

Epiq Systems to Begin Notifying National City Bank Borrowers Eligible for Payments from the \$35 million Settlement Fund in Consumer Financial Protection Bureau and United States v. National City Bank

On September 17, 2014, Independent Settlement Administrator Epiq Systems (Epiq) will begin mailing letters to borrowers whom the United States Department of Justice and the Consumer Financial Protection Bureau (CFPB) have identified as entitled to payments from the National City Bank lending discrimination settlement fund. The letters notify recipients that they have been identified as victims, list the minimum payments they can receive, and include a response form. The deadline for returning the response form is **November 1, 2014**. Only those eligible borrowers who return their response form by November 1, 2014 will receive a payment.

Individuals with questions about the *Consumer Financial Protection Bureau and United States v. National City Bank* settlement may contact Epiq, in English or Spanish, by telephone at 1-866-523-6751 or via email at info@NationalCityConsentOrder.com

The settlement, which was approved by the U.S. District Court for the Western District of Pennsylvania, provided for an independent settlement administrator (Epiq) to contact and distribute compensation payments at no cost to borrowers whom the Department of Justice and the CFPB identify as victims of National City Bank's discrimination. Epiq's activities are overseen by the Department of Justice and the CFPB, and all of Epiq's costs and expenses will be paid by PNC Bank, which bought National City Bank in 2009.

National City Bank borrowers should treat as a scam any mailings or phone calls that tell borrowers they must pay to participate in the settlement, or contacts that do not come from Epiq related to the lending discrimination settlement. All mailings from Epiq related to the lending discrimination settlement will have the seal of the United States Department of Justice and the CFPB logo and use the return address "National City Consent Order Administrator, PO Box 4540, Portland, OR 97208-4540," and will ask victims to return response forms to that address. Any potential scams related to the National City Bank lending discrimination settlement should be reported to Epiq by telephone at 1-866-523-6751, or to the Department of Justice at 202-514-4713.

The settlement resolves the allegations of the Department of Justice and the CFPB that National City Bank engaged in a pattern or practice of discrimination against qualified African-American and Hispanic borrowers in its mortgage lending from 2002 to 2008. The complaint alleges that National City Bank violated the Fair Housing Act and the Equal Credit Opportunity Act by charging more than 75,000 African-American and Hispanic borrowers higher loan prices not based on borrower risk, but because of their race or national origin. A copy of the lending discrimination complaint against National City Bank, the approved settlement order, and additional information about fair lending enforcement by the Department of Justice, can be found on the Department's website at www.justice.gov/fairhousing.