

**This is a notice of a settlement of a class action lawsuit.
This is not a notice of a lawsuit against you.**

If you are a person to whose cellular telephone number Snap Finance LLC (“Snap”) placed a call, in connection with which it used an artificial or prerecorded voice, from September 1, 2019 through June 14, 2022, and you are not and never were a Snap account holder, you may be entitled to compensation as a result of the settlement in the class action lawsuit captioned:

Brandi Wesley v. Snap Finance LLC, Case No. 2:20-cv-00148-RJS-JCB (D. Utah)

**A federal court authorized this notice.
This is not a solicitation from a lawyer.
Please read this notice carefully.**

It explains your rights and options to participate in the class action settlement.

- The settlement will result in a \$5 million fund to fully settle and release claims of persons to whom Snap placed, or caused to be placed, a call, directed to a number assigned to a cellular telephone service, but not assigned to a current or former Snap account holder, in connection with which Snap used an artificial or prerecorded voice, from September 1, 2019 through June 14, 2022.
- The settlement fund will be used to pay settlement amounts to settlement class members who elect to participate, after deducting the costs of settlement notice and administration, attorneys’ fees, litigation costs and expenses, and an incentive award to Brandi Wesley, the consumer who initiated the class action against Snap.
- If you are a settlement class member, your legal rights are affected, and you now have a choice to make:

SUBMIT A TIMELY CLAIM FORM:	If you submit a valid claim form by December 12, 2022, you will receive a share of the settlement fund after attorneys’ fees, costs, and expenses are deducted, and you will release certain Telephone Consumer Protection Act (“TCPA”), 47 U.S.C. § 227, claims you may have against Snap.
DO NOTHING:	If you do nothing, you will <u>not</u> receive a share of the settlement fund, but if you are a settlement class member you will release certain TCPA claims you may have against Snap.
EXCLUDE YOURSELF:	If you exclude yourself from the settlement, you will <u>not</u> receive a share of the settlement fund, and you will <u>not</u> release any TCPA claims you may have against Snap. The deadline to exclude yourself is December 12, 2022.
OBJECT:	Write to the court about why you do not like the settlement. The deadline to object is December 12, 2022.

Why is this notice available?

This is a notice of a settlement in a class action lawsuit. The settlement would resolve the class action lawsuit Ms. Wesley filed against Snap. Please read this notice carefully. It explains the class action lawsuit, the settlement, and legal rights you may have, including the process for receiving a settlement check, excluding yourself from the settlement, or objecting to the settlement.

What is the class action about?

Ms. Wesley filed a class action lawsuit against Snap, alleging that Snap violated the TCPA by placing calls to cellular telephone numbers, in connection with which Snap used an artificial or prerecorded voice, absent prior express consent. More specifically, Ms. Wesley alleges that Snap violated the TCPA by placing calls, using an artificial or prerecorded voice, to cellular telephone numbers not assigned to current or former Snap account holders. You can find additional information about Ms. Wesley’s claims in her December 4, 2020 amended class action complaint, and in the court’s September 21, 2021 memorandum decision and order, both which are available at www.SnapTCPAsettlement.com, in the Case Documents section.

Why is this a class action?

In a class action, one or more people called “class representatives” file a class action lawsuit on behalf of people who have similar claims. All of these people together are a “class” or “class members.” The court accordingly resolves claims for all class members at once, except for those who first exclude themselves from the class.

Why is there a settlement?

Ms. Wesley, on the one hand, and Snap, on the other, have agreed to settle the class action lawsuit to avoid the time, risk, and expense associated with it, and to achieve a final resolution of the disputed claims. The proposed settlement was reached after Ms. Wesley and Snap attended mediation with retired Judge Stephen Gold. Under the settlement, settlement class members will obtain a payment in settlement of the claims Ms. Wesley raised in the class action lawsuit. Ms. Wesley and her attorneys think the settlement is fair and reasonable.

How do you know if your claims are included in the settlement?

The settlement resolves claims on behalf of the following settlement class: All persons throughout the United States (1) to whom Snap Finance LLC placed, or caused to be placed, a call, (2) directed to a number assigned to a cellular telephone service, but not assigned to a current or former Snap Finance LLC account holder, (3) in connection with which Snap Finance LLC used an artificial or prerecorded voice, (4) from September 1, 2019 through June 14, 2022.

What does the settlement provide?

Snap will establish a settlement fund in the amount of \$5 million to compensate members of the settlement class. Out of the settlement fund will be paid:

- a. Settlement compensation to participating settlement class members;
- b. Notice and administration costs not to exceed \$275,000;
- c. An award of attorneys’ fees not to exceed one-third of the settlement fund, subject to the court’s approval;
- d. Litigation costs and expenses incurred in litigating the TCPA claims in this matter not to exceed \$30,000, subject to the court’s approval; and
- e. An incentive award to Ms. Wesley not to exceed \$10,000, subject to the court’s approval.

Each member of the settlement class who submits a timely and valid claim form will be entitled, subject to the provisions of the settlement agreement, to his or her equal share of the \$5 million settlement fund as it exists after deducting:

- a. Notice and administration costs;
- b. An award of attorneys’ fees;
- c. Litigation costs and expenses incurred in litigating the claims in this matter; and
- d. An incentive award to Ms. Wesley.

It is estimated that each participating member of the settlement class will receive between \$300 and \$1,000. The actual amount each participating member of the settlement class will receive may be more or less depending on the number of settlement class members who submit timely, valid claims.

How can you get a payment?

You must mail a valid claim form to the *Wesley v. Snap Finance LLC* Settlement Administrator, P.O. Box 301132, Los Angeles, CA 90030-1132, postmarked by December 12, 2022. Or you must submit a valid claim through www.SnapTCPAsettlement.com by December 12, 2022.

When will you be paid?

If the court grants final approval of the settlement, settlement checks will be mailed to settlement class members who timely mailed or submitted valid claim forms no later than 30 days after the judgment in the lawsuit becomes final. If there is an appeal of the settlement, payment may be delayed.

What rights are you giving up in connection with this settlement?

If you fall within the settlement class, and unless you exclude yourself from the settlement, you will give up your right to sue or continue a lawsuit against Snap over the released claims. Giving up your legal claims is called a release. If you fall within the settlement class, unless you formally exclude yourself from the settlement, you will release certain TCPA claims you may have against Snap.

For more information about the release, released parties, and released claims, you may obtain a copy of the class action settlement agreement from the settlement website, www.SnapTCPAsettlement.com, or from the clerk of the United States District Court for the District of Utah.

How can you exclude yourself from the settlement?

If you fall within the settlement class, you may exclude yourself from the settlement, in which case you will not receive a payment, and you will not release any TCPA claims you may have against Snap. If you fall within the settlement class, and if you wish to exclude yourself from the settlement, you must mail a written request for exclusion to the Settlement Administrator at the following address, postmarked by December 12, 2022:

Wesley v. Snap Finance LLC Settlement Administrator
ATTN: EXCLUSION REQUEST
P.O. Box 301132
Los Angeles, CA 90030-1132

You must include in your request for exclusion your:

- a. Full name;
- b. Address;
- c. Telephone number called by Snap demonstrating that you are a member of the settlement class; and
- d. A clear and unambiguous statement that you wish to be excluded from the settlement, such as “I request to be excluded from the settlement in the *Wesley v. Snap Finance LLC* action.” You must sign the request personally. If any person signs on your behalf, that person must attach a copy of the power of attorney authorizing that signature.

When and where will the court decide whether to approve the settlement?

The court will hold a final fairness hearing on February 7, 2023, at 1:30 p.m. MT. The hearing will take place by Zoom. At the final fairness hearing, the court will consider whether the settlement is fair, reasonable, and adequate and, if so, whether final approval of the settlement should be granted. The court will also hear objections to the settlement, if any. The court may make a decision at that time, postpone a decision, or continue the hearing.

The date of the final fairness hearing may change without further notice. Settlement class members should check the settlement website, www.SnapTCPAsettlement.com, or the court’s Public Access to Court Electronic Records (“PACER”) site to confirm that the date has not changed.

Do you have to attend the final fairness hearing?

No, there is no requirement that you attend the final fairness hearing. However, you are welcome to attend the hearing, by Zoom, at your own expense. You cannot speak at the hearing if you have excluded yourself from the settlement class because the settlement no longer affects your legal rights.

What if you want to object to the settlement?

If you fall within the settlement class, and if you do not exclude yourself from the settlement class, you can object to the settlement, or any part of it, if you do not believe it is fair, reasonable, and adequate. If you fall within the settlement class, and if you wish to object, you must mail a written notice of objection, postmarked by December 12, 2022, to class counsel, counsel for Snap, and to the court, at the following addresses:

Class Counsel:
Aaron D. Radbil
Michael L. Greenwald
Greenwald Davidson Radbil PLLC
5550 Glades Road
Suite 500
Boca Raton, FL 33431

Counsel for Snap:
Jenny N. Perkins
Martin C. Bryce Jr.
Ballard Spahr LLP
1735 Market Street
51st Floor
Philadelphia, PA 19103

The Court:
United States District Court for the
District of Utah
351 South West Temple Street
Salt Lake City, UT 84101

Melanie J. Vartabedian
Ballard Spahr LLP
One Utah Center, Suite 800
201 South Main Street
Salt Lake City, UT 84111

You must include in your objection your:

- a. Full name;
- b. Address;
- c. Telephone number called by Snap to demonstrate that you are a member of the settlement class;
- d. Statement that you are not a current or former Snap account holder;
- e. Statement demonstrating membership in the settlement class;
- f. Identification of any documents to show that you are a member of the settlement class or which you desire the court to consider;
- g. A statement of your specific objection(s);
- h. A list of exhibits that you intend to present; and
- i. A statement noting whether you intend to appear at the fairness hearing.

You can ask the court to deny approval of the settlement by filing an objection. You cannot ask the court to order a different settlement. The court can only approve or reject the settlement. If the court denies approval, no settlement payments will be sent out and the class action lawsuit will continue. If that is what you want to happen, you must object.

Any objection to the proposed settlement must be in writing. If you fall within the settlement class, and if you file a timely written objection, you may, but are not required to, appear at the final fairness hearing, either in person or through your own attorney. If you appear through your own attorney, you are responsible for hiring and paying that attorney.

By when must you enter an appearance?

Any settlement class member who objects to the settlement and wishes to enter an appearance must do so by December 12, 2022. To enter an appearance, you must file with the clerk of the court a written notice of your appearance and you must serve a copy of that notice, by U.S. mail or hand-delivery, upon class counsel and counsel for Snap, at the addresses set forth in this notice.

What if you do nothing?

If you are a member of the settlement class, you do nothing, and the court approves the settlement agreement, you will not receive a share of the settlement fund, but you will release certain TCPA claims you may have against Snap. If you fall within the settlement class, unless you exclude yourself from the settlement, you will not be able to sue or continue a lawsuit against Snap over the released TCPA claims.

What will happen if the court does not approve the settlement?

If the court does not finally approve the settlement, or if it finally approves the settlement and the approval is reversed on appeal, or if the settlement does not become final for some other reason, you will receive no benefits from the settlement and the class action lawsuit will continue.

Who are Ms. Wesley's attorneys?

Ms. Wesley's attorneys are:

Aaron D. Radbil
Michael L. Greenwald
Greenwald Davidson Radbil PLLC
5550 Glades Road
Suite 500
Boca Raton, FL 33431

The court has appointed Ms. Wesley's attorneys to act as class counsel. You do not have to pay class counsel. If you want to be represented by your own lawyer, and have that lawyer appear in court for you in this case, you must hire one at your own expense.

Who are Snap's attorneys?

Snap's attorneys are:

Jenny N. Perkins
Martin C. Bryce Jr.
Ballard Spahr LLP
1735 Market Street
51st Floor
Philadelphia, PA 19103

Melanie J. Vartabedian
Ballard Spahr LLP
One Utah Center, Suite 800
201 South Main Street
Salt Lake City, UT 84111

Before what court is this matter pending?

Ms. Wesley filed her class action lawsuit in the following court:

United States District Court for the District of Utah
Orrin G. Hatch United States Courthouse
351 South West Temple Street
Salt Lake City, UT 84101

Where can you get additional information?

This notice summarizes the proposed settlement. For the precise terms and conditions of the settlement, please see the settlement agreement available at www.SnapTCPAsettlement.com, by contacting class counsel, by accessing the court docket in this case, for a fee, through the court's PACER system at <https://ecf.utd.uscourts.gov>, or by visiting the office of the clerk of the court for the United States District Court for the District of Utah.

Or, to obtain additional information about this matter, please contact:

Wesley v. Snap Finance LLC Settlement Administrator
P.O. Box 301132
Los Angeles, CA 90030-1132
1-844-525-0158

Please do not call the judge about this class action. Neither he, nor any court personnel, will be able to give you advice about this class action. Furthermore, because neither Snap nor Snap's attorneys represent you, they cannot give you legal advice about this class action.

Important Dates

September 28, 2022:	Preliminary Approval Order Entered
October 28, 2022:	Notice Sent (thirty days after entry of Preliminary Approval Order)
November 7, 2022:	Attorneys' Fees Petition Filed (forty days after entry of Preliminary Approval Order)
December 12, 2022:	Opposition to Attorneys' Fees Petition (seventy-five days after entry of Preliminary Approval Order)
December 12, 2022:	Deadline to Submit Claims, Send Exclusion, or File Objection (seventy-five days after entry of Preliminary Approval Order)
December 26, 2022:	Reply in Support of Attorneys' Fees Petition (fourteen days after the deadline for settlement class members to submit claims, object to, or exclude themselves from, the settlement)
January 8, 2023:	Motion for Final Approval Filed (thirty days before final fairness hearing)
January 24, 2023:	Opposition to Motion for Final Approval Due (fourteen days before final fairness hearing)
January 31, 2023:	Reply in support of Motion for Final Approval (seven days before final fairness hearing)
February 7, 2023 at 1:30 p.m. MT (via zoom):	Final Fairness Hearing Held