

**UNITED STATES DISTRICT COURT FOR THE MIDDLE DISTRICT OF
FLORIDA**

**A class action settlement
involving USAA automobile insurance
may provide payments to those who qualify.**

*A court authorized this Notice.
This is not a solicitation from a lawyer.
You are not being sued.*

**If you are a Class Member, your legal rights are affected whether you act or
don't act.**

**PLEASE READ THIS NOTICE AND THE ENCLOSED CLAIM FORM
CAREFULLY. You may be eligible for a payment if you qualify and timely
submit a valid Claim Form or Electronic Claim Form. You were sent this
Notice because USAA's records show that you may have been insured by
USAA and had at least one total loss auto insurance claim during the period
October 17, 2008 through October 15, 2016, and you may not have received
the full amount of sales tax due under the terms of this settlement. If you are
eligible for payment, the settlement will provide payment to you of the amount of
sales tax that would be due upon purchase of a comparable vehicle minus the
amount paid to you for sales tax (if any) by USAA. Florida sales tax during the
relevant time period has been between 6-7.5% of the actual cash value of the
vehicle. **If you have questions, please contact the Settlement Administrator at
1-866-276-3799 or info@USAAFloridaAutoSalesTaxSettlement.com or
www.USAAFloridaAutoSalesTaxSettlement.com. Please do not contact
USAA regarding this settlement. If you contact USAA regarding the
settlement, they will refer you to the Settlement Administrator.****

This Notice provides information about a proposed settlement in a class action lawsuit concerning whether USAA insurance companies United Services Automobile Association, USAA Casualty Insurance Company, Garrison Property and Casualty Insurance Company and USAA General Indemnity Company (collectively, "USAA") have properly included sales tax when paying claims for Total Losses under Automobile Insurance Policies in the State of Florida. USAA denies any wrongdoing.

QUESTIONS? CALL 1-866-276-3799 TOLL-FREE, OR VISIT www.USAAFloridaAutoSalesTaxSettlement.com
PARA UNA NOTIFICACIÓN EN ESPAÑOL, LLAMAR 1-866-276-3799
O VISITAR www.USAAFloridaAutoSalesTaxSettlement.com

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
SUBMIT A CLAIM FORM	The only way to get a payment under the settlement.
EXCLUDE YOURSELF	Get no payment. This is the only option that allows you to ever be a part of any other lawsuit against the Defendants about the legal claims in this case.
OBJECT	Write to the Court about why you don't like the settlement.
GO TO A HEARING	Ask to speak in Court about the fairness of the settlement.
DO NOTHING	Get no payment. Give up rights.

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 this settlement. Payments will be made if the Court approves the settlement and after any appeals are resolved. Please be patient.

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BASIC INFORMATION

1. Why was this Notice issued?

The Court authorized this Notice because you have a right to know about a proposed settlement of this class action, including the right to make a claim for monetary payment, and about all of your options, before the Court decides whether to give “final approval” to the settlement. If the Court approves the parties’ Class Action Settlement Agreement (“Settlement Agreement”), and after any objections and appeals are resolved, payments will be made to those who qualify and submit a valid claim.

This Notice explains the lawsuit, the settlement, your legal rights, what benefits are available under the settlement, who is eligible for them, and how to get them.

Judge Timothy J. Corrigan of the United States District Court for the Middle District of Florida is overseeing this class action. This case is known as *Chantal Bastian et al. v. United Services Automobile Association et al.*, Case No. 3:13-cv-001454-J-32MCR. The persons who sued are called the Plaintiffs, and the companies they sued are called the Defendants.

2. Which USAA companies are part of the settlement?

This settlement includes United Services Automobile Association, USAA Casualty Insurance Company, Garrison Property and Casualty Insurance Company and USAA General Indemnity Company. This Notice also sometimes refers to these USAA companies as “USAA” or “Defendants.”

3. What is this lawsuit about?

The lawsuit claims that USAA or persons acting on its behalf improperly failed to include the appropriate amount of sales tax when making some Actual Cash Value Payments, in adjusting claims for Total Losses under Florida Automobile Insurance Policies, during the period from October 17, 2008 through October 15, 2016.

USAA maintains that it complied with the terms of the insurance policies and applicable law. USAA has denied all allegations that it acted wrongfully or unlawfully.

4. What is a Total Loss?

A Total Loss is a vehicle damaged in an accident that USAA has determined to be a total loss and for which it has issued an Actual Cash Value Payment. One reason why USAA determines that a vehicle is a total loss is if the cost to repair the vehicle would be greater than its actual cash value minus its salvage value after the loss. A vehicle that is a Total Loss often is referred to as a “totaled vehicle.”

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5. What is an Actual Cash Value Payment?

An Actual Cash Value Payment means a payment made by USAA under a Florida Automobile Insurance Policy that was based on an estimate of the amount that it would cost, at the time of loss, to buy a comparable vehicle, i.e., a vehicle of the same make, model, model year, body type, and options with substantially similar mileage and physical condition, minus any applicable deductible. USAA's records reflect that you likely received an Actual Cash Value Payment on a Total Loss vehicle, but the records maintained by USAA on your claim have not yet been reviewed to determine whether USAA included or did not include payment for sales tax.

6. What is a Florida Automobile Insurance Policy?

A Florida Automobile Insurance Policy is a Florida policy of insurance issued by a Defendant, in effect during the Class Period, providing first-party physical damage coverage for a private passenger automobile.

7. Why is this a class action?

In a class action lawsuit, one or more people called "Class Representatives" (in this case, Chantal Bastian, William Laker, Oliver Sutton, Ryann Love and Terry Smith) sue on behalf of people who have similar claims. The people together are a "Class" or "Class Members." One court resolves the issues for everyone in the Class, except for those people who choose to exclude themselves from the Class.

8. Why is there a settlement?

The Court did not reach a judgment in favor of Plaintiffs or Defendants. Instead, both sides agreed to a settlement. That way, they avoid the risk and cost of a trial, and the people affected will get compensation. The Class Representatives and Class Counsel think that the settlement is in the best interests of the Class and that the settlement is fair, adequate, and reasonable.

WHO IS IN THE SETTLEMENT

To see if you are eligible under this settlement, you first have to decide if you are a member of the Class explained below.

9. How do I know if I am an eligible Class Member and part of the settlement?

USAA's records indicate that you likely are a member of the class and that you may be eligible for payment. The Class includes everyone who is, or was, insured under a Florida Automobile Insurance Policy issued by USAA that:

- suffered one or more Total Losses to their vehicles during the period from October 17, 2008 through October 15, 2016 that was determined to be covered by USAA;

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- received from USAA an Actual Cash Value Payment(s); and

See Question 10, below, for exceptions to the Class definition. Also, a complete definition of the Settlement Class can be found at Paragraph 36 of the Settlement Agreement (available at www.USAAFloridaAutoSalesTaxSettlement.com).

10. Are there exceptions to being included?

You are not included in the settlement if (i) you filed a lawsuit against USAA relating to payment or handling of the Total Loss claim that would otherwise be the subject of your claim in this settlement; (ii) you asserted any claims relating to your Total Loss claim that would otherwise be the subject of your claim in this settlement, for which USAA received an executed release; or (iii) you are a present or former officer and/or director of USAA, the Neutral Evaluator, Class Counsel, a Judge of the Court, or Defendants’ counsel of record.

11. Understanding Class Membership

USAA’s general practice with respect to paying claims for Total Losses of vehicles in Florida during the applicable time period was to pay sales tax on the claim only if the USAA member (policyholder) purchased a replacement vehicle and paid sales tax on the replacement vehicle. USAA would pay the lesser of the sales tax on the insured (damaged) vehicle as compared to the sales tax paid on the replacement vehicle. If you purchased a replacement vehicle that was equal to or greater than the value of your insured (damaged) vehicle, and notified USAA of that purchase and submitted information concerning the amount of tax paid, USAA may have paid you the full amount of sales tax, and you may not be entitled to any payment in this settlement. Otherwise, if you had a claim for a Total Loss of your vehicle and you did not replace your vehicle or you did not tell USAA you replaced your vehicle, or you replaced your vehicle with a vehicle that was less expensive than the Actual Cash Value of your damaged vehicle, you may be entitled to payment for sales tax, in whole or in part, in this settlement. If you are unsure or do not remember whether sales tax was paid on your claim, you may submit a Claim Form and USAA will review its records to determine what, if any, amounts you are entitled to under this settlement.

This series of questions may also help you determine if you are a Class Member. Please answer all of the questions in order.

Question	Yes or Not Sure	No
Do you or did you have a Florida Automobile Insurance Policy from United Services Automobile Association, USAA Casualty Insurance Company or USAA General Indemnity Company?	Continue to next question.	You are not a Class Member.

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Did you have a Total Loss of a vehicle that was covered under a Florida Automobile Insurance Policy issued by one of the USAA companies listed above, and occurred during the period from October 17, 2008 through October 15, 2016?	Continue to next question.	You are not a Class Member.
Did you receive an Actual Cash Value Payment from USAA for your claim?	Continue to next question.	You are not a Class Member.
Question	Yes	No or Not Sure
Did you file a lawsuit against USAA relating to payment or handling of the Total Loss claim that would be the subject of your claim in this settlement?	You are not a Class Member.	Continue to next question.
Did you provide an executed release to USAA for your claim that would be the subject of your claim in this settlement?	You are not a Class Member	You could be a Class Member.

12. I'm still not sure if I am included?

If you are still not sure whether you are included, you can get free help. You can call the Settlement Administrator toll-free at 1-866-276-3799; send an e-mail to info@USAAFloridaAutoSalesTaxSettlement.com; or visit www.USAAFloridaAutoSalesTaxSettlement.com for more information. Or you can fill out and return the Claim Form enclosed with this Notice or the Electronic Claim Form available at www.USAAFloridaAutoSalesTaxSettlement.com to see if you qualify. **Questions about the settlement should be directed to the Settlement Administrator. You should NOT contact USAA to ask questions about the settlement or about the payments made on your claim.**

There will be no penalty if you submit a Claim Form or Electronic Claim Form in good faith and it is later determined that you are not eligible to be included.

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THE SETTLEMENT BENEFITS – WHAT YOU GET IF YOU QUALIFY

13. What does the settlement provide?

The settlement will pay to compensate eligible Class Members for Defendants' alleged improper failure, in making some Actual Cash Value Payments on Total Loss vehicles, to include the full amount of sales tax that would be paid if purchasing a vehicle comparable to the damaged vehicle, plus 8% of that amount. See Question 15 below for further details. The total cash benefit available to Settlement Class Members exceeds \$34 million. Defendants also have agreed to additional relief from which you may benefit. The Settlement benefits are described in further detail in the Settlement Agreement, which is available at www.USAAFloridaAutoSalesTaxSettlement.com.

14. How do I qualify for a payment?

If you submit a Claim Form, USAA will review its records to determine whether you qualify for a payment. You may qualify for a payment if (i) you suffered a Total Loss to your vehicle during the period from October 17, 2008 through October 15, 2016 that resulted in an Actual Cash Value Payment by USAA under a Florida Automobile Insurance Policy; and (ii) you did not receive, as part of your payment(s) from USAA, an amount equal to the amount of sales tax that you would have paid if you had purchased a vehicle comparable to your damaged vehicle.

15. How much will payments be?

Eligible Class Members will receive a payment calculated by: (1) determining the Full ACV Sales Tax for the vehicle that was a Total Loss; subtracting (2) any amount of sales tax that was included in any prior payment made by USAA on the claim; and then adding (3) an additional amount of eight percent (8%) of the amount calculated by subtracting the amount in part (2) from the amount in subpart (1). For example, if the Full ACV Sales Tax was \$600.00 and a prior payment included \$200.00 for sales tax, the Eligible Class Member will receive a payment of \$432.00, calculated as follows:

Full ACV Sales Tax = \$600

Prior sales tax payment = \$200

$\$600 - \$200 = \$400$

$\$400 \times 8\% = \32

Amount paid to Eligible Class Member = $\$400 + \$32 = \$432$.

Not every person receiving this Notice and submitting a completed a Claim Form or Electronic Claim Form will receive a payment. If USAA already paid the Full ACV Sales Tax on your claim, you will not receive any payment as a result of this settlement.

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Plaintiffs' Counsel has calculated that approximately 70% of claimants did not receive the full sales tax amount and for those claimants has estimated that the average amount that may be claimed in this settlement is more than \$450. Plaintiffs' Counsel has further calculated that approximately 30% of claimants may have already received the full sales tax amount from USAA and may not be eligible to recover any payment in this settlement.

"Full ACV Sales Tax" means the amount of sales tax that would be paid upon purchase, in the state and county where you had your principal residence at the time of the Total Loss, of a comparable vehicle, i.e., a vehicle of the same make, model, model year, body type, and options with substantially similar mileage and physical condition as the vehicle which suffered the Total Loss. Where the Actual Cash Value Payment made by USAA was based upon a market valuation report prepared by CCC Information Services, Inc., the amount of sales tax shown on that report will be the Full ACV Sales Tax for purposes of this settlement, unless the amount of sales tax shown on that report is clearly erroneous.

HOW YOU GET A PAYMENT – SUBMITTING A CLAIM FORM

16. How can I get a payment?

To be eligible to receive a payment, you must mail in a valid and timely Claim Form or submit an Electronic Claim Form on the Internet at www.USAAFloridaAutoSalesTaxSettlement.com.

1. To Submit Your Claim by Mail:

A paper Claim Form is included in this mailing and titled "CLAIM FORM." You may also get a paper Claim Form on the Internet at www.USAAFloridaAutoSalesTaxSettlement.com, or by calling 1-866-276-3799, or by sending an e-mail to info@USAAFloridaAutoSalesTaxSettlement.com and asking for one. You should read the instructions on the Claim Form carefully and fill out the entire Claim Form. You also must sign your Claim Form under penalty of perjury.

If you have any questions relating to the claim form, you may call 1-866-276-3799 to have any questions answered.

You must mail the Claim Form **postmarked no later than November 23, 2017** to the following address:

USAA Sales Tax Settlement
c/o Dahl Administration, LLC
P.O Box 3614
Minneapolis, MN 55403-3614

Do not send a copy of the Claim Form to the Court, the Judge, or the Defendants.

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2. To Submit Your Claim Electronically at www.USAAFloridaAutoSalesTaxSettlement.com: To make a claim on the website, you must go to the website www.USAAFloridaAutoSalesTaxSettlement.com and click the “Electronic Claim Form” button. You then will be asked to enter your CLAIMANT ID and your last name or the last name of the USAA member if you are not the USAA member. Your CLAIMANT ID is at the top of the printed Claim Form enclosed in your mailing. Your CLAIMANT ID also has been emailed to you at your last known email address. If you cannot find your CLAIMANT ID, you can call 1-866-276-3799 for assistance.

After you enter your CLAIMANT ID and your last name (or the last name of the USAA member, if you are not the USAA member), you will be able to sign and submit an Electronic Claim Form electronically from the website. You should read the instructions on the Electronic Claim Form carefully and verify or fill out the entire Claim Form. You also must sign your Electronic Claim Form with your electronic signature under penalty of perjury.

If you have any questions relating to the claim form, you may call 1-866-276-3799 to have any questions answered.

The deadline to submit the Electronic Claim Form is 11:59 p.m. Eastern Standard Time on November 23, 2017. After that point in time, the Electronic Claim Form will be deactivated.

Please note that, with a few exceptions, only a Class Member can submit a Claim Form. The only exceptions are that Claim Forms may be submitted on behalf of an individual Class Member by his or her “Legally Authorized Representative.” A Legally Authorized Representative means an administrator/administratrix, personal representative, or executor/executrix of a deceased Class Member’s estate; a guardian, conservator, or next friend of an incapacitated Class Member; or any other legally appointed person or entity responsible for handling the business affairs of a Class Member. If you have a personal lawyer, your lawyer may assist you with your Claim Form, but you must sign the Claim Form, unless the lawyer is your Legally Authorized Representative.

Claim Forms or Electronic Claim Forms submitted as part of a group effort, or by or on behalf of a class of persons, are invalid and ineffective.

17. When will I get my payment?

The payments will be mailed to eligible Class Members who send in valid claim forms on time, after the Court grants “final approval” of the settlement, any appeals are resolved, and the claims administration process described in Paragraphs 76-77 of the Settlement Agreement is completed.

The Court will hold a hearing on **October 24, 2017, at 2:00 p.m.** to decide whether to approve the settlement. If the Court approves the settlement (see the section “The Court’s Fairness Hearing” below), there may be appeals. If there is an appeal, resolving it can take time. Please be patient. Please check the settlement website, www.USAAFloridaAutoSalesTaxSettlement.com

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Settlement.com, for updates and other important information about the settlement, or call 1-866-276-3799 toll-free or send an e-mail to info@USAAFloridaAutoSalesTaxSettlement.com.

18. What if I disagree with the amount of my payment?

There is a process in the settlement to resolve disagreements between you and Defendants over whether you are eligible and how much money you should get. You will get further details in the letter you receive about your claim in the settlement. See Paragraphs 76-77 of the Settlement Agreement (available at www.USAAFloridaAutoSalesTaxSettlement.com) for more information, or you can contact the Settlement Administrator at 1-866-276-3799 or info@USAAFloridaAutoSalesTaxSettlement.com.

19. What am I giving up to get a payment or stay in the Class?

Unless you exclude yourself, you are staying in the Class, and that means that you can't sue or be part of any other lawsuit against Defendants about the legal issues in this case. It also means that all of the Court's orders will apply to you and legally bind you. If you submit a Claim Form, or simply stay in the Class, you will agree to "release and discharge" USAA for any claims relating to any insufficiency in the amount of any payment for sales tax on your insured (damaged) vehicle, as described in Paragraphs 32-34, 39 and 63-64 of the Settlement Agreement.

A complete copy of the Settlement Agreement can be obtained at www.USAAFloridaAutoSalesTaxSettlement.com. The Settlement Agreement specifically describes the Released Claims in necessarily accurate legal terminology. Talk to Class Counsel (see the section on "The Lawyers Representing You") or your own lawyer if you have questions about the Released Claims or what they mean.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you don't want a payment from this settlement, but you want to keep the right to sue Defendants on your own about the legal issues in this case, then you must take steps to get out. This is called excluding yourself — or is sometimes referred to as "opting out" of the Class.

20. How do I get out of the settlement?

To exclude yourself from the settlement, you must send a letter to the Settlement Administrator by first-class mail with a clear statement that you want to be excluded from the *Bastian v. United Services Automobile Association* settlement.

Be sure to include your name, address, telephone number, and your signature. If you are sending the request to be excluded as the "Legally Authorized Representative" of a Class Member (see Question 16 above for the definition of "Legally Authorized Representative"), you must include any information or documents that confirm your appointment or status as a Legally Authorized Representative. Requests for exclusion must be submitted individually by a Class Member or his or her Legally Authorized Representative, and not on behalf of a group or class of

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persons. If you have a personal lawyer, your lawyer may assist you with your exclusion request, but you must sign the exclusion request, unless the lawyer is also your Legally Authorized Representative.

You must mail your exclusion request **postmarked no later than August 30, 2017**, to:

USAA Sales Tax Settlement
c/o Dahl Administration, LLC
P.O Box 3614
Minneapolis, MN 55403-0614

You can't exclude yourself on the phone, by e-mail, or on the website. If you ask to be excluded, you will not get any money from the settlement, and you cannot object to the settlement or intervene in the case. You will not be legally bound by anything that happens in this lawsuit. You may be able to sue (or continue to sue) the Defendants.

21. If I don't exclude myself, can I sue the Defendants for the same thing later?

No. Unless you exclude yourself, you give up any right to sue Defendants with respect to any insufficiency in the amount of sales tax included in any payment made on your insured (damaged) vehicle. If you have a pending lawsuit, speak to your lawyer in that lawsuit immediately.

Remember, the exclusion deadline is August 30, 2017.

22. If I exclude myself, can I get a payment from this settlement?

No. If you exclude yourself, do not send in a Claim Form or Electronic Claim Form to ask for any money.

THE LAWYERS REPRESENTING YOU

23. Do I have a lawyer in this case?

The Court has appointed the following law firms to represent you and other Class Members:

Christopher B. Hall
Hall & Lampros, LLP
1230 Peachtree Street, NE
Suite 950
Atlanta, GA 30309
Tel. 404-876-8100

Tracy L. Markham
Avolio & Hanlon, P.C.
2800 N 5th Street, Suite 302
St. Augustine, FL 32084
Tel. 904-794-7005

These lawyers are called Class Counsel. You will not be charged for services performed by Class Counsel. If you want to be represented by your own lawyer, you may hire one at your own expense.

24. How will the lawyers be paid?

Class Counsel will ask the Court to approve a payment of up to \$5,100,000.00 for attorneys' fees and expenses. Class Counsel will also ask for a payment of up to \$10,000 each to Chantal Bastian, William Laker, and Oliver Sutton, and up to \$8,000 each to Ryann Love and Terry Smith, for their services as Class Representatives. The Court may award less than these amounts. Defendants have agreed not to oppose the request for fees and expenses up to these amounts. Defendants will also pay all costs to administer the settlement and the fees and costs of the Neutral Evaluator. None of these amounts will reduce the amounts distributed to eligible Class Members.

OBJECTING TO THE SETTLEMENT

If you are a Class Member and do not exclude yourself, you can tell the Court that you don't agree with the settlement or some part of it.

25. How do I tell the Court that I don't like the settlement?

If you're a Class Member (or a Class Member's Legally Authorized Representative), and you haven't excluded yourself from the settlement, you can object to the proposed settlement if you don't like it, or try to intervene in the case. However, you cannot object if you have excluded yourself. In other words, you must stay in the case as a Class Member in order to object or to intervene in the case.

You can give reasons why you think the Court should not approve the settlement. The Court will consider your views. To object, you must (a) **mail** your objection to the Settlement Administrator **and** (b) **file** it with the Court. To be timely, your objection must be mailed to the

Settlement Administrator so that it is **postmarked** by August 30, 2017, and must be **filed** with the Court by no later than August 30, 2017, at the following addresses:

Address of Settlement Administrator:

USAA Sales Tax Settlement
c/o Dahl Administration, LLC
P.O Box 3614
Minneapolis, MN 55403-0614

Address of Court:

Clerk
U.S. District Court
300 N. Hogan St.
Jacksonville, FL 32202

Note: You may mail your objection to the Court, but it must be **received** by the Court **and filed** by August 30, 2017. See Paragraphs 101-107 of the Settlement Agreement for more information on how to object to or intervene in the settlement.

Your objection must include all of the following: (a) contain a heading which includes the name of the case and case number (*Bastian v. United Services Automobile Association*, Case No. 3:13-cv-001454-J-32MCR); (b) provide your full name, address, telephone number, and signature; (c) indicate the specific reasons why you object to the settlement; (d) contain the name, address, bar number, and telephone number of your counsel, if you're represented by an attorney; if you are represented by an attorney, he/she or it must comply with all applicable rules of the Court; and (e) state whether you intend to appear at the Fairness Hearing, either in person or through counsel.

If you do intend to appear at the Fairness Hearing to object to the settlement, you must also provide with your written objection a detailed statement of the specific legal and factual basis for each objection, a list of any witnesses you may seek to call at the hearing with each witness' address and summary of the witness' testimony, a detailed description of all evidence you may seek to offer at the hearing with copies of the exhibits attached, and documentary proof of your membership in the Class. You or your lawyer may appear at the Fairness Hearing if you have filed a written objection as provided above. (See the section on the "Court's Fairness Hearing" below). If you have a lawyer file an objection for you, he or she must follow all rules of Court and you must list the attorney's name, address, bar number, and telephone number in the written objection filed with the Court.

Unless you submit a proper and timely written objection, according to the above requirements, you may not be allowed to object or appear at the Fairness Hearing, in the discretion of the Court. Furthermore, if you want to intervene as a party to the case, you must file a motion to intervene with the Court by August 30, 2017. If you fail to do so, you won't be able to intervene in the case.

Please note that any objections or motions must be submitted by an individual Class Member or his or her attorney, not as a member of a group, class, or subclass. The only exception is that an objection may be submitted on behalf of an individual Class Member by his or her Legally Authorized Representative (see Question 16 above for a definition of that term).

26. What's the difference between objecting and excluding yourself?

Objecting is simply telling the Court that you don't like something about the settlement. You can object only if you stay in the Class. Excluding yourself is telling the Court that you don't want to be part of the Class. If you exclude yourself, you have no basis to object, because the case no longer affects you. If you object, and the Court approves the settlement anyway, you will still be legally bound by the result.

THE COURT'S FAIRNESS HEARING

The Court will hold a hearing called a "Fairness Hearing" to decide whether to approve the settlement. If you have not excluded yourself from the settlement, you may attend the Fairness Hearing and you may ask to speak, but you don't have to.

27. When and where will the Court decide whether to approve the settlement?

The Court will hold a Fairness Hearing to decide whether to finally approve the proposed settlement. You may attend and you may ask to speak, but you don't have to do either one.

The Fairness Hearing will be on **October 24, 2017, at 2:00 p.m.** before Judge Timothy J. Corrigan, United States District Court for the Middle District of Florida, 300 N. Hogan Street, Jacksonville, Florida 32202.

At this hearing, the Court will consider whether the proposed settlement and all of its terms are adequate, fair, and reasonable. If there are objections, the Court will consider them. The Court may listen to people who have asked for permission to speak at the hearing and complied with the other requirements for objections explained in Question 25 above, and may also listen to others who wish to speak, in the Court's discretion. The Court may also decide how much to award Class Counsel for fees and expenses for representing the Class and whether and how much to award the Class Representatives for representing the Class.

At or after the hearing, the Court will decide whether to finally approve the proposed settlement. There may be appeals after that. We do not know how long these decisions will take.

The Court may change deadlines listed in this Notice without further notice to the Class. To keep up on any changes in the deadlines, please contact the Settlement Administrator or review the website.

28. Do I have to come to the Hearing?

No. Class Counsel will answer any questions asked by the Court. But, you are welcome to come at your own expense. If you intend to have a lawyer appear on your behalf at the final approval hearing, your lawyer must enter a written notice of appearance of counsel with the Clerk of the Court no later than August 30, 2017, and must comply with all of the requirements explained in Question 25.

If you send an objection, you don't have to come to Court to talk about it. As long as you mailed your written objection on time and complied with the other requirements for a proper objection, the Court will consider it.

29. May I speak at the Hearing?

If you submitted a proper written objection to the settlement, you or your lawyer acting on your behalf may speak at the Hearing. To do so, you must send a Notice of Intention to Appear and follow the procedures set out in Question 25. Your Notice of Intention to Appear must be mailed to the Settlement Administrator so that it is **postmarked no later than August 30, 2017**, and it must be **filed** with the Clerk of the Court by that same date. See Question 25 for the addresses. You cannot speak at the hearing if you excluded yourself.

IF YOU DO NOTHING

30. What happens if I do nothing at all?

If you do nothing, you will get no money from this settlement. And unless you exclude yourself, you won't be able to sue or be part of any other lawsuit against Defendants about the legal issues in this case, ever again.

GETTING MORE INFORMATION

31. How do I get more information about the settlement?

You may obtain additional information by

- Calling the Settlement Administrator toll-free at 1-866-276-3799 to ask questions and receive copies of documents, or e-mailing the Settlement Administrator at info@USAAFloridaAutoSalesTaxSettlement.com.
- Writing to the Settlement Administrator at the following address:

USAA Sales Tax Settlement
c/o Dahl Administration, LLC
P.O Box 3614
Minneapolis, MN 55403-0614
- Visiting the settlement website, where you will find answers to common questions about the settlement, a Claim Form, plus other information to help you.

QUESTIONS? CALL 1-866-276-3799 TOLL-FREE, OR VISIT www.USAAFloridaAutoSalesTaxSettlement.com
PARA UNA NOTIFICACIÓN EN ESPAÑOL, LLAMAR 1-866-276-3799
O VISITAR www.USAAFloridaAutoSalesTaxSettlement.com

- Reviewing legal documents that have been filed with the Clerk of Court in this lawsuit at the Court offices stated in Question 25 above during regular office hours, and also available through the Public Access to Court Electronic Records system at www.pacer.gov.
- Contacting Class Counsel listed in Question 23 above.

PLEASE DO NOT CALL THE JUDGE, THE COURT CLERK, OR USAA TO ASK QUESTIONS ABOUT THIS LAWSUIT OR NOTICE.

THE COURT WILL NOT RESPOND TO LETTERS OR TELEPHONE CALLS. IF YOU WISH TO ADDRESS THE COURT, YOU MUST FILE AN APPROPRIATE PLEADING OR MOTION WITH THE CLERK OF THE COURT IN ACCORDANCE WITH THE COURT'S USUAL PROCEDURES.