

Hines v. Equifax Information Services, LLC

Opt-Out Instructions

You have to decide whether to stay in the Class (do nothing right now) or ask to be excluded before the trial. You have until September 5, 2025, to exclude yourself.

What happens if I do nothing at all?

You don't have to do anything now if you want to keep the possibility of getting money or benefits from this lawsuit. **By doing nothing, you remain a member of the above-defined Subclass(es).** If you do nothing now, regardless of whether the Plaintiff wins or loses the trial, you will not be able to sue, or continue to sue, Equifax, about the same legal claims that are the subject of this lawsuit. You will also be legally bound by all the orders and judgments the Court issues in this case.

Why would I ask to be excluded?

If you already have a lawsuit against Equifax for similar claims and want to continue with it, you need to ask to be excluded from this case. If you exclude yourself from (or "opt-out" of) the case, you will not get any money or benefits from this lawsuit even if the Plaintiff wins damages at trial or there is a settlement. However, you may be able to sue or continue to sue Equifax on your own. If you exclude yourself, you will not be legally bound by the Court's Order and Judgment in this class action.

If you start your own lawsuit against Defendant after you exclude yourself, you will have to seek damages in court, and you may have to hire and pay for your own lawyer for that lawsuit. If you do exclude yourself so you can start your own lawsuit against Defendant, you should talk to your own lawyer soon, because your claims may be subject to a statute of limitations or other time-sensitive requirements.

How do I ask the Court to exclude me from the Class?

To ask to be excluded, you must send an "Opt-Out Request" in the form of a letter sent by U.S. Mail, facsimile, or e-mail stating that you want to be excluded from *Hines v. Equifax*. Be sure to include your name, address, telephone number, email address, and to **sign** the opt-out letter. You must mail your Opt-Out Request to *Hines v. Equifax* Opt-Outs, P.O. Box 16, West Point, PA 19486, or fax it to (484) 930-0725, or e-mail it to questions@EquifaxDisputeClassAction.com no later than September 5, 2025.