LEGAL NOTICE

Western Union Class Action Settlement People Who Used Either Western Union® "CALL-CASH" or Telephonic "Quick Collect" May Be Entitled To Money

(NAPSA)—If you used either the Western Union® "CALL-CASH" service to send money or telephonic "Quick Collect" service to pay a bill with a credit card, you may be entitled to money under a proposed class action settlement.

You may be eligible to receive payments if:

• You are a resident of Colorado, Connecticut, Florida, Kansas, Oklahoma, Maine, Massachusetts, Minnesota or New York and you completed eligible transactions between June 22, 1996 and April 15, 2000;

•You are a resident of Texas and completed eligible transactions between December 7, 1995 and April 15, 2000; or

• You are a resident elsewhere in the United States, including

American Samoa, Guam, Puerto Rico, and the United States Virgin Islands, and completed eligible transactions between June 22, 1996 and June 30, 2001.

To get payments or protect your rights, please request the official Notice of Class Action, Proposed Settlement and Hearing. Request one by calling 1-800-927-6910; visiting the settlement home page at www.patersonlitigation.com; or writing Paterson Litigation Settlement Information, P.O. Box 8820, Melville, New York, 11747-8820.

The deadline to comment on, object to or opt out of the settlement is February 4, 2002. The court hearing to determine the fairness of the settlement is February 25, 2002.