

A federal court authorized this notice. This is not a solicitation from a lawyer.

NOTICE OF CLASS ACTION SETTLEMENT

IF YOU APPLIED FOR EMPLOYMENT WITH LOWE’S COMPANIES, INC. OR ONE OF ITS SUBSIDIARIES BETWEEN MAY 16, 2011 AND FEBRUARY 3, 2015, THEN YOU MAY BE ENTITLED TO A BENEFIT FROM A CLASS ACTION SETTLEMENT.

WHAT IS THIS CASE AND SETTLEMENT ABOUT?

Three people like you, Jason Brown, Laszlo Bozso, and April Ingram-Fleming (the “Plaintiffs”) applied for a job at Lowe’s Companies, Inc. (“Lowe’s”). At the time they applied for a job, Lowe’s obtained a background check about them. Lowe’s either delayed the employment decision for the Plaintiffs, or denied employment altogether. The Plaintiffs alleged that Lowe’s violated the Fair Credit Reporting Act, 15 U.S.C. § 1681b(b)(3) because Lowe’s failed to provide Plaintiffs with a copy of their background report or a summary of their rights under the FCRA before taking an adverse action against them. Lowe’s denied that it violated the law.

The settlement will provide checks for cash amounts to eligible individuals who applied for jobs with Lowe’s during the specified time period.

This case is in the United States District Court for the Western District of North Carolina and the case is entitled *Brown, et al. v. Lowe’s Companies, Inc., et al.*, Case No. No. 5:13-CV-00079-RLV-DSC.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT IF YOU...	
DO NOTHING:	If you do nothing and the Court approves this settlement, you will receive a settlement payment. You will not be able to sue Lowe’s for the same issues as in this lawsuit again.
EXCLUDE YOURSELF BY OCTOBER 10, 2016:	If you do not want to be included in the case and the settlement, you must exclude yourself. This is called “opting out.” This is the only option that allows you to sue Lowe’s for these same issues again. You will not be entitled to a settlement payment if you opt out.
OBJECT BY OCTOBER 10, 2016:	You may write to the Court about why you don’t like the settlement. You cannot object if you opt out.
GO TO A HEARING ON : OCTOBER 31, 2016	You may ask to speak in Court about the fairness of the settlement.

1. WHY DID I GET THIS NOTICE?

The Court ordered this notice because you have a right to know about a proposed Settlement of a class action lawsuit of which you may be a member, and about your options, before the Court decides whether to approve the Settlement.

Lowe’s records indicate you may be a member of the Settlement Class. If you are uncertain as to whether you are a member of the Settlement Class, you may contact Class Counsel to find out. In all cases, the question of class membership will be determined based on Lowe’s records.

If the Court approves it and after any objections and appeals are resolved, Lowe’s will provide eligible class members a check for a cash amount. This notice explains the lawsuit, the Settlement, your legal rights, the benefits available, who is eligible for them, and how to get them.

The Court in charge of the case is the United States District Court for the Western District of North Carolina and the case is entitled *Brown, et al. v. Lowe's Companies, Inc., et al.*, Case No. No. 5:13-CV-00079-RLV-DSC. The persons who sued are called the Plaintiffs, and the companies they sued, including Lowe's Companies, Inc. ("Lowe's"), are called the Defendants. Only one Defendant, Lowe's, is involved in the Settlement, and is referred to as "Defendant" or "Lowe's".

2. WHY IS THIS A CLASS ACTION?

In a class action, one or more people, called Class Representatives (in this case Jason Brown, Laszlo Bozso and April Ingram-Fleming), sue on behalf of people who have similar claims. All these people are a Class or Class Members. One Court resolves the issues for all Class Members, except for those who ask to be excluded from the Class. The United States District Court for the Western District of North Carolina is in charge of this class action.

3. WHY IS THERE A SETTLEMENT?

The Court has not decided in favor of Plaintiffs or Defendant. Instead, both sides agreed to a Settlement. That way, they avoid the cost of a trial, and the people affected will benefit. The Class Representatives and their attorneys think the Settlement is best for the Class Members.

4. HOW DO I KNOW IF I AM PART OF THE SETTLEMENT?

You are part of the Settlement if:

- You submitted an employment application to Lowe's; and
- You were the subject of a consumer report procured by Lowe's or its agent to make an employment decision between May 16, 2011 and February 3, 2015; and
- Lowe's either rejected, or delayed a decision on, your application for employment; and
- You were not provided a copy of your consumer report or the mandatory disclosures under 15 U.S.C. § 1681b(b)(3) before that employment decision was adjudicated.

5. WHAT DOES THE SETTLEMENT PROVIDE?

If you are a member of the Settlement Class, you are eligible to receive a benefit under the settlement. If you remain a member of the Settlement Class and do not exclude yourself, you will receive a check for your share of the settlement. The estimated amount of the check to be sent to you is \$60.00. To receive your settlement payment, you do not have to do anything. A check will automatically be mailed to you after certain deadlines pass if you do not exclude yourself from the settlement. Your interest as a member of the Settlement Class will be represented by the Plaintiffs and Counsel for the Class. You will be bound by any judgment arising from the settlement if you do not exclude yourself. Upon the Court's final approval of the settlement, all members of the Settlement Class who do not exclude themselves (as well as their heirs, spouses, and/or representatives) will release Lowe's (and its owners, directors, agents, and representatives) from all claims arising out of or relating to the facts alleged or which could have been alleged or asserted in this lawsuit, including but not limited to any and all claims under the FCRA and any parallel state or common law claims. This release may affect your rights and may carry obligations in the future. To view the full terms of the release, review Section IX of the Settlement Agreement, which is available through Class Counsel or at the website www.LowesFCRASettlement.com.

6. WHEN WOULD I RECEIVE MY SETTLEMENT PAYMENT?

The Court will hold a hearing on October 31, 2016, at 3:00 p.m. at the United States Federal Courthouse located at 200 West Broad Street, Statesville, NC 28677, to decide whether to approve this Settlement.

If the Court approves the Settlement after that, there may be appeals. It's always uncertain how these appeals can be resolved, and resolving them can take time, perhaps even more than a year. You may continue to check on the progress of the Settlement by visiting the website www.LowesFCRASettlement.com.

7. WHAT AM I GIVING UP TO STAY IN THE CLASS AND RECEIVE A BENEFIT?

Unless you exclude yourself, you are staying in the Class, and that means that you cannot sue, continue to sue, or be part of any other lawsuit against Lowe's and certain affiliated companies and people about the legal claim settled in this Settlement Agreement if it is approved. It also means that all of the Court's orders will apply to you and legally bind you.

As part of the Settlement, the Class Representatives have agreed to dismiss all claims of the members of the Settlement Class relating to any and all claims that Lowe's violated 15 U.S.C. § 1681b(b)(3) of the Fair Credit Reporting Act or similar State laws. This means that all persons who do not opt out of the Settlement will be barred from bringing such claims on their own.

8. HOW DO I GET OUT OF THE SETTLEMENT?

If you don't want to participate in this Settlement, but you want to keep the right to sue or continue to sue Lowe's on your own about the legal claims released in this Settlement, then you must take steps to get out. This is called excluding yourself, and is sometimes referred to as opting out of the Class.

To exclude yourself from the Settlement, you must complete and return the enclosed Request For Exclusion ("Opt Out") Form or send a letter by mail saying that you want to be excluded from the Settlement. If you send a letter, be sure to include your name, address, telephone number, your signature, the last four digits of your Social Security Number and refer to the case -- *Brown, et al. v. Lowe's Companies, Inc.*, Case No. 5:13-CV-00079-RLV-DSC. You must mail your completed Request For Exclusion ("Opt Out") Form or letter exclusion request to the Claims Administrator postmarked no later than October 10, 2016 to:

Lowe's Class Action Settlement
c/o Settlement Administrator
PO Box 23678
Jacksonville, FL 32241-3678

You cannot exclude yourself on the phone or by e-mail. If you ask to be excluded, you will not get any of the Settlement benefits, and you cannot object to the Settlement. You will also not be legally bound by anything that happens in this Settlement. You may be able to sue (or continue to sue) Lowe's in the future.

9. IF I EXCLUDE MYSELF, CAN I GET BENEFITS FROM THIS SETTLEMENT?

No. If you exclude yourself, you cannot seek benefits under the Settlement. But, you may sue, continue to sue, or be part of a different lawsuit against Lowe's.

10. DO I HAVE A LAWYER IN THE CASE?

The Court has appointed the law firms of Caddell & Chapman, Consumer Litigation Associates, P.C., O'Toole, McLaughlin, Dooley & Pecora, Co., LPA, Lyngklip & Associates Consumer Law Center, PLC, Sellers, Hinshaw, Ayers, Dortch & Lyons, P.A., Wenzel, Fenton, Cabassa, P.A., and Wallace & Graham, P.A. to represent you and the Class. These lawyers are called Class Counsel. More information about these law firms, their practices, and their lawyers' experience is available at: www.LowesFCRASettlement.com.

You will not be charged for these lawyers. If you want to be represented by your own lawyer, you may hire one at your own expense.

11. HOW WILL THE LAWYERS BE PAID?

The attorneys who brought the cases on your behalf are requesting attorney's fees and costs in the amount up to one third of the maximum settlement amount as defined in the settlement agreement. The request for attorneys' fees and costs must be approved by the Court. The Class Representatives will also seek compensation for their efforts in the amount of \$5,000 each, which must be approved by the Court. Lowe's will pay the fees and expenses that the Court awards, and Lowe's has agreed not to oppose these requests for fees and expenses. Lowe's will also pay the costs to administer the Settlement.

12. HOW DO I OBJECT TO THE SETTLEMENT?

If you stay in the Class, you can object to the Settlement if you don't like any part of it. You can give reasons why you think the Court should not approve it. The Court will consider your views.

To object, you must send a letter saying that you object to the Settlement in *Brown, et al. v. Lowe's Companies, Inc.*, Case No. 5:13-CV-00079-RLV-DSC. Be sure to include your name, address, telephone number, your signature, and the reasons you object to the Settlement. You must also indicate whether you, or your own lawyer, intend to appear at the Final Fairness Hearing. If your own

lawyer intends to appear at the Hearing, he or she must file a written Notice of Appearance of Counsel with the Clerk of Court no later than October 24, 2016, that includes the full caption and case number of each previous class action case in which that lawyer has represented an objector.

If you submit your objection through your own lawyer, your submission must include, in addition to the information above, (a) the identity and number of the Class Members represented by your lawyer; (b) the number of such represented Class Members who have opted out of the Class; and (c) the number of such represented Class Members who have remained in the Settlement Class and have not objected.

Mail your objection to these three different places so that they are received no later than October 10, 2016:

<i>To the Court:</i>	<i>To Class Counsel:</i>	<i>To Defense Counsel:</i>
Clerk of Court United States District Court Western District of North Carolina Charles R. Jonas Federal Building 401 West Trade Street, Room 210 Charlotte, NC 28202	Consumer Litigation Associates, P.C. Attn: Leonard Bennett 763 J. Clyde Morris Blvd. 1-A Newport News, VA 23601	Hunton & Williams LLP Attn: Robert T. Quackenboss 2200 Pennsylvania Avenue, NW Washington, DC 20037

13. WHEN AND WHERE WILL THE COURT DECIDE WHETHER TO APPROVE THE SETTLEMENT?

The Court will hold a hearing to decide whether to approve the Settlement. You may attend and you may ask to speak, but you don't have to.

The Court will hold a Fairness Hearing on October 31, 2016, at 3:00 p.m. at the United States District Court for the Western District of North Carolina, United States Federal Courthouse located at 200 West Broad Street, Statesville, NC 28677, to consider whether the Settlement is fair, reasonable and adequate. If there are objections, the Court will consider them. The Court will listen to people who have asked to speak at the hearing. The Court may also decide how much to pay Class Counsel. After the hearing, the Court will decide whether to approve the Settlement. We do not know how long these decisions will take. The hearing may be continued without further notice.

14. DO I HAVE TO COME TO THE HEARING?

No. Class Counsel will answer questions the Court may have. But you are welcome to come at your own expense. If you send a written objection, you don't have to come to Court to talk about it. As long as you mailed your written objection on time, the Court will consider it. You may also pay your own lawyer to attend.

15. MAY I SPEAK AT THE HEARING?

You may ask the Court for permission to speak at the Fairness Hearing. To do so, you must state that in your objection, as noted in Question 12 above. You cannot speak at the hearing if you excluded yourself.

16. HOW DO I GET MORE INFORMATION?

You may also visit the website www.LowesFCRASettlement.com where updates, documents and other information regarding the case will be available. You can also call the Claims Administrator toll-free at (800) 290-3701 to ask questions and get more information. You can also write to them by regular mail at their address as follows: Lowe's Class Action Settlement, c/o Settlement Administrator, PO Box 23678, Jacksonville, FL 32241-3678.

You may speak to one of the lawyers representing you by calling 757-930-3660 or by e-mail to: Lowes@clalegal.com.

DO NOT ADDRESS ANY QUESTIONS ABOUT THE SETTLEMENT TO THE CLERK OF THE COURT, THE JUDGE, OR TO LOWE'S OR TO ITS ATTORNEYS.

THEY ARE NOT PERMITTED TO ANSWER YOUR QUESTIONS.