



October 29, 2015

**SETTLEMENT NOTIFICATION:  
Massachusetts Division of Banks & Attorney General's Office Settlement With Western Sky  
Financial, LLC, CashCall, Inc. & Related Entities & Persons**

**FREQUENTLY ASKED QUESTIONS**

**How do I know if I am entitled to a refund or loan modification under the settlement?**

If you took out a loan with Western Sky Financial, LLC (you may also know it as CashCall, Inc.), you may be entitled to a partial refund or reduction in the amount that you owe.

If you are unsure if you are subject to the settlement or whether you will be eligible for a refund or qualified repayment, you may contact the Settlement Administrator, Dahl Administration, Inc., toll free at 1-866-949-5187, or visit the designated settlement website [www.masswesternskysettlement.com](http://www.masswesternskysettlement.com).

**What if I do not receive a Notice of Refund Eligibility from the Settlement Administrator regarding my refund by the December 25, 2015 date?**

The Settlement Administrator may not have your most updated contact information. Contact the Settlement Administrator, Dahl Administration, Inc., via telephone at 1-866-949-5187, via e-mail at [mail@masswesternskysettlement.com](mailto:mail@masswesternskysettlement.com) or visit the designated settlement website at [www.masswesternskysettlement.com](http://www.masswesternskysettlement.com).

**What if I believe I am entitled to a refund and have not received a Notification of Refund Eligibility?**

Collect all of your supporting documentation regarding your loan and payments made including your loan contract, cancelled checks or other evidence of payments. Contact the Attorney General's Office at 617-727-8400 to file a complaint.

**What happens if I did not return my signed Notice of Refund Eligibility to the Administrator within 30 days?**

Do not worry. The Settlement Administrator will work to distribute refunds for six months, until June 26, 2016. After that, your refund will be held by the Commonwealth's Treasurer as unclaimed property in your name. After June 26, 2016, you will need to contact the Commonwealth's Treasurer, Unclaimed Property Division. You may obtain instructions to identify and claim your refund at <http://www.mass.gov/treasury/unclaimed-prop/>.

**What does the release language mean in the Notice of Refund Eligibility?**

In exchange for your refund, you agree to release the Western Sky Entities from any independent claims for violations of Massachusetts laws that you may have arising out of the unlawful loan(s) made to you.

**Do I have to sign the release to receive my refund?**

Yes.

**How long is my refund check active?**

90 days from the date of issue.



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**Is the refund I receive taxable?**

The tax consequences of payments received under this, or any settlement, depend on the unique facts and circumstances of each individual borrower. The Division of Banks is not able to provide tax advice. You should consult with your tax advisor to determine whether the payment is taxable income in your specific situation. If you need assistance finding a tax advisor to assist you with low income tax preparation, there are resources available to help you. Please see our tax preparation resources listed on the Additional Resources page.

**ADDITIONAL RESOURCES**

To verify if a lender is licensed and authorized to do business in Massachusetts, you can consult the Nationwide Multistate Licensing System and Registry (NMLS), at <http://www.nmlsconsumeraccess.org/>.

Information regarding payday loans, including the risks and alternatives thereto, can be found on the Division of Bank's website: <http://www.mass.gov/ocabr/banking-and-finance/loans-and-mortgages/payday-loans.html>.

For additional consumer resources, please see:

- The Federal Trade Commission, at <http://www.consumer.ftc.gov/articles/0097-payday-loans>; and
- The Consumer Financial Protection Bureau, at <http://www.consumerfinance.gov/askcfpb/1567/what-payday-loan.html>

Consumers who have a complaint or concern with a payday lender may contact the Division of Banks' Consumer Hotline at 1-800-495-BANK (2265) ext 509, if you are located in Massachusetts or 617-956-1509 if you are outside Massachusetts.

For specific tax questions or tax preparation assistance, please see:

- Massachusetts Department of Revenue, at <http://www.mass.gov/dor/individuals/filing-and-payment-information/filing-options/free-filing-and-preparation/free-tax-filing-information.html>.