

If you applied to use Yapstone’s payment processing platform, your rights may be affected and you could get benefits from a class action settlement.

A federal court authorized this Notice. It is not a solicitation from a lawyer.

- A Settlement has been reached with Yapstone Holdings, Inc., formerly known as Yapstone, Inc., (“Yapstone”) in a class action lawsuit related to its discovery that personally identifiable information (“PII”) of some users may have been exposed through unsecured URLs between July 15, 2014 and August 5, 2015 (the “Incident”). Yapstone sent potentially affected users a written notice of the Incident in September 2015 (the “Incident Notices”).
- You may be included in this Settlement and eligible for benefits if you received an Incident Notice from Yapstone.
- Your rights are affected whether you act or don’t act. Read this Notice carefully.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
SUBMIT A CLAIM FORM DEADLINE: OCTOBER 10, 2017	This is the only way for qualifying users to receive twelve months of Experian ProtectMyID [®] services paid for by Yapstone. If you submit a Claim Form, you will give up the right to sue Yapstone in a separate lawsuit about the claims this Settlement resolves.
ASK TO BE EXCLUDED DEADLINE: MAY 30, 2017	This is the only option that allows you to sue, continue to sue, or be part of another lawsuit against Yapstone related to the legal claims this Settlement resolves. However, you will give up the right to get benefits from this Settlement.
OBJECT TO THE SETTLEMENT DEADLINE: MAY 30, 2017	If you do not exclude yourself from the Settlement, you may object to it by writing to the Court about why you don’t like the Settlement.
GO TO A HEARING ON AUGUST 4, 2017	You may object to the Settlement and ask the Court for permission to speak at the Fairness Hearing about your objection.
DO NOTHING	Unless you exclude yourself, you are automatically part of this Settlement. If you do nothing, you will not get any benefits from this Settlement and you will give up the right to sue, continue to sue, or be part of another lawsuit against Yapstone about the legal claims resolved by this Settlement.

- These rights and options—**and the deadlines to exercise them**—are explained in this Notice.
- The Court in charge of this case still has to decide whether to approve the Settlement.

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BASIC INFORMATION

1. Why was this Notice issued?

A federal court authorized this Notice because you have a right to know about the proposed Settlement of this class action and about all of your options before the Court decides whether to grant final approval of the Settlement. This Notice explains the lawsuit, the Settlement, your legal rights, what benefits are available, and who can get them.

Judge Jeffrey S. White of the United States District Court for the Northern District of California is overseeing this class action. The case is known as *In re Yapstone Data Breach*, Case No. 4:15-cv-04429 (the “Consumer Action”). The people that filed this lawsuit are called the “Plaintiffs” and the company they sued, Yapstone Holdings, Inc., is called the “Defendant.”

2. What is this lawsuit about?

Yapstone discovered that certain PII of its users may have been exposed through unsecured online unique resource locators (“URLs”), or web addresses, when users submitted applications to use its payment processing platform. PII including the name, address, date of birth, and bank account information—and in some cases, social security numbers, driver’s license numbers, and/or passport numbers, if provided by the applicant—may have been exposed between July 15, 2014 and August 5, 2015. In September 2015, Yapstone sent Incident Notices to potentially affected users to notify them of the Incident and offered two years of complimentary credit protection and fraud resolution. Plaintiffs claim that Yapstone maintained inadequate data security practices, delayed in notifying users of the Incident, violated various state statutes, breached implied contracts, and unfairly profited from users. Yapstone denies all of the allegations made in the lawsuit, and contends there is no evidence of actual extraction or misuse of the data at issue.

3. Why is this case a class action?

In a class action, one or more people called Class Representatives or Plaintiffs (in this case, Jonathan Koles, Christopher Bonnema, Daniel Adams, James Mitchell, and Robert McGuire) sue on behalf of other people with similar claims. The people with similar claims are called the Class or Class Members. One court resolves the issues for all Class Members, except for those who exclude themselves from the Class.

4. Why is there a Settlement?

The Court did not decide in favor of the Plaintiffs or Defendant. Instead, both sides agreed to a settlement (the “Settlement”). This way, they avoid the cost and burden of a trial and the people potentially affected can get benefits. The Class Representatives and their attorneys think the Settlement is best for all Settlement Class Members.

WHO IS INCLUDED IN THE SETTLEMENT

5. How do I know whether I am part of the Settlement?

If you received a notice in the mail or by email, Yapstone’s records indicate that you are included in the Settlement Class. More specifically, the Settlement Class includes all persons and entities that Yapstone sent an Incident Notice to. You are eligible to receive certain benefits from the Settlement if you were sent an Incident Notice and your social security number, driver’s license number, and/or passport number was among the PII potentially exposed, and you did not sign up for the credit protection and fraud resolution offer from Yapstone in the Incident Notice (“Redemption Claimants”).

6. Are there exceptions to being included?

Yes. The Settlement does not include any judge presiding over this matter and any members of their first degree relatives, judicial staff, and the officers and directors of Yapstone.

7. What if I am still not sure whether I am part of the Settlement?

If you are not sure whether you are included, call 1-866-664-9037 or go to www.YapstoneSettlement.com for more information.

THE SETTLEMENT BENEFITS—WHAT YOU GET IF YOU QUALIFY

8. What does the Settlement provide?

The Settlement provides credit protection services to Redemption Claimants, a *cy pres* Settlement Fund, and additional data security measures. First, Redemption Claimants may file a claim for twelve months of Experian’s ProtectMyID®

identity monitoring services. The ProtectMyID[®] services include: (a) a free Experian credit report; (b) surveillance alerts for Daily Bureau Credit Monitoring; (c) identity theft resolution and ProtectMyID[®] ExtendCARE[™]; and (d) one million dollars in identity theft insurance. Second, a \$120,000 Settlement Fund has been established and will be distributed, equally, to two non-profit organizations: Public Justice (www.publicjustice.net) and the UC Berkeley School of Information, Center for Long-Term Cybersecurity (<https://cltc.berkeley.edu>). Finally, Yapstone has agreed to implement certain data security measures, including expedited compliance with certain security standards, designation of a Chief Information Security Officer, certain risk assessment and monitoring procedures, continued updates regarding its privacy policy, and education and training of its workforce on the importance of the privacy and security of the Settlement Class Members' PII.

HOW TO GET SETTLEMENT BENEFITS—SUBMITTING A CLAIM FORM

9. How do I get benefits?

To receive ProtectMyID[®] services from Yapstone, Redemption Claimants must submit a Claim Form online or by mail by October 10, 2017. If you have your Claim ID and PIN, you can submit your claim online at the case settlement website, www.YapstoneSettlement.com. You can also download a claim form from the website and submit it by mail by October 10, 2017. Claim forms are also available by calling 1-866-664-9037, or by writing to the Settlement Administrator at In re Yapstone Data Breach Settlement Administrator, P.O. Box 43034, Providence, RI 02940-3034.

10. When would I receive my benefits?

The Court will hold a Fairness Hearing on **August 4, 2017** to decide whether to grant final approval of the Settlement. If the Court approves the Settlement, there may be appeals. It is always uncertain whether appeals will be filed and, if so, how long it will take to resolve them. Settlement benefits will be provided as soon as possible, if and when the Court grants final approval to the Settlement and after any appeals are resolved.

11. What if my name or address changes after I submit a Claim Form?

If your name or address needs to be corrected, you must send a letter to the Settlement Administrator at *In Re Yapstone Data Breach* Settlement Administrator, P.O. Box 43034, Providence, RI 02940-3034.

12. What rights am I giving up to stay in the Settlement Class?

Unless you exclude yourself, you are staying in the Settlement Class. If the Settlement is approved and becomes final, all of the Court's orders will apply to you and legally bind you. You won't be able to sue, continue to sue, or be part of any other lawsuit against Yapstone about the issues in this case, but you will be able to submit a Claim Form to receive benefits from this Settlement if you qualify as a Redemption Claimant. The rights you are giving up are called Released Claims.

13. What are the Released Claims?

If and when the Settlement becomes final, Settlement Class Representatives and all Settlement Class Members who do not timely and properly exclude themselves from the Settlement Class, and each of their respective heirs, assigns, beneficiaries, and successors, will permanently release the Released Parties from any and all liabilities, rights, claims, actions, causes of action, demands, damages, penalties, costs, attorneys' fees, expenses losses, and remedies, whether known or unknown, existing or potential, suspected or unsuspected, liquidated or unliquidated, legal, statutory, or equitable, that result from, arise out of, are based upon, or relate to the Incident that were or could have been alleged in the Consumer Action, including, without limitation, any claims, actions, causes of action, demands, damages, penalties, losses, or remedies relating to, based upon, resulting from, or arising out of: (1) any alleged theft, exposure or disclosure of Settlement Class Members' PII; (2) Yapstone's maintenance and storage of Settlement Class Members' PII; (3) Yapstone's information security policies and practices; and (4) Yapstone's Incident Notice to Settlement Class Members, and its handling of notices during that period.

"Released Parties" means Yapstone and Yapstone's enterprise and consumer customers involved in the Incident (e.g., Homeaway) and each of their present and former parents, subsidiaries, divisions, affiliates, in addition to their business partners and clients (e.g. VRBO/Homeaway), predecessors, successors, and assigns, and the present and former directors, officers, employees, agents, insurers, shareholders, attorneys, advisors, consultants, representatives, partners, joint venturers, independent contractors, predecessors, successors, and assigns of each of them.

The specific claims you will be releasing, including the provisions of California Civil Code § 1542, are described in paragraphs 66–71 of the Settlement Agreement, available at www.YapstoneSettlement.com.

THE LAWYERS REPRESENTING YOU

14. Do I have a lawyer in this case?

Yes. Judge White appointed Tina Wolfson and Robert Ahdoot of Ahdoot & Wolfson, PC as Class Counsel to represent you and other Settlement Class Members. 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.

15. How will the lawyers be paid?

Class Counsel will ask the Court for attorneys' fees, costs, and expenses of up to \$300,000, and \$2,000 in Service Awards to each of the five Class Representatives. The Court may award less than these amounts. All of these amounts, as well as the costs of administering the Notice and claims program, will be paid separately by Yapstone.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you want to keep the right to sue or continue to sue Yapstone about the legal claims in this case, and you do not want to receive the ProtectMyID[®] services provided by this Settlement, you must take steps to get out of the Settlement. This is called excluding yourself or opting out of the Settlement.

16. How do I get out of the Settlement?

To exclude yourself from the Settlement, you must mail a written request for exclusion to the Settlement Administrator. Your letter must include: (1) your full name; (2) your email address and current mailing address; (3) a statement indicating you want to be excluded from the Settlement Class, do not wish to be a Settlement Class Member, and elect to be excluded from any judgment entered in connection with this Settlement; (4) the name and number of this case, *In re Yapstone Data Breach*, Case No. 4:15-cv-04429; and (5) your signature. Your request for exclusion must be mailed to the Settlement Administrator at the address below and postmarked no later than **May 30, 2017**:

In re Yapstone Data Breach
Settlement Administrator
P.O. Box 43034
Providence, RI 02940-3034

17. If I exclude myself, can I still get benefits from this Settlement?

No. If you exclude yourself, you are telling the Court that you don't want to be part of the Settlement. You can only receive the ProtectMyID[®] services if you stay in the Settlement (*i.e.* do not exclude yourself), are a Redemption Claimant and file a Claim Form.

18. If I do not exclude myself, can I sue Yapstone for the same claims later?

No. Unless you exclude yourself, you are giving up the right to sue Yapstone and the Released Parties for the legal claims that this Settlement resolves. You must exclude yourself from *this* lawsuit to start or continue with your own lawsuit or be part of any other lawsuit against Yapstone or any of the Released Parties about the legal claims resolved by this Settlement.

OBJECTING TO THE SETTLEMENT

You can tell the Court if you don't agree with the Settlement or any part of it.

19. How do I tell the Court that I do not like the Settlement?

If you are a Settlement Class Member, you can object to the Settlement if you do not like it or a portion of it. You can give reasons why you think the Court should not approve it. The Court will consider your views. The Court can only approve or reject the Settlement. It cannot make changes to the terms of the Settlement. To object, you must submit a written objection to the Court that includes: (1) your full name, address, and telephone number; (2) the name, address and telephone number of the attorney representing you in your objection, if applicable; (3) the case name and number, *In re Yapstone Data Breach*, Case No. 4:15-cv-04429; (4) the reasons why you object to the Settlement; (5) a statement indicating whether you and/or your attorney intend to appear at the Court's Fairness Hearing and the amount of time requested for speaking; and (6) your signature.

Your objection must be filed with the Court electronically or in person at any location of the U.S. District Court for the

Northern District of California by **May 30, 2017** or mailed to the Class Action Clerk, U.S. District Court for the Northern District of California, 1301 Clay Street, Oakland, California 94612, postmarked by **May 30, 2017**.

20. May I come to Court to speak about my objection?

Yes. You or your attorney may speak at the Fairness Hearing about your objection. To do so, your objection must include the information required above and be postmarked or filed by **May 30, 2017**.

21. What is the difference between objecting to the Settlement and asking to be excluded from it?

Objecting is simply telling the Court that you don't like something about the Settlement. You can object only if you remain a member of the Settlement Class (that is, do not exclude yourself). Excluding yourself is telling the Court that you don't want to be part of the Settlement. If you exclude yourself, you cannot object because the Settlement no longer affects you.

THE COURT'S FAIRNESS HEARING

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.

22. When and where will the Court decide whether to approve the Settlement?

The Court will hold a Fairness Hearing at **9:00 a.m. on August 4, 2017** at the U.S. District Court for the Northern District of California, 1301 Clay Street, Oakland, California 94612. **The date of this Hearing may change without further notice.** Settlement Class Members should check the Settlement Website and the Court docket in this case through the Court's Public Access to Court Electronic Records (PACER) system at <http://ecf.cand.uscourts.gov> to confirm that the date of the Fairness Hearing has not been changed. At this hearing, the Court will consider whether the Settlement is fair, reasonable and adequate. It will also consider whether to approve Class Counsel's request for an award of attorneys' fees, expenses, and costs (up to \$300,000), as well as Service Awards for each of the five Class Representatives (up to \$2,000 for each Class Representative). If there are objections, the Court will consider them. Judge White will listen to people who have asked to speak at the hearing (*see* Question 20 above). After the hearing, the Court will decide whether to approve the Settlement.

23. Do I have to come to the hearing?

No. Class Counsel will answer any questions Judge White may have. However, you are welcome to come to the hearing at your own expense. If you send an objection, you do not 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, but that is not necessary.

24. May I speak at the hearing?

Yes. You may ask the Court for permission to speak at the Fairness Hearing (*see* Question 20 above).

IF YOU DO NOTHING

25. What happens if I do nothing at all?

If you are a member of the Settlement Class and you do nothing, you will give up the rights explained in Questions 12–13, including your right to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against Yapstone and the Released Parties about the legal issues in this case. In addition, if you are a Redemption Claimant, you will not receive the twelve months of ProtectMyID[®] services available as a benefit of this Settlement.

GETTING MORE INFORMATION

26. How do I get more information?

This Notice summarizes the proposed Settlement. Complete details are provided in the Settlement Agreement. The Settlement Agreement and other related documents are available at www.YapstoneSettlement.com. Additional information is also available by calling 1-866-664-9037 or by writing to *In re Yapstone Data Breach* Settlement Administrator, P.O. Box 43034, Providence, RI 02940-3034, or by contacting Class Counsel at 1-888-333-8996. Publicly-filed documents can also be obtained by visiting the office of the Clerk of the United States District Court for the Northern District of California, at 1301 Clay Street, Oakland, CA 94612, between 9:00 a.m. and 4:00 p.m., Monday through Friday, excluding Court holidays, or by reviewing the Court's online docket on the Court's Public Access to Electronic Records

(PACER) system at <http://ecf.cand.uscourts.gov>. Please do not telephone the Court or the Court Clerk's Office to inquire about this Settlement or the Claim Process.