

# Exhibit C

## **SHORT-FORM NOTICE FOR E-MAIL AND POSTCARD**

**What Is This Notice About?** A lawsuit is pending in the Los Angeles Superior Court entitled *Lovelace v. Global Payments Inc.*, Case No. BC682608 (the “Action”) that may affect your rights. The Action claims that Educational Computer Systems, Inc. d/b/a Heartland ECSI, erroneously sued as Global Payments Inc. d/b/a Heartland ECSI (“Heartland”) charged payment-processing fees for online payments on student loans when the student loan agreements did not permit such fees. Heartland denies these claims. The Court did not rule in favor of Plaintiff or Heartland. Instead, the parties agreed to a settlement.

**Am I A Member Of The Class?** The Class includes all persons who paid a fee to Educational Computer Systems, Inc. d/b/a Heartland ECSI, for making an online payment between November 6, 2013 and December 31, 2018 and who provided a California billing address when making the payment.

**What Are The Settlement Terms?** Subject to court approval, the parties have agreed to a Settlement under which Heartland will pay a total of \$540,000. The Settlement Amount will be used to pay for notice and administration costs, Class Counsel’s attorneys’ fees and costs, and payments to the Settlement Class Representative and class members.

**What Are My Rights?** You have a choice of whether to stay in the Class or not, and you must decide this now.

1. **You Can Do Nothing.** If you wish to receive the benefits of the Settlement, you do not need to appear at the hearing or take any other action to indicate your approval. If the court approves the Settlement, you will be bound by the Settlement unless you choose to exclude yourself from the class. You will automatically receive a check from the court-approved settlement of this action unless you exclude yourself from the class.
2. **You Can “Opt Out” of the Settlement.** If you wish to exclude yourself, or “opt out” of the Settlement, you must submit your opt-out notice to the Settlement Administrator by \_\_\_\_\_, 2019. If you opt out, you are not entitled to object to the Settlement. Please visit <http://www.LovelaceSettlement.com> for additional requirements for the opt-out notice.
3. **You Can Object to the Settlement.** If you decide to remain in the Class and you wish to object to the settlement, the award of fees and costs to Class Counsel, or the payment to the Settlement Class Representative, you must submit your objection in writing to the Settlement Administrator by \_\_\_\_\_, 2019. You may hire your own lawyer; however, if you do, you will be responsible for paying that lawyer on your behalf. Timely objections to the Settlement will be considered by the Court at the Final Approval Hearing.

**Final Approval Hearing.** The Court will hold a hearing on \_\_\_\_\_, 2019, at \_\_\_\_:\_\_\_\_, before the Honorable Yvette M. Palazuelos in Department 9 of the Los Angeles Superior Court, Spring Street Courthouse, 312 North Spring St., Los Angeles, CA 90012 to determine whether the Settlement should be approved and whether the application for Class Counsel’s attorneys’ fees and incentive award to the Settlement Class Representative should be granted.

**THIS IS ONLY A SUMMARY. VISIT [HTTP://WWW.LOVELACESETTLEMENT.COM](http://WWW.LOVELACESETTLEMENT.COM)  
OR CALL \_\_\_\_-\_\_\_\_-\_\_\_\_ FOR THE FULL CLASS NOTICE AND ADDITIONAL INFORMATION.  
BY ORDER OF THE SUPERIOR COURT FOR THE COUNTY OF LOS ANGELES**

