

If you initiated a money transfer in the United States using Western Union between January 1, 2001 and January 3, 2013 and your money transfer was not redeemed within 60 days, you may be eligible to receive a cash payment from a class action settlement.

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This settlement involves a lawsuit over whether Western Union Financial Services, Inc. and Western Union Company (collectively, "Western Union") timely notified its customers of unredeemed Western Union Transactions in the United States using Western Union's money transfer services.

The United States District Court for the District of Colorado will hold a hearing to decide whether to give final approval to the settlement, so that the benefits can be distributed. Those included in the settlement have legal rights and options, such as submitting a claim for benefits or excluding themselves from or objecting to the settlement. More information is in the Detailed Notice which is available at www.MoneyTransferSettlement.com.

What is this About? The lawsuit claims that Western Union did not timely notify its customers that their Western Union Transactions were not redeemed by the receivers to whom the Western Union Transactions were sent, and as a result caused harm to their customers. Western Union denies it did anything wrong, and the Court has not ruled on whether Western Union violated any laws.

Who is Included? All persons (a) who initiated any Western Union Transaction in the United States on or after January 1, 2001 and on or before January 3, 2013, whose Western Union Transaction was not redeemed within 60 calendar days; and (b) who either (i) have not claimed their money transfer funds (or had that money claimed on their behalf) from Western Union; or (ii) were informed by written communication that their money was about to escheat to the state, district, territory, or U.S. jurisdiction in which their money transfers were initiated, and who sought and received a refund of their money but did not receive a payment for interest Western Union earned on that money.

A "Western Union Transaction" is one initiated using Western Union's services, including Dinero en Minutos, Envio Plus, Equity Accelerator, Mexico Giro Paisano, Money in Minutes, Money Transfer, Next Day, Quick Collect, Quick Pay, Speedpay, and Swiftpay. "Escheat" means the process where unclaimed or abandoned property reverts to the state under certain statutes.

What Does the Settlement Provide? If the settlement is approved by the Court, Western Union will establish a Class Settlement Fund estimated to be approximately \$180 million and claim forms will be sent to known Class members and made available via the toll-free number and website below. Eligible Class members who file a claim will be reimbursed for their money transfer funds, less administrative fees, plus interest. Class members whose funds have escheated will be provided forms and instructions on how to recover their escheated money, and can also recover interest from Western Union. Western Union will also change certain policies and practices with respect to notifications to customers using its money transfer services.

Your Options. If you do not want to be legally bound by the settlement, you must exclude yourself from the Class by **May 15, 2013** or you will not be able to sue, or continue to sue, Western Union about the legal claims this settlement resolves, ever again. If you exclude yourself, you cannot get any benefits from the settlement. If you stay in the Class, you may object to it by **May 15, 2013**. The Detailed Notice explains how to exclude yourself or object. If you remain in the settlement, you may be eligible to submit a claim form after the settlement is approved and any appeals are complete. The claim form will become available after the Court approves the settlement and appeals, if any, are final.

The law firm of Complex Litigation Group LLC has been appointed Lead Class Counsel. The Court will hold a hearing in the case, known as *Tennille v. Western Union Co.*, Case No. 1:09-cv-00938, on **June 14, 2013**, at the United States District Court for the District of Colorado located at Alfred A. Arraj United States Courthouse, 901 19th Street, Denver, CO 80294, in Courtroom A802 to consider whether to approve the settlement, and a request by Class Counsel for attorney's fees, costs and expenses of up to 30% of the value of the Class Settlement Fund. Class Counsel will also request payments of \$7,500 each as an incentive award for the Plaintiffs who helped the lawyers on behalf of the whole Class. You or your own lawyer may ask to appear and speak at the hearing at your own cost, but you do not have to. For more information, call or go to the website shown below.

www.MoneyTransferSettlement.com

1-877-316-3151