

If you received a collection letter from TRS Recovery Services in the United States or its Territories, or paid TRS or TeleCheck Services a returned check fee in Maine, you could get a payment from a class action settlement.

A federal court authorized this notice. This is not a solicitation from a lawyer.

- A settlement will provide a Settlement Fund of \$3,430,000 to pay claims from people who received a collection letter from TRS Recovery Services in the United States or its Territories, or paid TRS or TeleCheck Services a returned check fee in Maine.
- The settlement resolves a lawsuit over whether TRS Recovery Services sent a misleading collection letter, and whether TRS or TeleCheck collected money unlawfully. The settlement avoids costs and risks to you from continuing the lawsuit; pays money to people like you; and releases TRS and TeleCheck from liability.
- The two sides disagree on how much money could have been won if this case went to trial.
- Lawyers for the class members will ask the Court for up to \$1,050,000, to be paid from the Settlement Fund—as fees and expenses for investigating the facts, litigating the case, and negotiating the settlement—and for \$10,000 to be paid to two Class Representatives for their services.
- Your legal rights are affected whether you act, or don't act. Read this notice carefully.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT:	
SUBMIT A CLAIM FORM	The only way to get a payment is to file a claim via mail or online.
EXCLUDE YOURSELF	Get no payment. This is the only option that allows you to ever be part of any other lawsuit against TRS Recovery Services or TeleCheck Services, about the legal claims in this case.
OBJECT	Write to the Court about why you don't like the settlement.
GO TO A HEARING	Ask to speak in Court about the fairness of the settlement.
DO NOTHING	Get no payment. Give up rights.

- These rights and options—and the deadlines to exercise them—are explained in this notice.
- The Court in charge of this case still has to decide whether to approve the settlement. Payments will be made if the Court approves the settlement and after appeals are resolved. Please be patient.

QUESTIONS? CALL 1-844-322-8244 TOLL FREE, OR VISIT www.TRSclassaction.com

Para recibir una notificación en español, llame al 1-844-322-8244 o visite nuestra página web: www.TRSclassaction.com

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BASIC INFORMATION

1. What is contained in this notice package?

If you received a collection letter from TRS Recovery Services in the United States or its Territories, or if you paid a returned check fee in Maine to TRS or TeleCheck, you could get a payment from a class action settlement. This package explains the lawsuit, the settlement, your legal rights, what benefits are available, who is eligible for them, and how to get them.

You have a right to know about a proposed settlement of a class action lawsuit, and about all of your options, before the Court decides whether to approve the settlement. If the Court approves it and after objections and appeals are resolved, an administrator appointed by the Court will make the payments that the settlement allows. You will be informed of the progress of the settlement.

The Court in charge of the case is the United States District Court for the District of Maine, and the cases included in this class action are *LaRocque v. TRS Recovery Services, Inc.*, No. 2:11-cv-91-DBH and *In Re: TRS Recovery Services, Inc. and TeleCheck Services, Inc., Fair Debt Collection Practices Act (FDCPA) Litigation*, No. 2:13-md-2426-DBH. The people who sued are called the Plaintiffs, and the companies they sued, TRS Recovery Services and TeleCheck Services, are called the Defendants.

2. What is this lawsuit about?

The lawsuit claimed that TRS Recovery Services sent a letter, known as a “RECR3” letter, that misled people by (1) saying that TRS would create paper “drafts” and submit them to consumer’s banks, when it was not allowed to do so; and (2) referring to “any applicable state tax” without describing the amount of that tax. The lawsuit also claimed that TRS or TeleCheck unlawfully collected money within 30 days of having sent the collection letter. And, the lawsuit claimed that TRS or TeleCheck collected from Maine consumers without providing notice required by Maine state law. TRS and TeleCheck deny that they did anything wrong. The Complaint and Answer to the Complaint are available on the website.

3. Why is this a class action?

In a class action, one or more people called Class Representatives (in this case Jean LaRocque and Melissa Allen), sue on behalf of people who have similar claims. All these people are a Class or Class Members. One court resolves the issues for all Class Members, except for those who exclude themselves from the Class. U.S. District Judge D. Brock Hornby is in charge of this class action.

4. Why is there a settlement?

The Court did not decide in favor of the Plaintiffs or the Defendants. There was no trial. Instead, both sides agreed to a settlement after years of pre-trial litigation, including mediation sessions in front of the Honorable Margaret Hinkle in Boston, MA. By reaching a settlement agreement (which is available at www.TRSclassaction.com), the parties avoid the cost of a trial, and the people affected will get compensation. The Class Representatives and the attorneys think the settlement is best for all Class Members.

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WHO IS IN THE SETTLEMENT

To see if you get money from this settlement, you first have to decide if you are a Class Member.

5. How do I know if I am part of the settlement?

Judge Hornby decided that everyone who fits one of these three descriptions is a Class Member:

Settlement Class 1:

All natural persons with an address in the United States, American Samoa, Guam, Northern Mariana Islands, Puerto Rico or U.S. Virgin Islands to whom the defendant TRS sent its RECR3 letter between March 11, 2010 and July 30, 2015.

Settlement Class 1 Subclass:

All natural persons with an address in the United States, American Samoa, Guam, Northern Mariana Islands, Puerto Rico or U.S. Virgin Islands to whom the defendant TRS sent its RECR3 letter between March 11, 2010 and July 30, 2015, and from whom one or both defendants collected in whole or in part, within 30 days of the RECR3 letter, the debt or returned check fee referenced in that RECR3 letter.

Settlement Class 2:

All natural persons who have paid a returned check fee of \$25.00 to at least one of the defendants by way of a TRS demand draft in connection with an underlying check transaction that occurred in the State of Maine between March 11, 2005 and July 30, 2015.

6. How do I know if I received a RECR3 letter?

If you received a Postcard Notice of the class action by mail, records show that you probably received a RECR3 collection letter from TRS. You can also tell if you received such a letter if “RECR3” appears on the front page of the collection letter you received. You do not need to have kept a copy of the RECR3 letter to be included in the settlement. It is enough that you received the RECR3 letter between March 11, 2010 and July 30, 2015. If you are a member of Settlement Class 2 (described in question 5), however, you do not need to have received a RECR3 letter to be included in the settlement.

7. Are there exceptions to being included?

You are not a Class Member if you are an employee, officer, director, legal representative, or agent of TRS Recovery Services or TeleCheck Services.

8. I'm still not sure if I am included.

If you are still not sure whether you are included, you can ask for free help. You can call **1-844-322-8244** or visit www.TRSclassaction.com for more information. Or you can submit the claim form described in question 11, to see if you qualify.

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THE SETTLEMENT BENEFITS—WHAT YOU GET

9. What does the settlement provide?

TRS Recovery Services has agreed to create a \$3,430,000 fund to be divided among all Class Members who send in a valid timely claim form, the costs of administering the settlement, payments to the two Class Representatives for their services, and attorneys' fees.

10. How much will my payment be?

Your share of the fund will depend on the number of valid claim forms that Class Members send in, which class(es) you are a member of, and how much of the Settlement Fund the judge approves for attorneys' fees, costs of administering the settlement, and payments to the Class Representatives.

The total Settlement Fund is \$3,430,000. From that amount, the lawyers have requested \$1,050,000 for attorneys' fees and expenses and a payment of \$10,000 to the two Class Representatives. The still-to-be-determined cost of administering the settlement will also come out of the Settlement Fund. If the judge approves all of these amounts, approximately \$2,045,000 will likely be distributed to the class.

Here's how which classes you are a member of affects the size of the share you can get from the Settlement Fund:

People who received a RECR3 letter from TRS Recovery Services will receive payment equally from 40% of the earmarked Settlement Fund (approximately \$825,000).

People who paid money to TRS Recovery Services or TeleCheck Services will receive payment equally from 60% of the earmarked Settlement Fund (about \$1,220,000).

If you *both* paid money to TRS Recovery Services or TeleCheck Services *and* received a RECR3 letter from TRS, you are eligible to receive payment twice. So those who paid money to TRS Recovery Services *and* received a collection letter will get more money. All of the \$3,430,000 will be distributed.

The number of claimants who send in claims varies widely from case to case. If less than 100% of the Class sends in a claim form, those who do submit forms could get more money.

HOW YOU GET A PAYMENT—SUBMITTING A CLAIM FORM

11. How can I get a payment?

To qualify for payment, you must send in a claim form via mail or file a claim online. If you received a Postcard Notice by mail, a claim form was attached. You may also get a claim form at www.TRSclassaction.com. Read the instructions carefully, fill out the form, sign it, and mail it postmarked no later than **December 22, 2015**. You can also file a claim online by **December 22, 2015**.

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12. When would I get my payment?

The Court will hold a hearing on January 21, 2016 at 10:00 a.m., to decide whether to approve the settlement. If Judge Hornby approves the settlement after that, there may be appeals. It's always uncertain what the outcome of any appeals will be, and resolving them can take time, perhaps more than a year. Everyone who sends in a claim form will be informed of the progress of the settlement. Please be patient.

13. What am I giving up to get a payment or stay in the Class?

Unless you exclude yourself, you are staying in the class, and that means that you can't sue, continue to sue, or be part of any other lawsuit against TRS Recovery Services or TeleCheck Services about the legal issues in this case. It also means that all of the Court's orders will apply to you and legally bind you.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you don't want a payment from this settlement, but you want to keep the right to sue or continue to sue TRS Recovery Services or TeleCheck Services, on your own, about the legal issues in this case, then you must take steps to get out. This is called excluding yourself—or is sometimes referred to as opting out of the Settlement Class.

14. How do I get out of the settlement?

To exclude yourself from the settlement, you must send a letter by mail saying that you want to be excluded from *LaRocque v. TRS Recovery Services*. Be sure to include your name, address, telephone number, and your signature. You must mail your exclusion request postmarked no later than **December 22, 2015** to:

LaRocque v. TRS Recovery Services, Inc.
c/o GCG
P.O. Box 10123
Dublin, OH 43017-3123

If you ask to be excluded, you will not get any settlement payment, and you cannot object to the settlement. You will not be legally bound by anything that happens in this lawsuit. You may be able to sue (or continue to sue) TRS Recovery Services or TeleCheck Services in the future.

15. If I don't exclude myself, can I sue TRS Recovery Services or TeleCheck Services for the same thing later?

No. Unless you exclude yourself, you give up any right to sue TRS Recovery Services or TeleCheck Services for the claims that this settlement resolves. If you have a pending lawsuit speak to your lawyer in that case immediately. You must exclude yourself from this Class to continue your own lawsuit. Remember, the exclusion deadline is **December 22, 2015**.

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16. If I exclude myself, can I get money from this settlement?

No. If you exclude yourself, do not send in a claim form to ask for any money. But, you may sue, continue to sue, or be part of a different lawsuit against TRS Recovery Services or TeleCheck Services.

THE LAWYERS REPRESENTING YOU

17. Do I have a lawyer in this case?

The law firms of Francis & Mailman, P.C. in Philadelphia, PA, and Lewis Saul & Associates, P.C. in Portland, ME represent you and other Class Members. The contact information for these law firms is:

FRANCIS & MAILMAN, P.C.	LEWIS SAUL & ASSOCIATES, P.C.
100 S. Broad Street, 19 th Fl. Philadelphia, PA 19110 (215) 735-8600 or 1-877-735-8600	183 Middle Street, Suite 200 Portland, ME 04101 (207) 874-7407

These lawyers are called Class Counsel. You will not be charged for these lawyers. If you want to be represented by your own lawyer, you may hire one at your own expense.

18. How will the lawyers be paid?

Class Counsel will ask the Court to approve payment of up to \$1,050,000 (approximately 31% of the total Settlement Fund) to them for attorneys' fees and expenses. The attorneys' fees would pay Class Counsel for investigating the facts, litigating the case, and negotiating the settlement. The Court may award less than this amount. The amount that the Court awards reduces the \$3,430,000 available for Class Members. TRS Recovery Services has agreed not to oppose the request for fees and expenses. The costs of administering the settlement will also come out of the \$3,430,000 Settlement Fund.

OBJECTING TO THE SETTLEMENT

You can tell the Court that you don't agree with the settlement or some part of it.

19. How do I tell the Court that I don't like the settlement?

If you're a Class Member, you can object to the settlement if you don't like any part of it. You can give reasons why you think the Court should not approve it. The Court will consider your views. To object, you must send a letter saying that you object to *LaRocque v. TRS Recovery Services*. Be sure to include your name; the city and state in which you live; the reasons you object to the settlement; whether you plan to come to the Final Hearing and you (or anyone else) want to speak; if you have a lawyer (who is not one of the lawyers for the class), the name of the lawyer(s) representing you; and if they exist, any agreements relating to your objection or the process of objecting. Mail the objection to these three different places postmarked no later than **December 22, 2015**:

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COURT	CLASS COUNSEL	DEFENSE COUNSEL
Clerk of the Court District of Maine 156 Federal Street Portland, ME 04101	Francis & Mailman, P.C. 100 S. Broad Street, 19 th Fl. Philadelphia, PA 19110	Donald R. Frederico Pierce Atwood, LLP 100 Summer Street, Suite 2250 Boston, MA 02110

20. What's the difference between objecting and excluding?

Objecting is simply telling the Court that you don't like something about the settlement. You can object only if you stay in the Class. Excluding yourself is telling the Court that you don't want to be part of the Class. If you exclude yourself, you have no basis to object because the case no longer affects you.

THE COURT'S FAIRNESS HEARING

The Court will hold a hearing to decide whether to approve the settlement. You may attend and you may ask to speak, but you don't have to.

21. When and where will the Court decide whether to approve the settlement?

The Court will hold a Fairness Hearing at 10:00 AM on Thursday, January 21, 2016, at the United States District Court for the District of Maine, 156 Federal Street, Portland, ME 04101, in Courtroom Two. At this hearing the Court will consider whether the settlement is fair, reasonable, and adequate and whether the requested payments to Class Counsel and Class Representatives are proper. If there are objections, the Court will consider them. Judge Hornby will listen to people who have asked to speak at the hearing. After the hearing, the Court will decide whether to approve the settlement. We do not know how long these decisions will take.

22. Do I have to come to the hearing?

No. Class Counsel will answer questions Judge Hornby may have. But, you are welcome to come at your own expense. If you send an objection, you don't have to come to Court to talk about it. As long as you mailed your written objection on time, the Court will consider it. You may also pay your own lawyer to attend, but it's not necessary.

23. May I speak at the hearing?

You may ask the Court for permission to speak at the Fairness Hearing. If you plan to speak at the hearing because you don't like the settlement, you should also send a letter as described in Section 19. You cannot speak at the hearing if you excluded yourself.

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IF YOU DO NOTHING

24. What happens if I do nothing at all?

If you do nothing, you'll get no money from this settlement. But, unless you exclude yourself, you won't be able to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against TRS Recovery Services or TeleCheck Services about the legal issues in this case, ever again.

GETTING MORE INFORMATION

25. How do I get more information?

This notice summarizes the proposed settlement. More details—including the Settlement Agreement, the Complaint and Answer, answers to common questions, a claim form, plus other information to help you determine whether you are a Class Member and whether you are eligible for payment—are available at www.TRSclassaction.com. You can also request this information by calling **1-844-322-8244** toll free or writing to the Settlement Administrator at *LaRocque v. TRS Recovery Services, Inc.*, c/o GCG, P.O. Box 10123, Dublin, OH 43017-3123. You may also speak to one of the attorneys working on this class action by calling: 1-877-735-8600 or emailing the attorneys at the following address: info@consumerlawfirm.com.

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