

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF COLORADO**

Civil Action No: 15-cv-02049-REB-STV

AISLAND RHODES, on behalf of herself and all others similarly situated,

Plaintiff,

v.

NATIONAL COLLECTION SYSTEMS, INC.,

Defendant.

NOTICE OF PENDENCY OF CLASS ACTION

You have been identified by National Collection Systems, Inc., also known as National Credit Management, as a potential member of a class.

A Federal Court authorized this Notice. This is not a solicitation from a lawyer, and you are not being sued.

IF NATIONAL COLLECTION SYSTEMS, INC. LEFT A VOICE MESSAGE FOR YOU BETWEEN SEPTEMBER 17, 2014 AND SEPTEMBER 17, 2015, A CLASS ACTION LAWSUIT MAY AFFECT YOUR RIGHTS.

- A consumer sued National Collection Systems, Inc., also known as National Credit Management, alleging that the company leaves voice messages for consumers that do not disclose National Collection System, Inc.'s name or that it is a debt collector, in violation of the federal Fair Debt Collection Practices Act.
- The Court certified a class of Colorado consumers from whom National Collection Systems, Inc. attempted to collect a debt, between September 17, 2014 and September 17, 2015, and for whom National Collection Systems, Inc. left a voice message that did not disclose its name or that it is a debt collector. The class is defined in response to Question 10, below.
- The Court has entered judgment in favor of the plaintiff, and against National Collection Systems, Inc. However, there is no money available now because there has not been a trial to determine damages yet. Regardless, your legal rights are affected, and you have a choice to make now:

YOUR LEGAL RIGHTS AND OPTIONS IN THIS LAWSUIT	
SUBMIT A CLAIM FORM	<p>Participate in this lawsuit. Give up certain rights in exchange for the possibility of receiving money.</p> <p>If you choose to participate as a class member, you keep the possibility of getting money or benefits that may come from this case. But you give up any rights to sue National Collection Systems, Inc. by way of a separate lawsuit over the same legal claims underlying this lawsuit.</p>
ASK TO BE EXCLUDED	<p>Get out of this lawsuit. Get no benefits from it. Keep certain rights.</p> <p>If you ask to be excluded from this lawsuit and money or benefits are later awarded, you will not share in those monies or benefits. But you keep any rights to sue National Collection Systems, Inc. by way of a separate lawsuit alleging the same legal claims underlying this lawsuit.</p>
DO NOTHING	<p>If you do nothing, you will still be included in the class, but you will not receive any benefits from this case.</p>

- Your options are explained in this Notice. To ask to be excluded, you must act before **August 21, 2017**.
- Lawyers must prove the amount of damages, if any, to be recovered against National Collection Systems, Inc. If you choose to participate in this lawsuit and money or benefits are obtained as a result, you will receive the same share as every class member receives.
- **Any questions? Read on and visit www.RhodesFDCPAaction.com**

1. Why should I read this Notice?

If National Collection Systems, Inc., also known as National Credit Management, left a voice message for you in connection with the collection of a debt where it did not state that the call was from National Collection Systems, Inc. or that National Collection Systems, Inc. is a debt collector, between September 17, 2014 and September 17, 2015, you may be a member of the class. This notice explains that the Court has allowed, or “certified,” a class action lawsuit that may affect you. You have legal rights and options that you may exercise before the Court holds a trial. The Honorable Judge Robert E. Blackburn of the United States District Court for the District of Colorado is overseeing this class action. The lawsuit is known as *Rhodes v. National Credit Management, Inc.*, Case No. 1:15-cv-02049-REB-STV.

2. What is this lawsuit about?

This lawsuit is about whether certain of the voice messages left by National Collection Systems, Inc. for Colorado consumers violate the federal Fair Debt Collection Practices Act (“FDCPA”). National Collection Systems, Inc. denies that it has acted unlawfully. However, the Court has granted summary judgment in favor of the Plaintiff and against National Collection Systems, Inc. There has not been a determination as to the amount of damages available to class members.

3. What is a class action and who is involved?

In a class action lawsuit, one or more people called “Class Representatives” sue on behalf of other people who have similar claims. In this case, the Class Representative is Ms. Aisland Rhodes. The people together are a “Class” or “Class Members.” The people who sue—and all the Class Members like her—are called the “Plaintiffs.” The entity that Class Representative Aisland Rhodes sued— National Collection Systems, Inc.—is called the “Defendant” in this case. One court resolves the issues for everyone in the class—except for those people who choose to exclude themselves from the class.

More information about why the Court is allowing this lawsuit to be a class action is in the Court’s Order on the Plaintiff’s Motion for Class Certification, which is available at www.RhodesFDCPAaction.com.

4. What does the lawsuit complain about?

In the lawsuit, the Class Representative alleges that certain of National Collection Systems, Inc.’s debt collection practices violate the FDCPA. Specifically, she claims that National Collection Systems, Inc. leaves voice messages for Colorado consumers without disclosing who is calling or that the calls are from a debt collector, in violation of the FDCPA. You can read the Class Action Complaint at www.RhodesFDCPAaction.com.

5. How does National Collection Systems, Inc. answer the allegations?

National Collection Systems, Inc. denies that it did anything wrong, and asserts a number of defenses. However, the Court already found in favor of the Plaintiff.

6. What is the current status of the lawsuit?

The Court has granted summary judgment in favor of the Plaintiff. However, the Court has not decided the proper amount of damages, if any. In addition, National Collection Systems, Inc. can appeal the finding of liability against it.

7. What is the Class Representative asking for?

The Class Representative is asking for National Collection Systems, Inc. to pay statutory damages to each member of the class, and to change its debt collection practices so that it complies with the FDCPA. The Class Representative will also seek attorneys’ fees and expenses incurred in connection with the prosecution of this action.

8. Is there any money available now?

No. The Court has not decided how much to award in damages to class members, and the two sides have not settled the case. There is no guarantee that money or benefits ever will be obtained. If they are, and if you choose to participate, you will receive an equal share of what is awarded to the class.

9. Am I part of the Class?

National Collection Systems, Inc.’s records indicate that you *may* be a member of the class. You need to determine whether you are affected by this lawsuit. The Court certified the following class:

All persons with an address in Colorado (1) for whom National Collection Systems, Inc. left, or caused to be left, a voice message, (2) in connection with collection of a consumer debt, (3) from September 17, 2014 to September 17, 2015, (4)

that failed to state (a) National Collection Systems, Inc.'s name, or (b) that National Collection Systems, Inc. is a debt collector.

If you are a class member, you must complete and send in the enclosed participation form. The parties may verify whether you are a class member by consulting recordings of the voice messages National Collection Systems, Inc. left for consumers.

10. What happens if I do nothing at all?

If you do nothing, you will still be included in the class, but you will not receive any benefits from this case.

11. Why would I ask to be excluded?

If you already have filed your own lawsuit against National Collection Systems, Inc. regarding the debt collection practices at issue in this case and want to continue with it, you need to ask to be excluded from the class. You may also want to be excluded if you do not agree with the allegations raised by the Class Representative and do not wish to be part of this lawsuit. If you exclude yourself from the class—which also means to remove yourself from the class, and is sometimes called “opting-out” of the class—you will not get any money or benefits from this lawsuit even if the Class Representative obtains them as a result of this case or from any settlement (which may or may not be reached). However, you may then be able to sue or continue to sue National Collection Systems, Inc. regarding their debt collection practices. If you exclude yourself, you will not be legally bound by the Court’s judgments in this class action.

If you start your own lawsuit against National Collection Systems, Inc. regarding their debt collection practices after you exclude yourself, you may have to hire and pay your own lawyer for that lawsuit, and you will have to prove your claims. If you do exclude yourself so you can start or continue your own lawsuit against National Collection Systems, Inc., you should talk to your own lawyer soon, because your claims may be subject to a statute of limitations.

12. How do I ask the Court to exclude me from the Class?

To ask to be excluded, you must send an “Exclusion Request” in the form of a letter sent by mail, stating that you want to be excluded from *Rhodes v. National Credit Management, Inc.*, Case No. 1:15-cv-02049-REB-STV. You should keep a copy of this exclusion letter for your records. Be sure to include your name, address, and phone number, and sign the letter. You must mail your Exclusion Request postmarked by August 21, 2017, to: First Class, Inc./ J13538-Rhodes, 5410 W. Roosevelt Road, Suite 222, Chicago, IL 60644-1490.

13. Do I have a lawyer in this case?

The Court appointed the law firm of Greenwald Davidson Radbil PLLC (“GDR”), of Boca Raton, Florida, to represent you and all class members. The firm is called “Class Counsel.” GDR is experienced in handling similar class action cases. More information about GDR, its practice, and its lawyers’ experience is available at www.gdrllawfirm.com. You do not have to pay GDR for representing you. GDR will seek an award of attorneys’ fees if the Class Representative is successful in this lawsuit.

14. Should I get my own lawyer?

You do not need to hire your own lawyer because Class Counsel is working on your behalf. But, if you want your own lawyer, you are free to hire one at your own expense.

15. Are more details available?

All pleadings and documents filed with the Court may be reviewed or copied in the Clerk of Court, United States District Court for the District of Colorado.

You can also visit the website dedicated to this case, www.RhodesFDCPAaction.com, where you will find the Court’s Order on the Plaintiff’s Motion for Class Certification, the Complaint, and the Answer to that Complaint.

DO NOT CALL OR WRITE THE COURT FOR INFORMATION OR ADVICE

DATED: May 25, 2017

BY ORDER OF THE UNITED STATES
DISTRICT COURT FOR THE DISTRICT OF
COLORADO