

IMPORTANT NOTICE
for: PAYDAY LOANS CUSTOMERS
of CASH MONEY CHEQUE CASHING INC.

PLEASE READ THIS NOTICE CAREFULLY AS IT MAY AFFECT YOUR LEGAL RIGHTS

Who this Notice is for:	All payday loan customers of Cash Money Cheque Cashing Inc., who obtained payday loans in the following provinces during the times set out below: Manitoba: from June 16, 2009 up to and including October 17, 2010 New Brunswick: from June 16, 2009 Nova Scotia: from June 16, 2009 up to and including July 31, 2009 Ontario: from June 16, 2009 up to and including December 14, 2009 (the “potential Class Members”)
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PURPOSE OF THIS NOTICE:	To inform the potential Class Members of a proposed settlement in this proposed class proceeding that has been commenced in the Ontario Superior Court of Justice against Cash Money Cheque Cashing Inc. and Joseph P. Genova (together, referred to as “Cash Money”).
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The Claim	The claim in the proposed class proceeding alleges that, during the above time periods, Cash Money charged and received interest at an effective annual rate in excess of 60%, which exceeded the maximum interest rate permitted at law, and therefore Cash Money has been unjustly enriched, and should repay to the Class Members the excess interest it received.
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The Proposed Settlement	A proposed Settlement has been reached between the Plaintiff and Cash Money. The Settlement requires approval of the Ontario Court to be effective.
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Under the terms of the Settlement Agreement, Cash Money will pay \$1,350,000 into a Settlement Fund, which will be distributed pro rata among all Class Members who complete a valid claim form. The amount of the payment to any Class Member will depend upon the total number of claims received by the claims administrator as well as any outstanding principal and/or legal interest owing to Cash Money by the claiming Class Member. The maximum amount payable to any Class Member will be \$250.

Cash Money will also provide each Class Member with a \$35 voucher, which will be redeemable against any outstanding amounts owing to Cash Money, or that may be applied towards future services from Cash

Money. If redeemed, the vouchers have a combined value of approximately \$1,400,000.

The Settlement Agreement is not an admission of liability on the part of Cash Money, who denies any wrongdoing or liability.

**The Settlement
Approval Hearing**

The Plaintiff will be seeking certification of this action as a class proceeding, and the Ontario Court's approval of the Settlement at a hearing which is scheduled to take place on:

December 15, 2011 at 10:00 am,

at Osgoode Hall, 130 Queen St. W., Toronto, Ontario.

At the hearing, the Ontario Court will determine whether the action should be certified as a class proceeding, and whether to approve the proposed Settlement as in the best interests of the Class Members.

**Class Counsel will be
seeking approval of
its legal fees at the
Hearing**

In addition to seeking the Ontario Court's approval of the Settlement Agreement, Class Counsel will seek the Court's approval that they be paid legal fees of up to \$125,000, plus disbursements and applicable taxes to be paid from the Settlement Fund.

**Your right to
participate in the
Hearing**

If you are a Class Member and you wish to comment on, or make an objection to, the Settlement Agreement by written submissions, they should be delivered to Ontario Class Counsel, at the address listed below, by no later than December 9, 2011. Class Counsel will forward all such submissions to the Ontario Court. Class Members may also comment on or object to the settlement in person at the settlement approval hearing.

Copies of the settlement approval materials will be available for inspection by Class Members on Class Counsel's website at www.paliareroland.com/cashmoney.asp.

If the Settlement Agreement is approved by the Ontario Court, another notice will be published on the website, in Cash Money stores, and will be mailed to the last known address for each Class Member.

**RELEASE OF
CLAIMS AND
EFFECT ON
OTHER
PROCEEDINGS:**

If the Settlement Agreement receives the approval of the Ontario Court, all Class Members will be bound by the terms of the Settlement Agreement, unless they "opt out". If a class member does not opt out, he or she will not be able to bring or maintain or participate in any other claim or legal proceeding against Cash Money or any other person released by the Settlement Agreement in relation to the matters alleged in the Ontario proceedings, including another proposed class action pending in Alberta in which the plaintiff is requesting that the class action be certified on behalf of all the proposed Class members in

the Ontario Action.

If you decide to opt out, you will not be bound by the terms of the Settlement Agreement, but you will not be eligible for any of the benefits of the Settlement Agreement.

CLASS COUNSEL: Margaret L. Waddell and Susan S. Brown of the law firm of *Paliare Roland LLP*, are Class Counsel. Class Counsel can be reached at Suite 501, 250 University Ave., Toronto, ON, M5H 2E5 or by telephone, at 416-646-4300.

A copy of the Settlement Agreement will be posted on the website at www.paliareroland.com/cashmoney.asp

INTERPRETATION: If there is a conflict between the provisions of this Notice and the Settlement Agreement, the terms of the Settlement Agreement will prevail.

PUBLICATION OF THIS NOTICE HAS BEEN AUTHORIZED BY THE ONTARIO SUPERIOR COURT OF JUSTICE