



# Exhibit 1

**If telemarketers or Internet marketers from the companies listed below withdrew money from your bank account or you incurred charges as a result, you may get money from a class action settlement.**

A proposed class action settlement has been reached in *Reyes v. Zions First National Bank*, Case No. 10-cv-0345, pending in federal court in the Eastern District of Pennsylvania. The Plaintiff alleged that between October 2006 and March 2010, Zions First National Bank, NetDeposit, LLC, MP Technologies d/b/a Modern Payments and Teledraft, Inc., violated federal law by initiating debits on consumers' accounts on behalf of allegedly fraudulent entities. The Zions Defendants deny Plaintiff's allegations, deny any wrongdoing, and have agreed to settle to avoid the uncertainty, expense and burden of litigation.

**Who is a class member?**

You may be a class member if you received an ACH debit entry or remotely-created check draft on your bank accounts on behalf of the merchants identified below, and/or if you incurred bank charges as a consequence of such ACH debit entries or remotely-created check drafts.

The merchants include: Physician Health Services, LLC d/b/a Health Benefits Online; Health Management LLC d/b/a National Healthcare Solutions and National Health Net; Physician Health Systems, Inc. d/b/a Health Benefits Online; Market Power Marketing Solutions; Vexeldale LLC & Sourdale LLC d/b/a Zaazoom, cardsupportsite.com, Get Your Credit Report Now, Payday Loan Resources, www.pdloancs.com, PDCustserv.com, PayDLCS, Identity Theft Protection, www.IDtheCS.com; Idcustserv.com, IDprocs.com; Low Pay, Inc. d/b/a LPC Inc., mylpcard.com; RxSmart d/b/a Calivada Marketing; Group One Networks d/b/a US Gold Line, My Online Credit Store, Ecredit, Credit Line Gold Card, 1st Credit Improve, Fast Financial Coach; and Platinum Benefits Group.

**What does the settlement provide?**

A \$37,500,000 settlement fund will be established to pay class members based on the amounts taken from their accounts, and to pay the costs of notice and distribution, Plaintiff's attorneys' fees and expenses, and a service award to the individual plaintiff who represented the class. For most class members, money will be distributed directly into their bank accounts or by check without the need to file a claim. (You may update your bank account and address information as described below.) The settlement provides for an additional fund of up to \$250,000 to cover claims for consumers who were debited by Teledraft, Inc. on behalf of companies using the names IDCustServ.com, IDProcs.com, IDtheCS.com, PDloancs.com, PDCustserv.com, and PayDLCS.com. If the total value of these claims exceeds \$250,000.00, they will be covered by the common fund.

### **What are my options?**

You may exclude yourself from the settlement. If you do so, you will not receive a payment, but you will keep your right to sue regarding these claims. You must exclude yourself by November 1, 2016. You also have the right to stay in the settlement and object to any part that you do not agree with. You must send your objection to the Court by November 1, 2016. For more information on how to exclude yourself or object, visit [www.telemarketingsettlement.com](http://www.telemarketingsettlement.com) or call 1------. If you do nothing, you will receive the full benefits of the Settlement and you will be bound by the decision of the Court and will give up your rights to sue about these claims.

The Court will hold a final hearing on November 21, 2016 to decide whether to approve the settlement and any fees or awards. The motion for the expenses, fees, and awards will be posted on the settlement website after it is filed. You may appear at this hearing, but you don't have to.

This is only a summary. For more information, including the detailed notice that explains the terms of the settlement, frequently asked questions, how to update your address or bank account information for automatic distribution, and how to file a claim, please visit [www.telemarketingsettlement.com](http://www.telemarketingsettlement.com), or call 1-----.