

THIS SUMMARY NOTICE ADVISES YOU OF A CLASS ACTION SETTLEMENT REGARDING ABC FINANCIAL SERVICES, INC. (ABC) AND SEAS & ASSOCIATES LLC (SEAS). **THIS NOTICE MAY AFFECT YOUR LEGAL RIGHTS. PLEASE READ IT CAREFULLY.**

ABC's records indicate that you are: **a Massachusetts consumer from whom ABC attempted to or collected a purported debt between November 22, 2012 and July 25, 2018, and you did not pay the alleged debt within five days of ABC's initial communication to you.**

Plaintiff brought this class action against Defendants ABC and Seas alleging that ABC and Seas engaged in unlawful debt collection practices that violated the Massachusetts consumer protection law, claiming that (i) ABC attempted to collect debts from Massachusetts consumers without making timely disclosure of the amount of the debt, and (ii) at times, Seas attempted to collect alleged debts from Massachusetts consumers without a debt collection license. ABC and Seas deny any wrongdoing.

Under the proposed Settlement, Defendants have agreed to pay \$1,800,000 to resolve this action (the "Settlement Amount"). If the Settlement is approved, Class Counsel (Shapiro Haber & Urmey LLP) will ask the Court to award them attorneys' fees and expenses of not to exceed \$600,000 from the Settlement Amount. Class Counsel will also ask the Court to award \$10,000 to the plaintiff to compensate him for his efforts in the case to be paid out of the Settlement Amount. Class Counsel will also ask the Court to allow the costs of notice and administering the Settlement to be paid out of the Settlement Amount.

The remaining amount available to be paid to the Settlement Class Members (the "Net Settlement Amount") will be distributed to Settlement Class Members who made a payment to ABC and received a letter from ABC which did not disclose the amount of the alleged debt. Your share of the Net Settlement Amount will be determined by the number of such letters you received in proportion to the number of such letters received by other class members. Any share of less than \$10 will not be paid out because the cost of administration and processing of such payments would not be economical. If you are eligible to receive a payment, your allocation will be determined from ABC's records, and your payment, if any, will be sent by check to your most recent mailing address. **If you have a more current address, please notify the Settlement Administrator.**

The Court will hold a Final Approval Hearing on December 19, 2018, at 2:00 p.m. in Courtroom 1017 at Suffolk Superior Court, 3 Pemberton Square, Boston, MA 02108. If you wish to object to any aspect of the Settlement, you must, on or before December 6, 2018, send your written objection to the Court, the Settlement Administrator, Class Counsel and Defendants' Counsel.

This Notice is a summary of the Settlement. A more detailed notice is available at <http://www.shulaw.com/abc-financial-settlement/>. For more information about the case and the settlement, visit <http://www.shulaw.com/abc-financial-settlement/>, or contact the Settlement Administrator at 855-651-4907 or ABCFinancialSettlement@noticeadministrator.com.