

## EMAIL NOTICE

Subject: Federal Court's Notice of Proposed Class Action Settlement. Please Read.

*Hillis v. Equifax Consumer Services, Inc. and Fair Isaac Corp.*, Case No. 1:04-CV-3400 (USDC, ND GA) and  
*Slack v. Fair Isaac Corp. and MyFICO Consumer Services, Inc.*, Case No. 1:07-CV-314 (USDC, ND GA)

**A FEDERAL COURT ORDERED THIS NOTICE. THIS IS NOT A SOLICITATION FROM A LAWYER. THIS IS NOT A SOLICITATION FROM EQUIFAX OR FAIR ISAAC TO PURCHASE ANYTHING.**

**PLEASE READ.**

**You may be eligible to receive a benefit from a class action settlement if you purchased, paid for and received a credit score or credit monitoring offering from an Equifax website (Equifax.com), Equifax entity, Fair Isaac website (myFICO.com) or a reseller of the Suze Orman FICO® Kit between November 19, 1999 and February 8, 2007. If you received an Offering via a third party (family/friend or company purchased on your behalf), versus paying Equifax or Fair Isaac directly for the Offering, you are also included in the proposed class action settlement as a Settlement Class Member, and you may be eligible to receive a benefit.**

A federal court has directed that this notice be sent to inform you of a proposed class action settlement. Records show that you entered into an agreement with an Equifax and/or Fair Isaac entity (including through a website) between November 19, 1999 and February 8, 2007 to purchase one or more of the following "Offerings": Score Power®; Credit Watch™; Score Watch™; 3-in-1 Monitoring; Credit Rankings™ with Score Power®; Credit Rankings™ with 3-in-1 with Score Power®; Credit Rankings™ with Credit Report; Credit Rankings™ with 3-in-1; 3-in-1 with Score Power®; Score Power® by mail; Credit Watch™ by mail; FICO® Score (with Equifax, TransUnion or Experian reports); FICO® Deluxe; Suze Orman FICO® Kit; CreditSync; and Credit Advantage. If so, you may be eligible to receive a benefit under the proposed Settlement.

The Settlement will resolve two lawsuits in which claims are made that Equifax Consumer Services, Inc. ("Equifax") and Fair Isaac Corporation ("Fair Isaac") (collectively, the "Defendants") violated the federal Credit Repair Organizations Act and similar state laws. Under the Settlement, the Defendants deny that they are liable, but have agreed to make certain changes to the Offerings and to the advertising and marketing of the Offerings. In addition, a Settlement Class member who purchased an Offering from one of the Defendants will receive 3 **free** months of Score Watch from that Defendant. A Settlement Class member who purchased an Offering from both of the Defendants will receive 3 **free** months of Score Watch from each of the Defendants for a total of 6 months of Score Watch. You will not be required to purchase anything. These benefits are truly **free**. All that is necessary is for you to fill out an Authentication Form to protect your privacy rights. Score Watch is a valuable benefit.

**Score Watch™ is offered for sale by both Equifax and Fair Isaac. It monitors a consumer's Equifax credit file and FICO® score, and provides up to two Equifax Score Power reports. The current retail value of Score Watch™ is approximately \$7.95-8.95 per month.**

To see if you are a Class Member and to obtain a full Notice of the proposed Settlement, the required procedures, the Effective Date, the deadlines, your obligations, and your options, you must visit [www.hillisslacksettlement.com](http://www.hillisslacksettlement.com). This email is only a brief summary of the full Notice that is posted on the website. You may also obtain the full Notice by calling the Settlement Administrator at 800-262-0454 or writing the Settlement Administrator at Hillis Slack Settlement, c/o The Garden City Group, Inc., P.O. Box 9114, Dublin, OH 43017-4114.

If you are an eligible Settlement Class member you have rights, obligations and options under the proposed Settlement. You have until May 4, 2007, to make your decision. **Your legal rights are affected whether you act or not.**

## SUMMARY OF YOUR OPTIONS

### 1. PARTICIPATE IN THE SETTLEMENT AND SUBMIT AN AUTHENTICATION FORM

In order to receive the **free** months of Score Watch, you need only submit an Authentication Form either on-line or by mail. An Authentication Form may be obtained on-line at [www.hillisslacksettlement.com](http://www.hillisslacksettlement.com), by calling 1-800-262-0454 or by sending a written request to the Settlement Administrator at Hillis Slack Settlement, c/o The Garden City Group, Inc., P.O. Box 9114, Dublin, OH 43017-4114. Your Authentication Form must be submitted on-line or postmarked (if sent by mail) not later than 75 days after the Effective Date. For more information on these deadlines, the Effective Date of the Settlement, the Authentication procedure, and the settlement benefits, you may visit [www.hillisslacksettlement.com](http://www.hillisslacksettlement.com). Do not contact the Court.

### 2. EXCLUDE YOURSELF FROM THE SETTLEMENT

This is the only option that allows you to bring your own lawsuit against Equifax and Fair Isaac over the claims in this case. Your request for exclusion must be mailed to the Settlement Administrator and postmarked on or before May 4, 2007. Do not contact the Court.

### 3. OBJECT TO OR COMMENT ON THE SETTLEMENT/ATTEND THE HEARING

Write the Court and the Parties about why you do, or do not, support the Settlement or any of its provisions or about speaking to the Court about the fairness of the Settlement. The Court will hold a hearing on June 4, 2007, at 10:00 a.m. Your objection must be filed with the Court and served on counsel for the Parties on or before May 4, 2007.

### 4. DO NOTHING

You will automatically be included in the Settlement Class and give up your right to be part of any other lawsuit about the claims in this case, but you will not be eligible to receive the economic relief unless you submit an Authentication Form.

#### ATTORNEYS' FEES, EXPENSES AND INCENTIVE AWARD:

Counsel for the Settlement Class have pursued the Litigation on a contingent basis and have paid all the costs of the Litigation. These lawyers have not yet been paid or recovered any of their expenses. As part of the Settlement, Class Counsel will seek up to \$4.0 million in attorneys' fees and expenses. The Court will determine a reasonable fee and expense award at the Fairness Hearing based on Class Counsel's Fee and Expense Application and responses thereto. Defendants will not oppose Class Counsel's Fee and Expense Application. Class Counsel will also ask the Court to approve a \$7,500 Incentive Award to each of the Plaintiffs (Robbie Hillis and Christy Slack). None of these payments will reduce the benefits you receive. Any money the Court awards Class Counsel and the Plaintiffs will be paid by the Defendants.

**To get complete information about the proposed Settlement, the Authentication procedures, the Effective Date, the deadlines, your obligations, and your options, you must visit [www.hillisslacksettlement.com](http://www.hillisslacksettlement.com). Do not contact the Court.**

**Please do not reply to this message. We are unable to respond to inquiries sent in reply to this email. To contact us, please access the official Settlement Website at [www.hillisslacksettlement.com](http://www.hillisslacksettlement.com).**