LEGAL NOTICE

Una versión en español de este aviso está disponible en www.PSLFSettlement.com.

What is the case about? The plaintiffs who filed this lawsuit claim that Navient Solutions, LLC and Navient Corporation ("Navient") misled borrowers working in public service concerning their eligibility to benefit from the federal Public Service Loan Forgiveness Program ("PSLF"). Navient denies any wrongdoing. The Court dismissed all plaintiffs' claims except one. The parties agreed to the Proposed Settlement to provide relief to the Class and to avoid further expense associated with this litigation.

What is the "Class"? The Class includes all individuals who from October 1, 2007 to the Effective Date (i) have or had Federal Family Education Loan Program ("FFEL") or Direct Loans serviced by Navient; (ii) are or were employed fulltime by a qualifying public service employer(s) for purposes of PSLF; and (iii) spoke to a Navient customer service representative about subjects relating to PSLF eligibility.

What does the Settlement provide? Under the Proposed Settlement, Navient will implement and maintain procedures to enhance its PSLF practices. Specifically, it will enhance its internal resources, maintain regular training and monitoring for call center representatives, update forms that are sent to borrowers and update its website. Navient will also contribute \$1.75 million to a non-profit organization formed to educate and counsel public service borrowers. There will be no monetary recovery for Class Members under this settlement.

Who is counsel to the Class? Attorneys seeking to represent

the Class. These attorneys will request that the Court award fees and expenses up to \$500,000. You may hire your own attorney, at your own expense, if you wish.

What are the legal rights of Class Members? If the Court approves the Proposed Settlement, Class Members will be bound. Class Members will not be able to sue Navient for nonmonetary relief, or for monetary relief in a class or aggregate action, based on the allegations made in this lawsuit. Class Members will retain the right to sue for money damages in individual lawsuits. You may retain your own attorney at your own expense if you wish to do so.

You can tell the Court if you do not like the Proposed Settlement. To do so, you must mail a letter postmarked by September 11, 2020, as outlined in the *Notice of Proposed Class Action Settlement*, which is available at www.PSLFSettlement.com.

Will the Court approve the Proposed Settlement? The Court will hold a Final Approval Hearing by videoconference or through a teleconference on October 2, 2020 at 3:00 P.M. to consider whether the Proposed Settlement is fair, reasonable, and adequate, the motion for attorneys' fees and expenses, and properly submitted comments and objections.

For more information on the Proposed Settlement and to obtain a copy of the full *Notice of Proposed Class Action Settlement*:

Call 1-877-906-1589 or Visit www.PSLFSettlement.com

IF YOU ARE A BORROWER OF FEDERAL STUDENT LOANS THAT ARE OR WERE SERVICED BY NAVIENT SOLUTIONS, LLC AND ARE A PUBLIC SERVICE EMPLOYEE, A PROPOSED CLASS ACTION MAY AFFECT YOUR RIGHTS

There is a Proposed Settlement in a class action lawsuit, *Hyland*, *et al. v. Navient Corp., et al.*, No. 18 Civ. 9031, in the United States District Court for the Southern District of New York.

The Proposed Settlement affects a "Class," or group, of people that may include you. This is just a summary of your rights. For complete information, visit www.PSLFSettlement.com or call 1-877-906-1589. SETTLEMENT ADMINISTRATOR C/O RUST CONSULTING INC - 6972 PO BOX 44 MINNEAPOLIS, MN 55440-0044

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