

What is this lawsuit about? Diane Lucas filed a class action lawsuit against Synchrony Bank alleging that it violated the federal Telephone Consumer Protection Act (“TCPA”) by using an artificial or prerecorded voice in connection with calls it placed to cellular telephones without prior express consent. Synchrony denies the allegations and denies that it violated the TCPA. The Court did not decide who is right or wrong. The parties agreed to a settlement. The name of the lawsuit is *Lucas v. Synchrony Bank*, No. 4:21-cv-00070-PPS-JEM (N.D. Ind.).

Why did you receive this notice? You received this notice because Synchrony’s records identified you as a potential member of the following class: “All persons and entities throughout the United States (1) to whom Synchrony Bank placed, or caused to be placed (either by one of its own employees or by an agent or vendor), a call, (2) directed to a telephone number assigned to a cellular telephone service, (3) in connection with which Synchrony Bank or one of its agents or vendors used an artificial or prerecorded voice, (4) from October 16, 2020 through the date of the preliminary approval order, (5) where the subject of the call was a Synchrony Bank account that did not belong to the recipient of the call, and (6) where the recipient of the call did not provide Synchrony Bank the telephone number to which it placed, or caused to be placed, the call.”

What does the settlement provide? Synchrony will establish a settlement fund of \$2.6 million to pay for: (1) settlement compensation to claiming class members; (2) attorneys’ fees not to exceed thirty-six percent of the settlement fund, subject to the Court’s approval; (3) litigation costs and expenses incurred, subject to the Court’s approval; (4) costs of notice and administration; and (5) a service award to Ms. Lucas not to exceed \$10,000, subject to the Court’s approval. It is estimated that each valid claimant will receive between \$35 and \$140, depending on the number of class members who participate.

What are your legal rights and options? You have four options. First, if you received an artificial or prerecorded voice call on your cellular telephone from Synchrony from October 16, 2020 through November 18, 2022, where the subject of the call was a Synchrony account that did not belong to you, and you did not provide Synchrony your cellular telephone number, you may timely complete and return the Claim Form found on the reverse of this postcard, or timely submit a claim online at www.LucasTCPASettlement.com. Those who submit approved claims will receive a proportionate share of the settlement fund after deducting the above-listed fees, costs, and expenses, and will release any related claim(s) against Synchrony and other released parties. Second, you may do nothing, in which case you will not receive a share of the settlement fund. Third, you may exclude yourself (“opt out”) from the settlement, in which case you will neither receive a share of the settlement fund, nor release any claim(s) you have against Synchrony or other released parties. Or fourth, if you are a class member you may object to the settlement. ***If the settlement is approved, all class members who do not opt out (even those who do not submit claims) will release any claim(s) against Synchrony and other released parties.*** To obtain additional information about your legal rights and options, or to access the class notice, motion for preliminary approval, motion for attorneys’ fees, and any other important documents in the case, visit www.LucasTCPASettlement.com, or contact the Settlement Administrator by writing to: *Lucas v. Synchrony* Settlement Administrator, P.O. Box 6188, Novato, CA 94948-6188 or by calling 1-844-591-0208.

When is the final fairness hearing? The Court will hold a final fairness hearing on April 25, 2023, at 10:30 a.m. The hearing will take place in the United States District Court for the Northern District of Indiana, 5400 Federal Plaza, Suite 4400, Hammond, IN 46320. 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 hear objections to the settlement, if any. The Court may make a decision at that time, postpone a decision, or continue the hearing. You may have your own attorney represent you and appear in Court on your behalf, but if you do want to be represented by your own lawyer, you must hire one at your own expense.



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Settlement Administrator
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