND THE DEADLINES TO EXERCISE THEM –
ARE EXPLAINED IN THIS NOTICE.**

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BASIC INFORMATION

1. Why is there a Notice?

The purpose of this Notice is to inform potential class members about the proposed settlement of a class action lawsuit. This Notice explains the following:

- What the Lawsuit and the Settlement are about.
- Who is a member of the Settlement Class.
- Who represents the Settlement Class Members in the lawsuit.
- What your legal rights and choices are.
- How and by when you need to act.

2. What is a class action and who is involved?

In a class action lawsuit, one or more people, called “Named Plaintiffs” or “Class Representatives,” sue on behalf of people who the Named Plaintiff believes have similar claims. The people together are called the “Class” or “Class Members.” In this case, the Named Plaintiff and the companies being sued, the Defendants, have reached a proposed settlement. A Court is considering whether to approve the Settlement, so it has “certified” this case as a class action for settlement purposes only. All decisions that the Court makes concerning the Settlement will affect everyone in the Settlement Class.

3. What lawsuit is involved in this Settlement?

A class action was filed in the United States District Court for the Central District of California entitled *Sheena Raffin, individually and on behalf of all others similarly situated, v. Medicredit Inc. and The Outsource Group Inc.*, Case No.: 2:15-cv-04912-MWF-PJW. This lawsuit is referred to as the “Class Action.”

4. What is this Class Action about?

This Class Action alleges that Medicredit violated California law by recording telephone calls to individuals’ mobile phones without their consent, and that The Outsource Group is responsible for Medicredit’s alleged conduct.

Defendants strongly deny any wrongdoing, but have agreed to settle the lawsuit in order to avoid the burden and cost of further litigation.

5. Why is there a Settlement?

The Court did not decide in favor of the Named Plaintiff or Defendants. The Class Representative and Class Counsel (listed below) believe that the claims asserted in the Class Action have merit, but believe that the Settlement is in the best interests of the Settlement Class. Class Counsel have evaluated information made available in the course of the lawsuit and settlement negotiations and have taken into account the risks and uncertainties of proceeding with the Class Action. Those risks include the uncertainty of maintaining class certification, prevailing on the merits, proving substantial damages at trial, and prevailing on post-trial motions and likely appeals. Based upon the consideration of these and other factors, including the substantial time and expense of further litigation, Class Counsel believe that it is in the best interests of the Settlement Class to settle the Class Action on the terms described below.

Defendants strongly deny any wrongdoing and do not believe they have any liability to the Class Representative or the Settlement Class. However, Defendants believe that it is in their best interest to settle the Class Action under the terms of the Settlement Agreement and obtain closure on these matters to avoid the uncertainty, expense, and diversion of business resources resulting from further litigation.

The Parties engaged in settlement negotiations, participated in mediation before a professional mediator, and shared information pertaining to the claims asserted in the Class Action before reaching the Settlement.

This Notice does not imply that any court has found or would have found that Defendants violated the law, that a class would have remained certified, or that any member of the class would have recovered any amount of damages if the Class Action were not settled.

WHO IS IN THE SETTLEMENT?

6. Am I a member of the Settlement Class?

You are a member of the Settlement Class if:

- Defendants' records indicate that you were contacted for the first time by Mediacredit on your cellular telephone between June 29, 2014, and February 26, 2015;
- You were physically present in California at the time of your first call with Mediacredit; and
- You are not a current or former employee, officer, director, agent, or legal representative of Defendants or their affiliated entities.

THE TERMS OF THE PROPOSED SETTLEMENT

This Notice provides a summary of some, but not all, of the terms of the Settlement Agreement. Visit www.MediacreditCIPASettlement.com to see a copy of the entire Settlement Agreement. The Settlement Agreement must be approved by the Court and become "Final" before any benefits are paid.

The Settlement will create a fund of \$5,000,000.00, including attorneys' fees not to exceed \$1,650,000.00, administration costs not to exceed \$150,000.00, court costs not to exceed \$250,000.00, and an incentive award to the Named Plaintiff not to exceed \$15,000.00. After said deductions, it is estimated that there will be approximately \$2,918,333.34 for the Settlement Class, to be distributed pro rata.

7. What benefits will I receive as a member of the Settlement Class?

After the Court grants Final Approval of the Settlement, each Settlement Class Member who submitted a Valid Claim Form as described above will receive a check in the mail for an amount that shall be calculated pro rata based on the number of Valid Claim Forms that are submitted by the Settlement Class. All unclaimed Settlement Funds will then be given to a charitable foundation to be selected by the Court.

8. Is there any money available now?

No. No money or benefits are available now because the Court has not yet decided whether to approve the Settlement, and because it is not yet final. There is no guarantee that money or benefits will ever be distributed.

YOUR RIGHTS AND OPTIONS

This Notice is being sent to you so that you can decide whether to participate in the Settlement.

9. What happens if I do nothing?

If you are a member of the Settlement Class and do nothing, you will become a Settlement Class Member bound by the terms of the Settlement Agreement and Final Judgment, thus forfeiting your right to sue on your own regarding any claims that are part of the Settlement. **However, your failure to timely submit a Valid Claim Form will forfeit your right to receive your portion of the Settlement Fund.**

10. If I remain in the Settlement Class, what claims do I give up?

If you remain in the Settlement Class, you give up your right to sue in court or arbitration or be part of any other lawsuit or arbitration against Defendants or their affiliates regarding any issues related to the Released Claims (please see the Settlement Agreement for the claims that will be released). Additionally, all of the Court's orders will apply to you and legally bind you.

In other words, this release applies to any claim any Settlement Class Member may have arising out of the calls described in the First Amended Complaint, whether that claim arises under the IPA or any other legal theory or cause of action. For example, if a Settlement Class Member believes that a call as described in the First Amended Complaint violates some other law than the IPA or breached a contract, such a claim would be barred by this release.

11. Why would I ask to be excluded?

You may want to exclude yourself from the Settlement Class if you already have filed (or intend to file) a lawsuit or arbitration against Defendants or their affiliates for the Released Claims and want to continue that lawsuit or arbitration individually, on your own behalf. If you do not exclude yourself, you will be legally bound by all orders of the Court regarding the Settlement Class, the Settlement Agreement, and the Released Claims. All Settlement Class Members who do not ask to be excluded will be forever barred from asserting against Defendant and its affiliates any and all actions, claims, causes of action, proceedings, or rights of any nature and description whatsoever regarding the Released Claims, as more fully described in the Settlement Agreement. Settlement Class Members who request exclusion shall **not** be entitled to recover any benefits from the Settlement. Settlement Class Members who request exclusion will **not** receive a check in the mail after the Settlement becomes Final.

12. How do I exclude myself from the Settlement Class?

You may exclude yourself ("opt out") from the Settlement Class by submitting an Opt-Out Form available at the Settlement Website, www.MedicreditCIPASettlement.com. You may submit this form electronically through the Settlement Website or you may print out the form and mail it to the Settlement Administrator. If you choose to mail your Opt-Out Form, please send it to the following address:

Raffin v. Medicredit
Settlement Administrator
P.O. Box 2730
Portland, OR 97208-2730

The Opt-Out Form must be submitted electronically or postmarked **no later than October 15, 2018**.

If you exclude yourself from the Settlement, you cannot object to the Settlement, and you will **not** receive any money or other benefits from the Settlement.

However, you may rescind your request for exclusion by providing written notice of withdrawal to the Settlement Administrator no more than fourteen (14) days prior to the Final Approval Hearing.

13. Can I object to the Settlement?

Yes, but **not** if you exclude yourself from the Settlement Class. Objecting is simply telling the Court that you do not like something about the Settlement, but that you elect to remain in the Settlement Class. All objections that are served on the Settlement Administrator by the deadline of **October 15, 2018**, will be considered at the Final Approval Hearing on **November 19, 2018**. If you do not serve an objection, you waive your right to appeal any Court order or judgment related to the Settlement. If the Settlement is ultimately approved over your objection, you will receive a check in the mail in the amount of your pro rata share of the net Settlement Fund, less attorney's fees, costs of suit and administration costs, and incentive award to Named Plaintiff, after the Settlement's Effective Date and after the Court grants Final Approval

of the Settlement. You will be bound by the Settlement and give up your right to sue on your own regarding any claims that are part of the Settlement.

To object to the Settlement, you must submit a written objection to the Clerk of the Court by the objection deadline. Please note, you must submit an objection to the Settlement Administrator if you intend to appear and speak at the Final Approval Hearing.

Your written objection must include:

- The name and case number of this lawsuit;
- Your full name, address, and the cellular telephone number at which you were called by Mediacredit;
- A written statement of all grounds for your objections accompanied by any legal support for such objections;
- Copies of any papers, briefs, or other documents upon which your objection is based;
- A written statement as to whether you intend to appear at the Final Approval Hearing;
- A declaration setting forth any other objections submitted by you or your counsel (if any) to any class action settlement submitted in any court (whether state, federal, or otherwise) in the United States, along with the case name(s) and case number(s) of any other such matters to which you or your counsel have objected; and
- If you intend to appear at the Final Approval Hearing through counsel at your own expense, you must also identify the attorney(s) representing you who will appear at the Final Approval Hearing.

The deadline to submit your objection is **October 15, 2018**. The address for the Clerk of the Court is:

Clerk of the Court
U.S. District Court for the Central District of California
350 West First Street
Los Angeles, CA 90012

14. When is the Final Approval Hearing?

The Court will hold a Final Approval Hearing on **November 19, 2018**, at **10:00 a.m.** in Courtroom 5A of the United States District Court for the Central District of California, the Honorable Michael W. Fitzgerald presiding, located at 350 West First Street, 5th Floor, Los Angeles, California 90012. The date of the Final Approval Hearing may change, so please refer to the Settlement Website to confirm the date and time of the Final Approval Hearing. At the Final Approval Hearing, the Court will consider if:

- The Settlement is fair, reasonable, and adequate;
- The Settlement should be approved; and
- Any objections to the Settlement and, if so, whether those are valid.

15. Do I have to attend the Final Approval Hearing?

No. Your attendance at the Final Approval Hearing is not required, even if you submit a written objection. However, you or your attorney may attend the hearing at your own expense.

16. What is required if I object and want to attend the Final Approval Hearing?

In addition to the requirements for submitting objections, as listed above in Question 13, if you and/or your attorney intend to appear at the Final Approval Hearing, you must provide to the Settlement Administrator (who shall forward it to Class Counsel and Defense Counsel) and file with the Clerk of the Court a Notice of Intention to Appear at the Final Approval Hearing no later than thirty (30) days before the Final Approval Hearing or as the Court may otherwise direct.

The address for the Clerk of the Court is as follows:

Clerk of the Court
U.S. District Court for the Central District of California
350 West First Street
Los Angeles, CA 90012

You may file the notice of intention to appear in person or electronically in the case of *Sheena Raffin et al. v. Mediacredit Inc. and The Outsource Group Inc.*, Case No. 2:15-cv-04912-MWF-PJW in the United States District Court for the Central District of California.

17. May I speak at the Final Approval Hearing?

Yes, you may speak at the Final Approval Hearing to object to the proposed Settlement, but only if you have submitted a written objection and filed a Notice of Intention to Appear as described above (unless the Court provides otherwise). You may also enter an appearance through an attorney hired at your own expense.

THE LAWYERS REPRESENTING YOU

18. Does the Settlement Class have a lawyer?

Yes. The Court appointed the **Law Offices of Todd M. Friedman, P.C.** to represent you and the other Settlement Class Members. They are called “Class Counsel.” More information about this law firm, their practices, and their lawyers is available at <http://www.ToddFLaw.com>.

19. Should I hire my own lawyer?

You do not need to hire your own lawyer because Class Counsel is working on your behalf. However, you may hire an attorney at your own expense to represent you and speak on your behalf.

20. How will Class Counsel be paid?

If the Court approves the Settlement Agreement at the Final Approval Hearing, then Class Counsel will ask the Court for an award of reasonable attorneys’ fees and costs in an amount not to exceed \$1,650,000.00.

21. Will the Class Representative request any payments in addition to the Settlement Benefits?

Yes. The Class Representative in this Class Action is Named Plaintiff Sheena Raffin. Class Counsel will request that the Court grant an incentive award of up to \$15,000.00 for the Class Representative.

MORE INFORMATION

22. Where can I get more information?

This Notice is only a summary of relevant court documents. Visit www.MediacreditCIPASettlement.com to see complete copies of case-related documents. If you have further questions, you may:

- Call the Settlement Administrator’s toll-free number at 1-888-736-0656.
- Write to the Settlement Administrator:

Raffin v. Mediacredit
Settlement Administrator
P.O. Box 2730
Portland, OR 97208-2730

- If you wish to contact Class Counsel regarding the Settlement, you may contact them directly as follows:

Todd M. Friedman, Esq.
Adrian R. Bacon, Esq.
Law Offices of Todd M. Friedman, P.C.
21550 Oxnard Street, Suite 780
Woodland Hills, CA 91367
Telephone: (877) 619-8966

23. May I contact the Court or Defendants directly?

Please do not contact the Court, Defendants, or Defense Counsel regarding this Settlement. They cannot provide you any advice.