

If you contracted to receive payment processing services with Merchants' Choice Payment Solutions or Woodforest Bank, you may qualify for benefits from a class action settlement. For more information, visit www.MerchantsChoiceProcessingSettlement.com or call 877-877-2385.

You may be part of a class action settlement in which \$15 million has been proposed as a total payment to resolve a lawsuit against Merchants' Choice Payment Solutions, Woodforest National Bank, and Paysafe Payment Processing Solutions, LLC. The lawsuit alleges that merchants unknowingly enrolled in payment processing services and were also assessed unauthorized charges. Merchants' Choice, Woodforest, and Paysafe deny these assertions but have entered into this Settlement to avoid the expense and uncertainty of litigation.

According to the records of Merchants' Choice, you are in the Class and eligible to receive a cash payment. The average payment will be between approximately \$65 and \$70, but payments will vary depending on your number of months as a customer during the relevant period and card transaction volume during that time, among other factors.

If you maintained one or more active payment processing accounts with or through Merchants' Choice on September 18, 2018, you will *automatically* receive a payment if the Settlement is approved.

If, on the other hand, you previously maintained one or more payment card processing accounts with or through Merchants' Choice but such account(s) were inactive as of September 18, 2018, you must submit a Claim Form to get paid if the Settlement is approved. For all such Former Customers, the Claim Form is attached. You can also fill out the form at www.MerchantsChoiceProcessingSettlement.com, or you can download the form or request one by calling 877-877-2385. You must fill out the form online, submit the form electronically through the website, or mail it to the address below, mailed on or before **March 4, 2019**.

To exclude yourself from the Settlement, you must write to the address below by **January 2, 2019**. To object, you must write to the address below by **January 2, 2019**. For complete instructions, visit www.MerchantsChoiceProcessingSettlement.com. If you do nothing and did not have an active account with Merchants' Choice on September 18, 2018, you will get no benefits and will not be able to sue Merchants' Choice, Woodforest, or Paysafe in the future.

The Court will hold a hearing on January 30, 2019 at 9:00 a.m. in Courtroom 11A, 515 Rusk Ave., Houston, TX 77002 to consider whether to approve the Settlement and pay the lawyers for the Class up to one third of the Settlement Fund, reimburse them for their expenses, and pay Service Awards of up to \$10,000 for each named Plaintiff. You may appear at the hearing, but do not have to. The Court has appointed lawyers to represent you and the Class, but you can hire another lawyer at your own expense.

You can get more details at www.MerchantsChoiceProcessingSettlement.com, by calling 877-877-2385, or by writing P.O. Box 5110, Portland, OR 97208-5110.