

LVNV Funding Settlement  
c/o Settlement Administrator  
P.O. Box 58757  
Philadelphia PA 19102-8757

LEGAL NOTICE

*In re LVNV Funding LLC Fair Debt Collection  
Practices Act Litigation,  
Case No. 2:16-cv-01117-SDW-SCM (D.N.J.)*

**You are entitled to receive a settlement  
credit or payment in connection with a  
class action settlement.**

*A Federal Court authorized this notice.  
You are not being sued.  
This is not a solicitation from a lawyer.*

*See contents for details. For complete information, visit  
[www.lvnvclassactionsettlementnj.com](http://www.lvnvclassactionsettlementnj.com)*

Class Member ID:

A Settlement has been reached in sixteen class action lawsuits against multiple debt collectors. The lawsuits allege that collection agencies violated federal law by sending collection letters on behalf of LVNV Funding LLC (“LVNV”) or Pinnacle Credit Services, LLC (“Pinnacle”), containing allegedly false or misleading representations. Defendants deny any wrongdoing, and the settlement does not establish that any law has been broken. The lawsuits have been consolidated into and is called *In re LVNV Funding LLC Fair Debt Collection Practices Act Litigation*, Case No. 2:16-cv-01117-SDW-SCM (D.N.J.) and is in the U.S. District Court for the District of New Jersey.

**Why am I being contacted?** Our records show you may be one of 378,733 “Class Members” entitled to an account credit or payment under the Settlement. Settlement Class Members are persons with addresses in the State of New Jersey, who were sent one or more letter(s) from Defendants on behalf of LVNV or Pinnacle. Since there are multiple Settlement Classes, more detailed information can be found at [www.lvnvclassactionsettlementnj.com](http://www.lvnvclassactionsettlementnj.com).

**What can I get from the Settlement?** If the Court approves the Settlement, you can receive an account credit in the amount of an equal share of \$2,401,255.80. This amount represents 20% of LVNV’s and Resurgent Capital Services, L.P.’s combined net worth and is more than the maximum amount that may be recovered in this action under federal law. Further, if you do not have a sufficient account balance for an account credit, you will receive a payment in the amount of your equal pro-rata share of the credit. The amount of the account credit or settlement check to each Class Member will be calculated by dividing \$2,401,255.80 by the number of Class Members. The account credits or settlement checks are estimated to be approximately \$6.34 each but may be more depending on the number of Class Members who exclude themselves (opt out) from the Settlement.

**How do I get my account credit or payment?** So long as you do not choose to exclude (opt out) yourself from this case, you will remain a Class Member and will receive an account credit or payment if the Court finally approves the settlement.

**What are my options?** You can do nothing, comment on or object to any part of the Settlement terms, or exclude yourself from the Settlement. If you do nothing, you will be bound by the Settlement and won’t be able to sue First National Collection Bureau, Inc.; Allied Interstate LLC; Capital Management

Services, L.P.; Dynamic Recovery Solutions, LLC; Stenger & Stenger, P.C.; Frontline Asset Strategies, LLC; Nations Recovery, Inc.; LVNV Funding LLC; Resurgent Capital Services, L.P.; Alegis Group, LLC; Pinnacle Credit Services, LLC; Credit Control, LLC, J.C. Christensen & Associates, Inc.; and Alltran Financial, LP, (collectively “Defendants”) in a future lawsuit about the claims in the Settlement. If you exclude (opt out) yourself, you won’t get any benefits—but you’ll keep your right to sue Defendants on the issues in the Settlement. You must contact the Class Administrator by mail to exclude (opt out) yourself. You can also object to the Settlement if you disagree with any of its terms. ***All Requests for Exclusion and Objections must be postmarked by January 21, 2020.***

**Do I have a lawyer?** Yes. The Court has appointed Yongmoon Kim of Kim Law Firm LLC; Lawrence C. Hersh; Eileen L. Linauducci of the Law Office of Ronald I. LeVine; Joseph K. Jones of Jones, Wolf & Kapasi, LLC; and Ryan Gentile of the Law Offices of Gus Michael Farinella, PC, to represent you as “Class Counsel.” They can be reached at 1-833-927-0820. You will not be charged for these lawyers. You can hire your own lawyer, but you’ll need to pay your own legal fees. The Court has also chosen Victoria Lopez, Irina Chernyakhovskaya, Rubier Betancourt, Gladys Espinal, Luisa A. Martinez, Luis A. Rodriguez-Ocasio, Sammy Burgos, Joseph Henriquez, Wendy Lugo, Yensy Orbea, David Uriarte, Jader Ferreira, Francisco Gomez, Robert Little, and Yolanda Jackson—Class Members like you—to represent the Class as “Class Representatives.” Defendants have agreed to pay Class Counsel \$250,000 for their attorneys’ fees and costs. Defendants have also agreed to pay the Class Representatives \$4,500 or \$3,000.00 each, constituting their service awards and statutory damages. Any reduction in the payments to Class Counsel or the Class Representatives will not inure to the benefit of the Class. Both the payments to Class Counsel and to the Class Representatives are separate and apart from the relief to the Settlement Class.

**When will the Court approve the Settlement?** The Court will hold a hearing on March 25, 2020 at 11:00 a.m. at the U.S. Courthouse, District of New Jersey, 50 Walnut Street, Newark, New Jersey, 07101. At the hearing, the Court will hear objections, determine if the Settlement is fair, and consider Class Counsel’s request for fees and expenses and statutory and service awards to the Class Representatives. Class Counsel’s request for attorneys’ fees and costs will be posted at the website below.

***Please note that this notice is a summary only. Visit [www.lvnvclassactionsettlementnj.com](http://www.lvnvclassactionsettlementnj.com) or call 1-833-927-0820 for complete information.***