

If you were called on a cellular telephone in the United States by M3 Financial, Inc. (“M3”), using an automatic telephone dialing system or by an artificial or prerecorded voice message without your prior express consent from May 12, 2011 through May 26, 2016, your rights may be affected by a class action Settlement.

A court authorized this notice. You are not being sued. This is not a solicitation from a lawyer.

- A Settlement has been reached in a class action lawsuit alleging that M3 Financial violated the Telephone Consumer Protection Act by calling customers on their cellular phones using an automatic telephone dialing system or artificial or prerecorded voice messages without their consent. M3 Financial denies any wrongdoing.
- You are a Class Member included in the Settlement if you received a call from M3 Financial, that was placed through the Global Connect dialing platform (ATDS and/or prerecorded voice message), on your cellular telephone, and that number was not listed in the patient or guarantor field, from May 12, 2011 through May 26, 2016, as identified in the Class List.
- Defendant has agreed to pay \$600,000.00 (“Settlement Fund”) to settle the lawsuit. After deducting costs of notice and claims administration, and attorneys’ fees and costs of litigation, and an incentive payment to the class representative, the remaining amount will be divided on a *pro rata* basis (equally in proportion to) among Settlement Class Members who file a valid claim.
- Your legal rights are affected regardless of whether you act or don’t act. Read this notice carefully.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
SUBMIT A CLAIM FORM	This is the only way to receive a payment from the Settlement Fund.
DO NOTHING	If you do nothing, you will not receive a cash payment from the Settlement Fund and you will give up your rights to be part of any other lawsuit against the Defendant for the legal claims made in this lawsuit as released by the Settlement Agreement.
EXCLUDE YOURSELF FROM THE SETTLEMENT	This is the only option that allows you to be part of any other lawsuit against the Defendant for the legal claims made in this lawsuit and released by the Settlement Agreement.
OBJECT TO THE SETTLEMENT	Write to the Court explaining why you do not like the Settlement.
ATTEND A HEARING	Ask the Court for permission for your or your attorney to appear and be heard at the final fairness hearing.

- These rights and options described in the tables above – **and the deadlines to exercise them** – are explained in this Notice. For complete details, view the Settlement Agreement, available at www.m3financialTCPAsettlement.com, or call 1-844-660-2216.
- The Court in charge of this case still has to decide whether to approve the Settlement. The settlement approval process takes time. Please be patient. Payments will take place if the Court approves the Settlement and after any appeals are resolved.

Basic Information

1. Why is this Notice being provided?

The Court authorized this Notice to let you know about a proposed Settlement with Defendant. You have legal rights and options that you may act on before the Court decides whether to grant final approval of the Settlement. You may be eligible to receive a cash payment as part of the Settlement. If the Court approves the Settlement, the Claims Administrator appointed by the Court will make the payments that the Settlement provides to those who have submitted approved claims. This Notice explains the lawsuit, the Settlement, your legal rights, what benefits are available, who is eligible for them, and how to get them.

The Court in charge of this case is the United States District Court for the Northern District of Illinois, and Judge Andrea R. Wood, United States District Court Judge, is overseeing this class action. The case is known as Elaine Mason v. M3 Financial, Inc., Case No. 1:15-cv-04194 (the “Action”). The person who filed this lawsuit, Elaine Mason, is the Plaintiff. The company she used, M3 Financial, is the Defendant. You don’t have to live in Illinois to be affected by or get a payment under the Settlement.

Questions? Call 1-844-660-2216 or go to www.m3financialTCPAsettlement.com

2. What is this lawsuit about?

Plaintiff alleges that Defendant violated the Telephone Consumer Protection Act (“TCPA”) by calling persons on their cellular phones using an automatic telephone dialing system or artificial or prerecorded voice, without prior express consent. The TCPA provides, among other relief, that a plaintiff may seek statutory damages of up to \$500 per violation, and that this amount may be trebled for willful violations. The TCPA does not provide for the recovery of attorneys’ fees. Defendant denies any wrongdoing, denies that it violated the TCPA, and specifically denies that it used an automatic telephone dialing system or an artificial or prerecorded voice to make calls without prior express consent.

3. What is a class action?

A class action is a lawsuit in which one or more plaintiffs—in this case, Ms. Elaine Mason—sues on behalf of a group of people who have similar claims. Together, this group is called a “class” and consists of “class members.” In a class action, the court resolves the issues for all class members, except those who exclude themselves from the class. Here, after the Parties reached an agreement to settle this case, the Court granted preliminary approval of the Settlement. The Court recognized that the case should be treated as a class action for settlement purposes.

4. Why is there a Settlement?

The Court did not decide in favor of Plaintiff or Defendant. Instead, the Plaintiff and Defendant agreed to settle the Action. That way, they can avoid the uncertainty and expense of ongoing litigation. It also allows Class Members to be compensated without further delay, except for those who exclude themselves from the Class. The Class Representative and her attorneys (“Class Counsel”) think the Settlement is best for all Class Members.

Who is Included in the Settlement?

5. Am I included?

If you received a postcard, Defendant’s records indicate you are included in the Settlement. Specifically, the Settlement includes all persons in the United States who received a call on their cellular telephones from M3 Financial made using the Global Connect dialing platform (ATDS and/or prerecorded voice messages), and whose number was not listed in the patient or guarantor field, from May 12, 2011 through May 26, 2016 (the “Class Period”), inclusive, as identified in the Class List.

If you have any questions, contact the Claims Administrator by mail at: P.O.Box 404041 Louisville, KY 40233-4041; by calling toll-free: 1-844-660-2216; or via email: info@m3financialTCPAsettlement.com.

6. What if I did not get a postcard but believe I am included?

Postcard notices were sent to only those persons whose phone number were included on the Class List and whose addresses the Claims Administrator was able to locate, which is the vast majority of Class Members. Other persons were called for which records could not locate a name and address. The Claims Administrator has a list of all cellular phone numbers called (the “Class List”). If you believe you may have been called by Defendant during the Class Period, you can submit your cellular phone number(s) to the Claims Administrator:

1. online on the Settlement website www.m3financialTCPAsettlement.com;
2. by calling the toll-free telephone claim number **1-844-660-2216** or
3. by mail by downloading a Claim Form from the website and mailing it to the Claims Administrator at:

M3 Financial Claims Administrator
P.O. Box 404041
Louisville, KY 40233-4041

If your cellular phone number is on the Class List you are entitled to submit a claim.

7. Are there exceptions to being included?

Yes. Excluded from the Settlement Class are (1) any Judge presiding over the action or their staff, and members of their families; (2) the Defendant, Defendant’s subsidiaries, parent companies, successors, predecessors, and any entity in which the Defendant or its parents have a controlling interest and its current or former officers, directors, and employees; and (3) any persons in the Settlement Class who timely and validly request exclusion from the Settlement Class.

The Settlement Benefits

8. What does the Settlement provide?

M3 Financial has agreed to create a \$600,000 Settlement Fund. After deducting the payment of attorneys' fees and costs of litigation, notice and claims administration and any incentive payment to the Class Representative, the net Settlement Fund will be divided among all Settlement Class Members that filed approved claims. The amount Settlement Class Members will receive will depend on the total number of valid claims received. The lower the number of valid claims submitted, the higher the amount of individual payments will be. As the number of valid claims submitted goes up, the amount of individual payments may go down.

How To Get Settlement Benefits

9. How do I file a claim for a payment?

You may make a claim for a cash payment in one of three ways:

(1) Submitting a claim online at the Claims Administrator's Settlement website:

www.m3financialTCPAsettlement.com; or

(2) Submitting a claim by telephone by calling the Claims Administrator at 1-844-660-2216; or

(3) Submitting a claim by mail by either downloading a Claim Form from the Settlement website or requesting by telephone that the Claims Administrator mail you a copy of the Claim Form, completing that paper Claim Form and mailing the completed Claim Form to the Claims Administrator.

M3 Financial Claims Administrator
P.O. Box 404041
Louisville, KY 40233-4041

Claim Forms must be submitted online, by phone, or postmarked by **March 21, 2018**. Only one claim may be submitted by each person per cellular phone number called by Defendant. However, if more than one person was called on the same cellular phone number, and the second person was called after that number was reassigned to that second person, if Defendant called that second person on that cellular phone number during the Class Period, that second person is entitled to submit a claim also.

10. What information must be included with my Claim Form?

If you received a postcard notifying you about the Settlement, you must include your name, claim identification number (provided on the postcard), and your current address, if different from the address on the postcard. If you did not receive a postcard, you must include your name, any cellular phone number(s) on which you believe you may have been called during the Class Period, and your current address.

Address information will not be provided to Defendant. It will be retained only by the Claims Administrator.

11. How much will my payment be?

Payment amounts depend on the number of valid claims submitted. Each Settlement Class Member who files an approved claim will be entitled to a one time pro rata share of the net Settlement Fund. The Claims Administrator will issue payments by way of check. Any unclaimed or un-cashed funds or checks will become part of the Settlement Fund for cy pres distribution to The Chicago Bar Association and will be earmarked for use for consumer protection as it related to debt collection and/or telephone calls, as approved by the Parties and by the Court.

12. When will I get my payment?

The Court will hold a Final Approval or Fairness Hearing on **May 10, 2018 at 10:00 a.m.** to decide whether to grant final approval of the Settlement. If Judge Andrea Wood grants Final Approval, and there are no appeals, the Order will become final thirty days from the date it is entered. If there are appeals, the Final Approval Order will not become final until those appeals are resolved. It is always uncertain whether and when appeals would be resolved. The Claims Administrator will attempt to pay all claims within 30 days of the date the Order becomes final.

13. What am I giving up in exchange for the Settlement?

Unless you exclude yourself, generally, you will release M3 Financial Services, Inc. its predecessors, successors, assigns, parents, subsidiaries, divisions, departments, vendors, clients, principals, and agents, and any and all past, present, and future officers, directors, employees, stockholders, successors, attorneys, insurers, reinsurers, claim service

managers, and subrogees of any of the foregoing, relative to the Released Claims. You will no longer be able to sue, continue to sue, or be part of any other lawsuit against Defendant and related parties about the claims made in this Action and released by the Settlement Agreement. You will be legally bound by all of the Court's orders, as well as the "Released Claims" (see next question).

14. What are the Released Claims?

The "Released Claims" are any and all claims, causes of action, suits, obligations, debts, demands, agreements, promises, liabilities, damages, losses, controversies, costs, expenses, and attorneys' fees of any nature whatsoever, whether based on any federal law, state law, common law, territorial law, foreign law, contract, rule, regulation, any regulatory promulgation (including, but not limited to, any opinion or declaratory ruling), common law or equity, whether known or unknown, suspected or unsuspected, asserted or unasserted, foreseen or unforeseen, actual or contingent, liquidated or unliquidated, punitive or compensatory, as of the date of the Final Approval Order, that arise out of or relate in any way to the Telephone Calls, including but not limited to any claims relative to the Telephone Calls under the TCPA and any relevant regulatory or administrative promulgations, case law, or Federal Communications Commission regulations or orders implementing or interpreting the TCPA. The Parties acknowledge and agree that the Released Claims set forth herein does not release any claims held by the States or other governmental entities or any claims for TCPA violations for any other telephone calls placed by entities other than M3 Financial and its vendor Global Connect.

The Lawyers Representing You

15. Do I have a lawyer in this case?

Yes, the Court appointed Ronald A. Marron, Alexis M. Wood and Kas L. Gallucci of The Law Offices of Ronald A. Marron, 651 Arroyo Drive, San Diego, CA 92103 and Jeffrey M. Salas of Salas Wang LLC, 73 West Monroe, Suite 219, Chicago, Illinois 60603 to represent you and other Members as "Class Counsel". Their contact information is below.

Ronald A. Marron
Alexis M. Wood
Kas L. Gallucci
The Law Offices of Ronald A. Marron
651 Arroyo Drive
San Diego, CA 92108
Admin@ConsumersAdvocates.com

Jeffrey M. Salas
Salas Wang
73 West Monroe, Suite 219
Chicago, IL 60603
jsalas@salaswang.com

You may hire your own lawyer at your own expense, but you don't have to.

16. How will the lawyers, class representative and claims administrator be paid?

Class Counsel will apply to the Court for an award of attorneys' fees of 30% of the Settlement Fund (a maximum of \$180,000), for their litigation costs, as well as all reasonable costs and expenses associated with giving notice to the Class Members and administering the Settlement (estimated to be approximately \$51,000), and an incentive award in the amount of \$5,000 for the Class Representative for her efforts in bringing the action and assisting throughout the litigation. If approved by the Court, all of these amounts will be deducted and paid from the Settlement Fund before making payments to Class Members who submit valid claims.

Your Rights and Options

17. What happens if I do nothing at all?

If you do nothing at all, you will remain in the Settlement Class, but you won't get a payment. If the Court approves the Settlement, you'll also give up your right to sue M3 Financial on the issues the settlement concerns through an individual or class action.

Excluding Yourself from the Settlement

If you do not want to participate in this Settlement, or you want to keep the right to sue or continue to sue Defendant on your own, then you must take steps to get out of the Settlement. This is called “excluding yourself” from or “opting out” of the Class.

18. How do I ask to be excluded?

You can ask to be excluded from Settlement. To do so, you must send a written request stating that you want to be excluded from the Settlement in *Mason v. M3 Financial Services, Inc.*, No. 1:15-cv-04194. Your written request must (1) state the case name; (2) include the name, current address, and current telephone number of the person seeking exclusion; (3) include a statement that you wish to be excluded; (4) include either the Claim Identification Number on the Postcard Notice or the cellular telephone number on which you received a call from M3 Financial; (5) be physically signed by the person seeking exclusion, and (6) be postmarked or received by the Claims Administrator on or before **April 2, 2018**. You must mail your exclusion request no later than **April 2, 2018** to:

In re: M3 Financial Claims Administrator
P.O. Box 404041
Louisville, KY 40233-4041

You cannot exclude yourself on the phone or by email.

19. If I exclude myself, can I still get a payment from the Settlement Fund?

No. If you ask to be excluded, do not submit a Claim Form because you will no longer be eligible to receive a Settlement payment. You also will not be legally bound by anything that happens in the Action.

20. If I do not exclude myself, can I sue the Defendant for the same thing later?

No. Unless you exclude yourself, you are choosing to stay in the Settlement. This means you give up any right to separately sue the Defendant for the claims made in this Action and released by the Settlement Agreement.

Objecting to the Settlement

21. How do I tell the Court that I do not like the Settlement?

If you are a Class Member, you can object to the Settlement or a portion of it. You can give reasons why you think the Court should not approve it. The Court will consider your views before making a decision. To object, you must mail a letter or other document saying that you object to the Settlement *Mason v. M3 Financial Services, Inc.*, No. 1:15-cv-04194, United States District Court for the Northern District of Illinois. Your objection must also include your name, address, telephone number, your signature, the reason you object to the Settlement and any documents that support your objection. Additionally, to ensure members in the Settlement Class you must either provide the Claim Identification Number on the Postcard Notice or the cellular telephone number(s) on which you received a call from M3 Financial. Mail the objection to each of the following addresses no later than **April 2, 2018**. If you are represented by a lawyer, your lawyer must file your objection or comment with the Court. Include your lawyer’s contact information in the objection or comment.

Clerk of The Court Courtroom 1925 U.S. District Court Northern District of Illinois 219 South Dearborn Chicago, Illinois 60604	Class Counsel Ronald A. Marron Law Office of Ronald A. Marron 651 Arroyo Drive San Diego, CA 92103	Defense Counsel Jason Kuzniar Wilson Elser Moskowitz Edelman & Dicker LLP 55 West Monroe Street, Suite 3800 Chicago, Illinois 60603	In re: M3 Financial Claims Administrator P.O. Box 404041 Louisville, KY 40233-4041
-----------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------

22. May I speak to the Court about my objection?

Yes, you may also ask the Court for permission to speak at the fairness hearing. To do so, you must send a letter saying that it is your “Notice of Intention to Appear in *Mason v. M3 Financial Services, Inc.*, No. 1:15-cv-04194, United States District Court for the Northern District of Illinois”. Be sure to include your name, address, telephone number, and your signature. Your Notice of Intention to Appear must be postmarked no later than March 12, 2018, and be sent to the Court, Class Counsel and Defense Counsel at the above addresses.

You cannot object or speak at the hearing if you “excluded yourself” from the Class.

23. What is the difference between objecting to and asking to be excluded from the Settlement?

Objecting is simply telling the Court that you do not like some aspect of the Settlement. You can only object if you stay in the Class. If you object you will continue to be bound by rulings of the Court in this Action. Excluding yourself from the Settlement is telling the Court that you do not want to be part of the Class. You must exclude yourself if you want to file your own lawsuit against the Defendant. If you exclude yourself, you may not object to the Settlement because the case no longer affects you, and you will no longer be eligible to receive a Settlement payment.

The Court’s Final Approval Hearing

24. When and where is the fairness hearing?

The Court will hold a final fairness hearing at 10:00 a.m. on **May 10, 2018** at the U.S. District Court, Northern District of Illinois, in Courtroom 1925, 219 South Dearborn, Chicago, Illinois 60604, before the Honorable Andrea Wood. At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate. If there are objections, the Court will consider them. If anyone has asked to speak at the hearing (see Question 22), Judge Wood will listen to him or her at that time. The Court will decide after the hearing whether to approve: (1) the Settlement as fair and reasonable; (2) the amount of attorneys’ fees and costs of litigation; (3) the costs of notice and claims administration; and (4) the incentive payment to be provided to the Plaintiff as Class Representative.

We do not know how long these decisions will take.

25. Do I have to come to the hearing?

No. Class Counsel will answer questions Judge Wood may have that are directed to the Class. But you are welcome to come at your own expense. If you send an objection, you do not have to come to Court to talk about it. As long as you mail your written objection on time, the Court will consider it.

Getting More Information

26. Are there more details about the Settlement?

This Notice summarizes the proposed Settlement. More details are in the Settlement Agreement, which can be viewed or downloaded www.m3financialTCPAsettlement.com and is part of the Court’s file, a public record. Many of the Court papers, including this Notice, the Settlement Agreement and the Order for Preliminary Approval are also posted on the Settlement website www.m3financialTCPAsettlement.com. You can obtain a copy of the Settlement Agreement or review any other part of the papers relating to the lawsuit by examining the records of this case, *Mason v. M3 Financial Services, Inc.*, No. 1:15-cv-04194, United States District Court for the Northern District of Illinois, at the Clerk’s office at the U.S. District Court, Northern District of Illinois, 219 South Dearborn, Chicago, Illinois 60604. The clerk’s office has the ability to make copies of any such public documents for you. Also, all filed documents in the case, including the Settlement documents, are available for viewing online for a fee through the Court’s PACER document review system (www.pacer.gov).

**CONTACT THE CLAIMS ADMINISTRATOR WITH ANY QUESTIONS
1-844-660-2216 OR GO TO WWW.M3FINANCIALTCPASETTLEMENT.COM.**

PLEASE DO NOT CONTACT THE COURT OR DEFENSE COUNSEL WITH ANY QUESTIONS

Important Dates

Deadline:	Date:
Deadline to submit claim:	March 21, 2018
Deadline to opt-out:	April 2, 2018
Deadline to object:	April 2, 2018
Final Fairness Hearing:	May 10, 2018 at 10:00 a.m.