

EXHIBIT 1

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF ALABAMA, NORTHEASTERN DIVISION**

BEVERLY MACON and SAVANNAH
GARNER, on behalf of themselves and all
others similarly situated,

Plaintiffs,

v.

REDSTONE FEDERAL CREDIT UNION,

Defendant.

Case No. 5:21-cv-01682-LCB

Assigned to: Liles C. Burke

CLASS ACTION

HEATHER LESLIE, JEANINE DUNN,
TAMELA HAMPTON, and JESSIE
BEASLEY, on behalf of themselves and all
others similarly situated,

Plaintiffs,

v.

REDSTONE FEDERAL CREDIT UNION,

Defendant.

Case No. 5:20-cv-00629-LCB

Assigned to: Liles C. Burke

CLASS ACTION

**DECLARATION OF SOPHIA GOREN GOLD IN SUPPORT OF
PLAINTIFFS' UNOPPOSED MOTION FOR FINAL APPROVAL OF
CLASS ACTION SETTLEMENT AND FOR
ATTORNEYS' FEES AND COSTS**

I, Sophia Goren Gold, declares:

1. I am counsel of record for Plaintiffs and the Classes in the above captioned matter. I submit this declaration in support of Plaintiffs' Motion for Final

Approval of Class Action Settlement and For Award of Attorneys' Fees and Expenses. Unless otherwise noted, I have personal knowledge of the facts set forth in this declaration and could and would testify competently to them if called upon to do so. A true and correct copy of the Settlement Agreement is attached hereto as **Exhibit A.**

Class Counsel Experience and Expertise

2. Counsel for both sides have significant experience in consumer class-action litigation involving bank-fee practices. Class Counsel is highly experienced in consumer class action litigation and have brought that significant experience to bear in litigating and settling this case.

3. Class Counsel has experience litigating consumer class actions against financial institutions and have litigated and settled dozens of class actions involving wrongful overdraft fees, non-sufficient fund fees, and other types of wrongful fees.

KalielGold PLLC Experience

4. My firm has extensive class action experience. My firm has been appointed as class counsel in numerous class actions, including, but not limited to *Robinson v. First Hawaiian Bank*, No.17-1-0167-01 GWBC (1st Cir. Haw.); *Liggio v. Apple Federal Credit Union*, No. 18-cv-01059 (E.D. Va.); *Brooks et al. v. Canvas Credit Union*, No. 2019CV30516 (Dist. Ct. for Denver Cnty., Colo.); *Roberts v. Capital One*, No. 1:16-cv-04841 (S.D.N.Y.); and *Walters v. Target Corporation*,

No. 3:16-CV-01678-L-MDD (S.D. Cal.); *Lambert v Navy Federal Credit Union*, No. 1:19-cv-00103 (E.D. Va.); *Perks v Activehouse d/b/a Earnin*, No. 5:19-cv-05543 (N.D. Cal.); *White v Members 1st Credit Union*, No. 1:19-cv-00556 (M.D. Pa.), and numerous actions in state courts across the country. A listing of KalieGold PLLC's leadership roles and notable cases can be found in the firm's resume, attached hereto as **Exhibit B**.

5. Each of the Named Plaintiffs and Class Counsel have adequately and vigorously represented the Settlement class throughout the three-year litigation, which involved significant formal and informal discovery, contentious motion practice, and settlement negotiations with the assistance of a third-party neutral mediator.

6. Further, Plaintiffs, through their counsel, engaged in a lengthy, independent investigation of their claims, as well as the potential claims of other Settlement Class Members, in order to properly weigh the pros and cons of continued litigation versus the proposed nationwide settlement of all claims.

7. The entire settlement process was negotiated in good faith and at arm's-length by highly knowledgeable counsel experienced in complex class action litigation, including consumer disputes involving banking fee claims. As such, the Settlement satisfies all considerations set forth in Rule 23(e)(2).

8. Settlement Class Members will receive a settlement benefit in the form of either a credit to their accounts or a cash settlement check in an amount based upon what they paid in applicable Fees. This guaranteed benefit constitutes an exceptional recovery, as Plaintiffs' best-case scenario at trial would be full reimbursement of all Regulation E Overdraft Fees, Sufficient Funds Overdraft Fees, and Multiple NSF Fees, but such recovery would be strongly opposed by Defendant who disputes that any of those fees were improperly assessed and rather, that said fees were permitted under the relevant account agreements and compliant with the EFTA.

9. The settlement was reached almost three years after the Leslie Action was filed.

10. The Parties also engaged in extensive settlement negotiations driven by the exchange of both formal and informal discovery, such as Defendant's class membership data, information regarding Redstone's policies regarding its fee practices, and the relevant number of Fees assessed and collected during the Class Period.

11. Over the course of three years of litigation in the Actions, my firm has spent approximately 781.10 hours performing necessary work on behalf of the Settlement Classes, from investigating and gathering evidence in support of the claims resolved by the Settlement; drafting the Complaints; drafting and responding

to written discovery requests; taking the depositions of key credit union employees; defending the depositions of Plaintiffs; producing and reviewing documents and data with the assistance of an expert; engaging in several meet and confer conferences; researching, drafting, and filing numerous motions including the motion for class certification; drafting, and filing the opposition to motion to compel arbitration in the Macon Action; handling the arbitrations in the Macon Action; moving to consolidate the Actions; preparing for mediation by researching and drafting a comprehensive mediation statement and by engaging an expert to review the potential damages; attending mediation; negotiating and drafting the Agreement with Defendant's counsel that provides substantial benefits to the Settlement Class; moving for and obtaining preliminary approval; overseeing the Settlement Administrator's efforts to effectuate notice to the Settlement Class; and preparing the Motions for Final Approval and for Attorneys' Fees and Expenses.

12. Class Counsel also engaged in an extensive, independent investigation regarding the viability of Plaintiffs' claims prior to filing the Actions. To illustrate, Class Counsel spent many hours investigating the claims of several potential plaintiffs against Redstone, including interviewing a number of Redstone customers to gather information about Redstone's conduct and its impact upon consumers, which was essential to Class Counsel's ability to understand the nature of

Defendant's conduct, the language of the account agreement and other documents at issue, and potential remedies.

13. Class Counsel have national reputations for their acquired skill in complex class action litigation, and particularly, in the context of banking litigation.

14. The sixth factor acknowledges that Class Counsel agreed to take this complex class action on a contingency fee basis.

15. A breakdown of the time and lodestar expended by the attorneys, paralegals and law clerks at my firm is as follows:

<u>Task</u>	<u>Jeff Kaliel</u>	<u>Sophia Gold</u>	<u>Brittany Casola</u>	<u>Amanda Rosenberg</u>	<u>Neva Garcia</u>
Presuit investigation, Factual Development, Client Meetings and Correspondence	12.0	11.0		1.0	
Strategy, Case Analysis, Class Counsel Conferences	20.0	15.0		1.0	
Pleadings	2.0	3.5		5.0	2.0
Motion Practice	51.5	78.5	40.0	35.5	18.0
Discovery	35.5	284.6		24.0	8.0
Case Management and Other Court Mandated Tasks	1.0	8.0		1.5	1.0
Settlement	22.0	46.0			
Preliminary Approval	3.0	8.5			4.5
Class Notice		2.5			
Final Approval, Settlement Execution, Distribution of Common Fund (Estimated)	15.0	15.0			5.0
Totals	162.0	472.6	40.0	68.0	38.5

14. The hourly rates for each attorney, paralegal and law clerk are broken down as follows:

KalielGold PLLC

Jeffrey D. Kaliel - \$829.00
Sophia G. Gold - \$733.00
Brittany Casola - \$508.00
Amanda Rosenberg - \$733.00
Neva R. Garcia - \$225.00

15. These rates are based on the Adjusted Laffey Matrix, which measure prevailing market rates based on seniority in the D.C.-area and has been cited by numerous courts as an appropriate starting point for fees, especially in class actions of a national scope as this case. *See Newport News Shipbuilding & Dry Dock Co. v. Holiday*, 592 F.3d 219 (4th Cir. 2009); *Salazar ex rel. Salazar v. D.C.*, 809 F.3d 58, 64 (D.C. Cir. 2015); *In re Neustar, Inc. Sec. Litig.*, No. 1:14cv885 (JCC/TRJ), 2015 WL 8484438, at *10 n.6 (E.D. Va. Dec. 8, 2015).

16. The total hours billed by the attorneys and support staff at KG for this case are **781.10**. Applying the above hourly rates, the total lodestar is **\$559,540.30**.

17. Additionally, I am informed that local counsel, Cory Watson, P.C., spent 91.7 hours on this case and incurred a lodestar of **\$87,115** in assisting in the prosecution of this case, as well as **\$1,091.43** in costs.

18. The total time and lodestar expended by all three law firms is as follows:

KalielGold PLLC – 781.10, \$559,540.30

Milberg – 195.0, \$139,469.90

Cory Watson, P.C. – 91.7, \$87,115

Total Hours: 1,067.8

Total Fees: \$786,125.20

19. My firm's expenses in prosecuting this case are set forth below. KG is not seeking reimbursement for internal overhead expenses that ordinarily reimbursed to Class Counsel in class actions. Cost receipts will be submitted to the Court should it so require.

Category	Expenses
Mediation	\$2,925
Depositions/Document Hosting/Transcripts	\$1,412.59
Expert Fees	\$15,400
Filing fees/pro hac/service of process/arbitration fees	\$1,016
Total	\$20,753.59

20. The total expenses advanced by all three law firms is: **\$28,913.54.**

21. As demonstrated herein, Class Counsel have expended significant time and resources in litigating this complex matter, including contentious motion practice, formal and informal discovery exchange, expert analysis, several rounds of arms'-length negotiations, and mediation. Certainly, time dedicated to the Actions took away from the time to be dedicated for other cases. Additionally, Class Counsel have national reputations for their acquired skill in complex class action litigation, and particularly, in the context of banking litigation.

22. Class Counsel agreed to take this complex class action on a contingency fee basis.

23. Here, counsel advanced a total of \$28,913.54 in costs and expenses related to filing fees, mediation, expert data analysis, and court fees in both Actions.

24. These costs were reasonably expended in the duration of the cases. Indeed, Class Counsel had an incentive to only incur expenses that were reasonable and necessary for the prosecution of the Actions because Class Counsel was not guaranteed to recover these expenses because their repayment was contingent on the successful resolution of this case.

25. The requested reimbursement for costs and expenses is relatively low for class litigation and inherently reasonable given the complexity of the litigation.

26. This amount is in line with Class Counsel's experience for this type of settlement.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed this 30th day of June, 2023, at Berkeley, California.

/s/ Sophia Goren Gold
SOPHIA GOREN GOLE

EXHIBIT A

SETTLEMENT AGREEMENT AND RELEASE

Heather Leslie v. Redstone Federal Credit Union

United States District Court

Northern District of Alabama (Northeastern Division)

Case No. 5:20-CV-00629-LCB

– AND –

Beverly Macon, et al. v. Redstone Federal Credit Union

United States District Court

Northern District of Alabama (Northeastern Division)

Case No. 5:21-CV-01682-LCB

PREAMBLE

This Settlement Agreement and Release (the “Agreement”) is entered into by and among plaintiffs Tamela Hampton (“Hampton”), Beverly Macon (“Macon”), and Savannah Garner (“Garner,” together with Hampton, and Macon, “Named Plaintiffs”) and all those on whose behalf they are prosecuting this action (each of them a “Plaintiff” and all of them “Plaintiffs”), on the one hand, and defendant Redstone Federal Credit Union (“Defendant”), on the other hand, as of the date last executed below. All references in this Agreement to a “Party” or the “Parties” shall refer to a party or the parties to this Agreement.

RECITALS

A. On May 5, 2020, former plaintiff Heather Leslie (“Leslie”) filed a putative class action complaint against Defendant (“Leslie Complaint”) in the United States District Court, Northern District of Alabama, entitled *Heather Leslie v. Redstone Federal Credit Union*, Case No. 5:20-CV-00629-LCB (the “Leslie Action”).

B. July 17, 2020, Defendant filed a motion to dismiss the Leslie Complaint. On March 22, 2021, the Court denied Defendant’s motion to dismiss. On April 13, 2021, Defendant filed an answer to the Leslie Complaint, denying all liability to Plaintiffs.

C. On December 3, 2021, Defendant filed a motion to dismiss, motion for summary judgment, and motion to stay and extend deadlines. On December 10, 2021, Leslie filed a motion for leave to amend the Leslie Complaint. On March 24, 2022, the Court denied Defendant’s motion for summary judgment as moot and granted Leslie’s motion for leave to file an amended complaint.

D. On April 1, 2022, Leslie and Plaintiffs Dunn, Hampton, and Beasley filed an amended complaint (“Amended Leslie Complaint”). The Amended Leslie Complaint alleges claims on behalf of a proposed class for breach of contract and violation of Regulation E of the Electronic Fund Transfer Act, 15 U.S.C. § 1693 *et seq.* (“EFTA”). On April 15, 2022, Defendant filed an answer to the Amended Leslie Complaint, denying all liability to Plaintiffs.

E. On September 16, 2022, Defendant filed a motion for summary judgment as to Leslie’s individual claims. On October 7, 2022, the parties filed a stipulation of dismissal with prejudice as to Leslie’s claims only.

F. On October 6, 2022, Plaintiff filed a motion for class certification. In the motion for class certification, Plaintiff proposed that Tamela Hampton be appointed as the class representative for the proposed class. Plaintiff did not move for the appointment of Heather Leslie, Jeanine Dunn, and Jessie Beasley.

G. On December 20, 2021, Plaintiffs Macon and Garner filed a putative class action complaint against Defendant (“Macon Complaint”) in the United States District Court, Northern District of Alabama, entitled *Beverly Macon et al. v. Redstone Federal Credit Union*, Case No. 5:21-CV-01682-LCB (the “Macon Action” and together with the Leslie Action, the “Actions”). The Macon Complaint alleges a claim on behalf of a proposed class for breach of contract.

H. On March 7, 2022, Defendant filed a motion to compel arbitration and motion to dismiss the Macon Complaint. On October 28, 2022, the Court granted Defendant's motion to compel arbitration and directed the parties to arbitrate the Macon Action.

I. On January 9, 2023, the parties participated in an all-day mediation of the Actions before mediator Phillip E. Adams, Jr. The Actions did not settle at the mediation, but further negotiations by the parties resulted in the settlement reflected in this Agreement.

J. Defendant has entered into this Agreement to resolve any and all controversies and disputes arising out of or relating to the allegations made in the Actions, and to avoid the burden, risk, uncertainty, expense, and disruption to its business operations associated with further litigation. Defendant does not in any way acknowledge, admit to or concede any of the allegations made in the Actions, and expressly disclaims and denies any fault or liability, or any charges of wrongdoing that have been or could have been asserted in the Actions. Nothing contained in this Agreement shall be used or construed as an admission of liability and this Agreement shall not be offered or received in evidence in any action or proceeding in any court or other forum as an admission or concession of liability or wrongdoing of any nature or for any other purpose other than to enforce the terms of this Agreement.

K. Named Plaintiffs have entered into this Agreement to liquidate and recover on the claims asserted in the Actions, and to avoid the risk, delay, and uncertainty of continued litigation. Named Plaintiffs do not in any way concede the claims alleged in the Actions lack merit or are subject to any defenses.

AGREEMENT

NOW, THEREFORE, in consideration of the foregoing recitals, which are incorporated into and are an integral part of this Agreement, and in consideration of the mutual promises below, the parties agree as follows:

1. DEFINITIONS. In addition to the definitions contained elsewhere in this Agreement, the following definitions shall apply:

(a) "Actions" shall collectively mean the Leslie Action and the Macon Action, including all allegations raised in the Amended Leslie Complaint and the Macon Complaint.

(b) "Amended Leslie Complaint" shall mean the putative class action complaint filed by Leslie and Plaintiffs Dunn, Hampton, and Beasley filed on April 1, 2022.

(c) "Bar Date to Object" shall be the date set by the Court as the deadline for Class Members to file an Objection, and shall be sixty (60) days after the Notice (defined below) must be provided to the Class Members.

(d) "Bar Date to Opt Out" shall be the date set by the Court as the deadline for Class Members to opt out, and shall be sixty (60) days after the date the Notice (defined below) must be provided to the Class Members.

(e) “Class Counsel” shall mean Jeffrey D. Kaliel and Sophia G. Gold of Kaliel Gold PLLC.

(f) “Class Member(s)” shall mean all persons who fall within the definition of the Settlement Class who do not timely and properly exclude themselves from the Settlement Class as provided in this Agreement, and who are not otherwise excluded from the Settlement Class by specific order of the Court.

(g) “Court” shall mean the United States District Court for the Northern District of Alabama, Northeastern Division.

(h) “Defendant’s Counsel” shall mean Stuart M. Richter and Ashley T. Brines of Katten Muchin Rosenman LLP, and H. Harold Stephens, Scott B. Smith, and Whitney Paige Lott of Bradley Arant Boulton Cummings LLP.

(i) “Effective Date” shall be thirty (30) days after the entry of the Final Approval Order (defined below), provided no objections are made to this Agreement. If there are any objections to the Agreement, then the Effective Date shall be the later of: (i) thirty (30) days after entry of the Final Approval Order if no appeals are taken from the Final Approval Order; or (ii) if appeals are taken from the Final Approval Order, then thirty (30) days after the date on which all appeals therefrom, including petitions for rehearing or re-argument pursuant to Federal Rule of Appellate Procedure 40, petitions for rehearing *en banc* pursuant to Federal Rule of Appellate Procedure 35 and petitions for *certiorari* pursuant to Rule 13 of the Rules of the Supreme Court of the United States or any other form of appellate review, have been fully and finally disposed of in a manner that affirms all of the material provisions of the Final Approval Order.

(j) “Email Notice” shall refer to the Short Form Notice that shall be sent by email to Class Members who agreed to receive account notice by email.

(k) “Exclusion Letter” shall mean a letter or other writing by a Class Member who elects to opt out of this Agreement.

(l) “Final Approval Hearing Date” shall be the date set by the Court for the hearing on any and all motions for final approval of this Agreement.

(m) “Final Approval Order” shall mean the Order and Judgment approving this Agreement issued by the Court at or after the Final Approval Hearing Date.

(n) “Final Report” shall mean the report prepared by the Settlement Administrator of all receipts and disbursements from the Settlement Fund, as described in Section 12, below.

(o) “Long Form Notice” shall mean the long form notice of the terms of this Agreement to Class Members attached hereto as **Exhibit 1**. The Long Form Notice shall be posted on the Settlement Website.

(p) “Motion for Final Approval” shall mean the motion or motions filed by Class Counsel, as referenced in Section 9, below, which shall be filed at least fifteen (15) days before the Bar Date to Object.

(q) “Motion for Award of Fees and Costs” shall mean the motion or motions filed by Class Counsel for the payment of attorneys’ fees and costs of litigation, which shall be filed fifteen (15) days before the Bar Date to Object.

(r) “Multiple NSF Fee Class” shall mean all current or former members of Defendant who were assessed Multiple NSF Fees on a consumer account.

(s) “Multiple NSF Fee Class Members” shall mean all persons who fall within the definition of the Multiple NSF Fee Class, who do not timely and properly exclude themselves from the Settlement Class as provided in this Agreement, and who are not otherwise excluded from the Settlement Class by specific order of the Court.

(t) “Multiple NSF Fees” shall mean nonsufficient funds fees that were charged and not refunded from December 20, 2015 to July 1, 2021 for ACH and check transactions that were re-submitted by a merchant after being rejected for insufficient funds.

(u) “Net Settlement Fund” shall mean the net amount of the Settlement Fund after payment of court approved attorneys’ fees and costs and any fees and costs paid to the Settlement Administrator.

(v) “Notice” shall mean, collectively: (i) Email Notice; (ii) the Long Form Notice; and/or (iii) the Short Form Notice.

(w) “Preliminary Approval/Notice Order” shall mean the Order issued by the Court preliminarily approving this Agreement and authorizing the providing of the Notice to Class Members, as provided in Section 4 and 5, below.

(x) “Regulation E Class” shall mean all current or former members of Defendant who were assessed Regulation E Overdraft Fees on a consumer account.

(y) “Regulation E Class Members” shall mean all persons who fall within the definition of the Regulation E Class, who do not timely and properly exclude themselves from the Settlement Class as provided in this Agreement, and who are not otherwise excluded from the Settlement Class by specific order of the Court.

(z) “Regulation E Overdraft Fees” shall mean overdraft fees that were charged to members of Defendant and not refunded from May 5, 2014 to July 1, 2021 for non-recurring debit card or ATM transactions.

(aa) “Settlement Administrator” shall mean Kroll Settlement Administration LLC, which is the entity that will provide the Notice and other administrative handling of this Agreement.

(bb) “Settlement Class” shall mean all persons who are members of the Multiple NSF Fee Class, Regulation E Class, and/or the Sufficient Funds Class, as defined above.

(cc) “Settlement Fund” shall mean the amount of three million seven hundred thousand dollars (\$3,700,000) to be paid by Defendant under the terms of this Agreement, plus any interest accrued on such funds.

(dd) “Short Form Notice” shall mean the short form notice of the terms of this Agreement, which shall be sent by mail and/or email to Class Members at the best available current address, attached hereto as **Exhibit 2**.

(ee) “Sufficient Funds Class” shall mean all current or former members of Defendant who were assessed Sufficient Funds Overdraft Fees on a consumer account.

(ff) “Sufficient Funds Class Members” shall mean all persons who fall within the definition of the Sufficient Funds Class, who do not timely and properly exclude themselves from the Settlement Class as provided in this Agreement, and who are not otherwise excluded from the Settlement Class by specific order of the Court.

(gg) “Sufficient Funds Overdraft Fees” shall mean overdraft fees that Defendant assessed and did not refund from May 5, 2014 to July 1, 2021 when there was enough money in the member’s account to cover the transaction in question if holds placed on deposits and pending debit card transactions were not deducted from the account balance.

(hh) “Uncollected Fees” shall mean any Multiple NSF Fees, Regulation E Overdraft Fees, or Sufficient Funds Overdraft Fees that were assessed but were not paid because they were charged off, an amount calculated to be approximately \$276,031.

(ii) “Value of the Settlement” shall mean the Settlement Fund plus the Uncollected Fees.

2. CLASS ACTION SETTLEMENT. Named Plaintiffs shall propose and recommend to the Court that the Multiple NSF Fee Class, Regulation E Class, and Sufficient Funds Class shall be certified for purposes of implementing the terms of the settlement provided for in this Agreement. Defendant agrees solely for purposes of the settlement provided for in this Agreement, and the implementation of such settlement, that this case shall proceed as a class action; provided, however, that if a Final Approval Order is not issued, then Defendant shall retain all rights to object to maintaining this case as a class action. Plaintiff and Class Counsel shall not reference this Agreement in support of any subsequent motion relating to certification of any class.

3. FORGIVENESS OF UNCOLLECTED FEES. Subject to the conditions provided for in this Agreement, Defendant shall forgive all Uncollected Fees.

4. PRELIMINARY SETTLEMENT APPROVAL. Class Counsel shall use reasonable efforts to promptly file a motion seeking a Preliminary Approval/Notice Order or shall file such motion within the time prescribed by the Court. The Preliminary Approval/Notice Order shall provide for: preliminary approval of this Agreement, provisional certification of the Settlement Class for settlement purposes, appointment of Class Counsel as counsel to the

provisionally certified Settlement Class, and the requirement that the Notice be given to the Class Members as provided in Section 5, below (or as otherwise determined by the Court).

5. NOTICE TO THE CLASS.

(a) The Settlement Administrator shall send the Short Form Notice, as applicable, to all Class Members as specified by the Court in the Preliminary Approval/Notice Order. The Parties shall request the Court to order that Notice be sent within fifteen (15) days after entry of the Preliminary Approval/Notice Order.

(b) For those Class Members who are current members of Defendant and have agreed to receive notices regarding their accounts from Defendant electronically, Defendant shall provide the Settlement Administrator with the most recent email addresses it has for these Class Members. The Settlement Administrator shall email the Email Notice to each such Class Member's last known email address, in a manner that is calculated to avoid being caught and excluded by spam filters or other devices intended to block mass email. For any emails that are returned undeliverable, the Settlement Administrator shall use the best available databases to obtain current email address information for class members, update its database with these emails, and resend the Email Notice. The Email Notice shall inform Class Members how they may request a copy of the Long Form Notice.

(c) For those Class Members who are not current members of Defendant or who have not agreed to receive electronic notices regarding their accounts from Defendant, and for those Class Members whose Email Notices bounced back undelivered, the Short Form Notice shall be mailed to these Class Members by first class United States mail to the best available mailing addresses. Defendant shall provide the Settlement Administrator with last known mailing addresses for these Class Members. The Settlement Administrator shall run the names and addresses through the National Change of Address Registry and update as appropriate. If a Short Form Notice is returned with forwarding address information, the Settlement Administrator shall re-mail the Short Form Notice to the forwarding address.

(d) The Long Form Notice shall be posted on the settlement website created by the Settlement Administrator.

(e) The Settlement Administrator shall maintain a database showing mail and email addresses to which each Notice was sent and any Notices that were not delivered by mail and/or email. A summary report of the Notices, without revealing names, mailing addresses, email addresses, or other contact info for specific Class Members, shall be provided to the parties at least five (5) days prior to the deadline to file the Motion for Final Approval. The database maintained by the Settlement Administrator regarding the Notices shall be available to the Court upon request, but shall otherwise be confidential and shall not be disclosed to Plaintiffs or Class Counsel or any other third party for any reason.

(f) The Short Form Notice and Long Form Notice shall be in forms approved by the Court and, substantially similar to the notice forms attached hereto as Exhibits 1 and 2. The parties may by mutual written consent make non-substantive changes to the notices without Court approval.

(g) All costs associated with publishing, mailing and administering the notice as provided for in this Section, and all costs of administration including, but not limited to, the Settlement Administrator's fees and costs shall be paid out of the Settlement Fund.

6. THE SETTLEMENT ADMINISTRATOR.

(a) The Settlement Administrator shall execute a retainer agreement, which shall provide that, among other things, the Settlement Administrator shall be bound by and shall perform the obligations imposed on it under the terms of this Agreement. The retainer agreement shall include provisions requiring that all Class Member data shall be strictly confidential and secured by the Settlement Administrator by means of data security measures that meet the requirements of 12 CFR § 748, and appendices thereto, and shall not be disclosed other than as provided for under the terms of this Agreement or as ordered by the Court.

(b) The Settlement Administrator shall be subject to the jurisdiction of the Court with respect to the administration of this Agreement.

(c) The Settlement Administrator shall keep all information regarding Class Members confidential except as otherwise provided herein. All data created and/or obtained and maintained by the Settlement Administrator pursuant to this Agreement shall be destroyed twelve (12) months after the Final Report is submitted to the Court, provided that Defendant's Counsel shall receive a complete copy of the Settlement Administrator's records, together with a declaration establishing completeness and authenticity.

(d) The Settlement Administrator also shall be responsible for timely and properly filing all tax returns necessary or advisable, if any, with respect to the Settlement Fund. Except as provided herein, Class Members shall be responsible for their own tax reporting of payments or credits received under the terms of this Agreement.

(e) The Settlement Administrator shall provide the data in its administration database to Defendant's Counsel and/or Class Counsel in response to any written request, including an email request. The written request shall be copied to the other party when made. Such information shall be used only for purposes of the implementation of this Agreement. The Settlement Administrator shall not provide Class Member contact information in response to a request.

(f) The Settlement Administrator shall provide a declaration to Class Counsel in support of the Motion for Final Approval. The declaration shall include a summary of the Notice provided to Class Members, including mailed and emailed notices, returned notices and the overall effectiveness of the Notice.

(g) Within two hundred forty (240) days after the Effective Date or such other date as required by the Court, the Settlement Administrator shall prepare a declaration for the Final Report required pursuant to Section 12, below. The Declaration shall set forth the total payments issued to Class Members by the Claims Administrator, the total amount of any checks uncashed and/or returned, and the total amount of money being held by the Claims Administrator.

(h) The Claims Administrator shall establish a website to post the Long Form Notice, the Motion for Preliminary Approval, the Motion for Final Approval, the Amended Complaint and any other documents required to be posted by the Court. The website shall be live at the time the Notice is sent to Class Members.

(i) Pursuant to Section 11, below, the Claims Administrator shall calculate payments from the Settlement Fund and credits required to be issued to Class Members with active accounts based on data provided by Defendant.

(j) The Claims Administrator shall provide the parties with a weekly report setting forth: Notice sent, returned Notices, communications from class members, visits to the settlement website, the total payments issued to Class Members by the Claims Administrator and the total amount of any checks uncashed and/or returned.

(k) The Settlement Administrator shall provide notice of this Settlement as required under the Class Action Fairness Act, 28 U.S.C. § 1715. The cost of providing the notice provided for in this Section 6(k) shall be paid by Defendant.

7. OPT-OUTS.

(a) A Class Member who wishes to exclude himself or herself from this Agreement, and from the release of claims and defenses provided for under the terms of this Agreement, shall submit an Exclusion Letter by mail to the Settlement Administrator. For an Exclusion Letter to be valid, it must be received on or before the Bar Date to Opt Out. To be valid, any Exclusion Letter shall: (1) identify the Class Member by name, mailing and email address, contact number, and account number (if applicable), (2) state that the Class Member wishes to exclude himself or herself from the settlement, and (3) be signed and dated.

(b) Each Class Member who wishes to be excluded from the Settlement Class must submit his or her own personally signed written request for exclusion. A single written request for exclusion submitted on behalf of more than one Class Member will be deemed invalid; provided, however, that an exclusion received from one Potential Class Member will be deemed and construed as a request for exclusion by all persons who are co-members on the same account.

(c) The Settlement Administrator shall maintain a list of Class Members who have excluded themselves and shall provide such list to Defendant's Counsel and Class Counsel at least five (5) days prior to the date Class Counsel is required to file the Motion for Final Approval. The Settlement Administrator shall retain the originals of all Exclusion Letters (including the envelopes with the postmarks). The Settlement Administrator shall provide copies of the Exclusion Letters to Class Counsel, Defendant's Counsel upon receipt and shall provide the original Exclusion Letters upon written request.

8. OBJECTIONS.

(a) Any Class Member, other than a Class Member who timely submits an Exclusion Letter, may object to this Agreement.

(b) To be valid and considered by the Court, the objection must be in writing and sent by first class mail, postage pre-paid, to the Settlement Administrator. The objection must be received on or before the Bar Date to Object, and must include the following information:

(i) The objector's name, address, telephone number, and the contact information for any attorney retained by the objector in connection with the objection or otherwise in connection with this case;

(ii) A statement of the factual and legal basis for each objection and any exhibits the objector wishes the Court to consider in connection with the objection; and

(iii) A statement as to whether the objector intends to appear at the Final Approval Hearing, either in person or through counsel, and, if through counsel, identifying the counsel by name, address, and telephone number. If a Class Member hires his or her own personal attorney to represent him or her in connection with an objection, and if that attorney wishes to appear at the Final Approval Hearing, the attorney must: (a) file a notice of appearance with the Clerk of Court in the Action no later than the Bar Date to Object and (b) serve and deliver a copy of that notice of appearance to Class Counsel and Defendant's Counsel no later than the Bar Date to Object.

(c) Class Counsel shall file any objections and responsive pleadings at least seven (7) days prior to the Final Approval Hearing Date.

9. MOTION FOR FINAL APPROVAL AND MOTION FOR FEES, COSTS. At least fifteen (15) days before the Bar Date to Object, Class Counsel shall file a Motion for Final Approval of this Agreement and a Motion for Fees and Costs so that same can be heard on the Final Approval Hearing Date.

10. ENTRY OF JUDGMENT. The Final Approval Order shall constitute the Court's final judgment in this action. The Court shall retain jurisdiction to enforce the terms of the Final Approval Order. The Final Approval Order shall be subject to review and approval by Defendant's Counsel.

11. THE SETTLEMENT FUND AND DISTRIBUTION.

(a) Payments to Class Members. Within fourteen (14) days after the Effective Date, Defendant shall transfer the Settlement Fund to the Settlement Administrator, less the total amount that will be credited to Class Members by Defendant, as provided in subsection 11(d)(iii)(5)(i), below. The Settlement Fund shall be the total amount Defendant is obligated to pay under the terms of this Agreement and includes (a) Class Counsels' fees and costs; (b) costs associated with administering the notice in accordance with Section 5, above; and (c) any fees paid to the Settlement Administrator for services rendered in connection with the administration process. Defendant shall not make any additional or further contributions to the Settlement Fund, even if the total amount of all alleged improper fees charged to the Class Members exceeds the value of the Net Settlement Fund. In the event a Final Approval Order is not issued, or this Agreement is terminated by either party for any reason, including pursuant to Section 14, below, the portion of the Settlement Fund paid to the Settlement Administrator (including accrued interest, if any) less expenses actually incurred by the Settlement Administrator or due and owing to the

Settlement Administrator in connection with the settlement provided for herein, shall be refunded to Defendant within two (2) business days.

(b) All funds held by the Settlement Administrator shall be deemed and considered to be in *custodia legis* of the Court, and shall remain subject to the jurisdiction of the Court, until distributed pursuant to this Agreement.

(c) All funds held by the Settlement Administrator at any time shall be deemed to be a Qualified Settlement Fund as described in Treasury Regulation §1.468B-1, 26 C.F.R. §1.468B-1.

(d) Payments shall be made from the Settlement Fund as follows:

(i) Plaintiffs' Fees and Costs. Plaintiffs' reasonable attorneys' fees and costs, as determined and approved by the Court, shall be paid from the Settlement Fund twenty four (24) days after the Effective Date. Class Counsel shall apply for an award of attorneys' fees of up to one-third (33.33%) of the Value of the Settlement, plus reimbursement of reasonable litigation costs, to be approved by the Court. Defendant agrees not to oppose an application for attorneys' fees of up to one-third (33.33%) of the Value of the Settlement, but reserves the right to oppose an application for fees in excess of that amount.

(ii) Settlement Administrator's Fees. The Settlement Administrator's fees and costs, including estimated fees and costs to fully implement the terms of this Agreement, as approved by the Court, shall be payable twenty four (24) days after the Effective Date. The Settlement Administrator's fees shall be paid out of the Settlement Fund.

(iii) Potential Service Awards: Subject to Court Approval, Named Plaintiffs may seek Service Awards of up to \$10,000.00 each. The right to seek the Service Awards is contingent on controlling law in the Eleventh Circuit Court of Appeals at the time of the Final Approval Hearing changes to allow for service awards. If permitted, the Service Awards shall be payable twenty four (24) days after the Effective Date. The Service Awards shall be paid to the Named Plaintiffs in addition to the payments provided for in Section 11(d)(iv). The Parties agree that the Court's failure to approve a Service Award, in whole or in part, shall not prevent the Agreement from becoming effective, nor shall it be grounds for termination. Service Awards, if any, shall be paid out of the Settlement Fund.

(iv) Payments to Class Members. Of the \$3,700,000 Settlement Fund, \$551,487 (15%) is allocated to the Multiple NSF Fee Class, \$500,000 (13.5%) is allocated to the Regulation E Class, and \$2,648,513 (71.5%) is allocated to the Sufficient Funds Class. Based on this allocation, payments from the Net Settlement Fund to individual Class Members ("Individual Payments") shall be calculated as follows:

(1) Individual Payments to Multiple NSF Fee Class Members = (15% of the Net Settlement Fund/total Multiple NSF Fees) x total Multiple NSF Fees paid by the each Multiple NSF Fee Class Member.

- (2) Individual Payments to Regulation E Class Members = (0.135 of the Net Settlement Fund/total Regulation E Overdraft Fees) x total Regulation E Overdraft Fees paid by each Regulation E Class Member.
- (3) Individual Payments to Sufficient Funds Class Members = (71.5% of the Net Settlement Fund/total Sufficient Funds Overdraft Fees) x total Sufficient Funds Overdraft Fees paid by each Sufficient Funds Class Member.
- (4) Class Members shall not be entitled to recover more for each allegedly improper fee than the actual amount charged for such fee. Thus, if a Class Member was charged \$25 for an overdraft fee which is a “Regulation E Overdraft Fee” and is also a “Sufficient Funds Overdraft Fee,” then that Class Member shall only be entitled to recover at most \$25 for that fee. Any Individual Payments in excess of the actual amount charged to a Class Member shall be allocated to the Sufficient Funds Class.
- (5) Individual Payments shall be made no later than twenty four (24) days after the Effective Date, as follows:
 - (i) For those Class Members who are members of Defendant at the time of the distribution of the Net Settlement Fund, any checking or savings account they are then maintaining at Defendant, held by them individually, shall be credited in the amount of the Individual Payment they are entitled to receive.
 - (ii) For those Class Members who are not members of Defendant at the time of the distribution of the Net Settlement Fund or at that time do not have an individual account, they shall be sent a check by the Settlement Administrator at the address used to provide Notice, or at such other address as designated by the Class Member. The Class Member shall have one-hundred eighty (180) days after the check is sent to negotiate it. Any checks uncashed after one-hundred eighty (180) days shall be distributed pursuant to Section 12.
- (v) In no event shall any portion of the Settlement Fund revert to Defendant.

12. FINAL REPORT AND CY PRES PAYMENT. Within two hundred forty (240) days after the Effective Date, Class Counsel will submit a Final Report to the Court of the total amount of uncashed checks and residual amounts held by the Settlement Administrator (“Unclaimed Funds”). Subject to Court approval, within thirty (30) days after the Final Report,

the total amount of uncashed checks, and residual amounts held by the Settlement Administrator at the time of the Final Report, shall be paid either: (a) as a secondary distribution to Class Members who received credits or cashed settlement payment checks in accordance with the formulas provided for in Section 11(d)(iv) above, or (b) to the *cy pres* recipients nominated by the Parties. There shall not be a secondary distribution if it is decided by the Parties that it is not economically feasible to do so. The cost of the secondary distribution shall be paid out of the Unclaimed Funds. Subject to approval by the Court, the amount of uncashed checks and residual funds shall be paid in equal parts to United Way of Madison County (Alabama) and to United Way of Rutherford and Cannon Counties (Tennessee).

13. GENERAL RELEASE AND COVENANT NOT TO SUE.

(a) Release. Except as to the rights and obligations provided for under the terms of this Agreement, Named Plaintiffs, on behalf of themselves and each Class Member, and any of their respective past, present, or future heirs, guardians, assigns, executors, administrators, representatives, agents, attorneys, partners, legatees, predecessors, co-obligors, and/or successors (collective, the “Releasing Persons”) hereby release and forever discharge Defendant, and all of its past, present and future predecessors, successors, parents, subsidiaries, divisions, employees, affiliates, assigns, officers, directors, shareholders, representatives, attorneys, insurers and agents (collectively, the “Defendant Releasees”) from any and all losses, fees, charges, complaints, claims, debts, liabilities, demands, damages, suits, controversies, obligations, costs, expenses, actions, and causes of action of every nature, character, and description, whether based on any law of any kind, whether known or unknown, asserted or unasserted, suspected or unsuspected, foreseen or unforeseen, fixed or contingent, which Releasing Persons now have, own or hold against any of the Defendant Releasees that arise out of and/or relate to the facts and claims alleged in the Actions.

(b) Covenant Not To Sue. Named Plaintiffs, on behalf of themselves and each of the Class Members, agree that they and the Releasing Persons shall not initiate or prosecute, or cause anyone else to initiate or prosecute any action or proceeding, including an arbitration proceeding, alleging any claim that is the subject of the release in this Section 13 of the Agreement. The Parties agree that the Court shall enter an injunction forever prohibiting the initiation or prosecution of any such claims by any Releasing Person.

(c) The Releasing Persons may hereafter discover facts other than or different from those which they now know or believe to be true with respect to the subject matter of the claims that would be subject of the release in this Section. Nevertheless, Named Plaintiffs and the other Releasing Persons do hereby expressly, fully, finally, and forever settle and release, and each Releasing Person, upon the Effective Date, shall be deemed to have, and by operation of the Final Approval Order shall have, fully, finally, and forever settled and released, any and all such released claims, whether or not concealed or hidden, without regard to the subsequent discovery or existence of such different or additional facts.

(d) All Class Members and other Releasing Persons shall be bound by the releases set forth in this Section 13 whether or not they ultimately cash, negotiate or deposit any check mailed for their Individual Payment.

14. CONDITIONS TO SETTLEMENT.

(a) This Agreement shall be subject to and is expressly conditioned on the occurrence of all of the following events:

(i) The Court has entered the Final Approval Order as required by Section 9, above, and all objections by Class Members or regulators, if any, to such Order are overruled, and all appeals taken from such Order are resolved in favor of approval; and

(ii) The Effective Date has occurred.

(b) If all of the conditions specified in Section 14(a) are not met, then this Agreement shall be cancelled and terminated, and shall be void in its entirety.

(c) Defendant shall have the option to terminate this Agreement if five or more of the Class Members opt out. Defendant shall notify Class Counsel and the Court of its intent to terminate this Agreement pursuant to this Section 14(c) within ten (10) business days after the Bar Date to Opt Out, or the option to terminate shall be considered waived.

(d) Defendant shall have the option to terminate this Agreement if the Court awards attorneys' fees or costs to any parties, including but not limited to Class Counsel or any other party, that are to be paid by Defendant separate and apart from the Settlement Fund. Defendant shall notify Class Counsel and the Court of its intent to terminate this Agreement pursuant to this Section 14(d) within ten (10) business days after entry of the order awarding any attorneys' fees or costs separate and apart from the Settlement Fund, or the option to terminate shall be considered waived.

(e) In the event this Agreement is terminated, pursuant to Sections 14(c) or (d) immediately above, or fails to become effective in accordance with Sections 14(a) and/or (b) immediately above, then the parties shall be restored to their respective positions in this case as they existed as of the date of the execution of this Agreement. In such event, the terms and provisions of this Agreement shall have no further force and effect with respect to the parties and shall not be used in this case or in any other action or proceeding for any other purpose, and any order entered by this Court in accordance with the terms of this Agreement shall be treated as vacated, *nunc pro tunc*. Defendant shall be responsible for any costs and fees incurred by the Settlement Administrator up to the time the Agreement is terminated.

15. REPRESENTATIONS.

(a) The parties to this Agreement represent that they have each read this Agreement and are fully aware of and understand all of its terms and the legal consequences thereof. The parties represent that they have consulted or have had the opportunity to consult with and have received or have had the opportunity to receive advice from legal counsel in connection with their review and execution of this Agreement.

(b) The parties have not relied on any representations, promises, or agreements other than those expressly set forth in this Agreement.

(c) The Named Plaintiffs, on behalf of the Class Members, represent that they have made such inquiry into the terms and conditions of this Agreement as they deem appropriate, and that by executing this Agreement, they, based on Class Counsel's advice, and their understanding of the Actions, believe the Agreement and all the terms and conditions set forth herein, are fair and reasonable to all Class Members.

(d) The Named Plaintiffs represents that they have no knowledge of conflicts or other personal interests that would in any way impact her representation of the class in connection with the execution of this Agreement.

(e) Defendant represents and warrants that it has obtained all corporate authority necessary to execute this Agreement.

16. FURTHER ASSURANCES. Each of the parties hereto agrees to execute and deliver all such further documents consistent with this Agreement, and to take all such further actions consistent with this Agreement, as may be required in order to carry the provisions of this Agreement into effect, subject to Class Counsel's obligation to protect the interests of the Class Members.

17. PUBLICITY. The parties and Class Counsel agree that they will not notify any member of the media regarding the terms and conditions of this Agreement and shall not issue a press release, or post or disseminate the terms of this Agreement on any social media or website, including Class Counsel's website. In response to media or any other inquiries, Class Counsel shall refer to the Settlement Administrator's website or publicly filed documents.

18. APPLICABLE LAW. This Agreement shall be governed by and interpreted, construed, and enforced pursuant to the laws of the State of Alabama.

19. MODIFICATION. Before entry of the Final Approval Order, the terms and provisions of this Agreement may be amended, modified, or expanded by written agreement of the Parties and approval of the Court; provided, however, that after entry of the Final Approval Order, the Parties may by mutual written agreement effect such amendments, modifications or expansions of this Agreement and its implementing documents (including all exhibits hereto) without further notice to the Settlement Class or approval of the Court if such changes are not materially inconsistent with the Court's Final Approval Order and do not materially limit, or materially and adversely affect, the rights or obligations of Settlement Class Members under this Agreement. No waiver or modification of any provision of this Agreement or of any breach thereof shall constitute a waiver or modification of any other provision or breach, whether or not similar. Nor shall any actual waiver or modification constitute a continuing waiver. No waiver or modification shall be binding unless executed in writing by the party making the waiver or modification.

20. ENTIRE AGREEMENT. This Agreement, including the exhibits attached hereto, constitutes the entire agreement made by and between the parties pertaining to the subject matter hereof, and fully supersedes any and all prior or contemporaneous understandings, representations, warranties, and agreements made by the parties hereto or their representatives

pertaining to the subject matter hereof. No extrinsic evidence whatsoever may be introduced in any judicial proceeding involving the construction or interpretation of this Agreement.

21. BINDING ON SUCCESSORS. This Agreement and the releases provided for herein shall inure to the benefit of, and shall bind, each of the parties hereto and their successors.

22. SEVERABILITY. In the event any one or more of the provisions of this Agreement is determined to be invalid, illegal or unenforceable in any respect, the validity, legality and enforceability of the remaining provisions contained in this Agreement will not in any way be affected or impaired thereby.

23. COUNTERPARTS AND FACSIMILE SIGNATURES. This Agreement may be executed and delivered in separate counterparts, each of which, when so executed and delivered, shall be an original, but such counterparts together shall constitute but one and the same instrument and agreement. Facsimile and pdf signature pages shall have the same force and effect as original signatures.

24. NOTIFICATION. Any notice to be given to Class Counsel and/or Named Plaintiffs shall be sent by email as follows:

Jeffrey D Kalief
Sophia Goren Gold
KALIEL GOLD, PLLC
1100 15th Street,
Washington, DC 20005
202-350-4783
202-871-8180
jkaliel@kalielgold.com
sgold@kalielgold.com

Any notice to be given to Defendant under the terms of this Agreement shall be sent by email as follows:

Stuart M. Richter
Ashley T. Brines
Katten Muchin Rosenman LLP
2029 Century Park East, Suite 2600
Los Angeles, CA 90067
Telephone: (310) 788-4400
stuart.richter@katten.com
ashley.brines@katten.com

H. Harold Stephens
Whitney Paige Lott
Scott B. Smith
Brandley Arant Boult Cummings, LLP
200 Clinton Avenue W, Suite 900

Huntsville, AL 35801
Telephone: (256) 517-5100
hstephens@bradley.com
wlott@bradley.com
ssmith@bradley.com

Any notice to the Settlement Administrator shall be sent by email as follows:

Kroll Settlement Administration LLC
c/o Robert DeWitte
200 Market Street
Suite 2700
Philadelphia, PA 19103
Robert.dewitte@Kroll.com

IN WITNESS WHEREOF, the parties have entered this Agreement as of the dates set forth below.

Dated: 3/8/2023

TAMELA HAMPTON, an individual on behalf of herself and those she represents

By: 
Tameela Hampton
C5E4CF1B3FF7478...

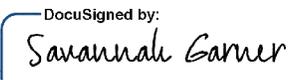
Dated: 3/5/2023

BEVERLY MACON, an individual on behalf of herself and those she represents

By: 
Beverly Macon
29F7725595F04AB...

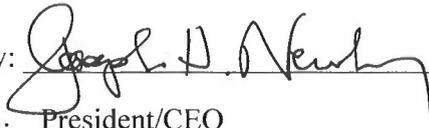
Dated: 3/5/2023

SAVANNAH GARNER, an individual on behalf of herself and those she represents

By: 
Savannah Garner
FBDE81FF9A0D403...

Dated: 3/10/2023

REDSTONE FEDERAL CREDIT UNION

By: 
Its: President/CEO

APPROVED AS TO FORM:

Dated: March 15, 2023

BRADLEY ARANT BOULT CUMMINGS,
LLP
H. Harold Stephens
Whitney Paige Lott
Scott B. Smith

KATTEN MUCHIN ROSENMAN LLP
Stuart M. Richter
Ashley T. Brines

By: 
Attorneys for Defendant Redstone
Federal Credit Union

Dated: _____

Jeffrey D Kaliel
Sophia Goren Gold
KALIEL GOLD, PLL]

By: _____
Attorneys for Named Plaintiffs Tamela
Hampton, Beverly Macon, and Savannah
Garner

Dated: _____

REDSTONE FEDERAL CREDIT UNION

By: _____

Its: _____

APPROVED AS TO FORM:

Dated: _____

BRADLEY ARANT BOULT CUMMINGS,
LLP
H. Harold Stephens
Whitney Paige Lott
Scott B. Smith

KATTEN MUCHIN ROSENMAN LLP
Stuart M. Richter
Ashley T. Brines

By: _____
Attorneys for Defendant Redstone
Federal Credit Union

Dated: 3/3/2023

Jeffrey D Kaliel
Sophia Goren Gold
KALIEL GOLD, PLL]

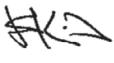
By:  
Attorneys for Named Plaintiffs Tamela
Hampton, Beverly Macon, and Savannah
Garner

EXHIBIT 1*Heather Leslie*

v.

Redstone Federal Credit Union

– AND –

Beverly Macon, et al.

v.

*Redstone Federal Credit Union***NOTICE OF PENDING CLASS ACTION AND PROPOSED SETTLEMENT****READ THIS NOTICE FULLY AND CAREFULLY; THE PROPOSED SETTLEMENT
MAY AFFECT YOUR RIGHTS!****IF YOU HAVE OR HAD A CHECKING ACCOUNT WITH REDSTONE FEDERAL
CREDIT UNION (“DEFENDANT”) AND YOU WERE CHARGED AN OVERDRAFT
OR NON-SUFFICIENT FUNDS FEE BETWEEN MAY 5, 2014 AND JULY 1, 2021,
THEN YOU MAY BE ENTITLED TO A PAYMENT FROM A CLASS ACTION
SETTLEMENT**

The United States District Court for the Northern District of Alabama has authorized this Notice; it is not a solicitation from a lawyer.

SUMMARY OF YOUR OPTIONS AND THE LEGAL EFFECT OF EACH OPTION	
DO NOTHING	If you don't do anything, you will receive a payment from the Settlement Fund so long as you do not opt out of or exclude yourself from the settlement (described in the next box).
EXCLUDE YOURSELF FROM THE SETTLEMENT; RECEIVE NO PAYMENT BUT RELEASE NO CLAIMS	You can choose to exclude yourself from the settlement or "opt out." This means you choose not to participate in the settlement. You will keep your individual claims against Defendant but you will not receive a payment. If you exclude yourself from the settlement but want to recover against Defendant, you will have to file a separate lawsuit or claim.
OBJECT TO THE SETTLEMENT	You can file an objection with the Court explaining why you believe the Court should reject the settlement. If your objection is overruled by the Court, then you will receive a payment and you will not be able to sue Defendant for the claims asserted in this litigation. If the Court agrees with your objection, then the settlement may not be approved.

These rights and options – *and the deadlines to exercise them* – along with the material terms of the settlement are explained in this Notice.

BASIC INFORMATION

1. What are these lawsuit about?

The lawsuits that are being settled are entitled *Heather Leslie v. Redstone Federal Credit Union*, Case No. 5:20-CV-00629-LCB and *Beverly Macon, et al. v. Redstone Federal Credit Union*, Case No. 5:21-CV-01682-LCB, both are pending in the United States District Court for the Northern District of Alabama. Each case is a “class action.” That means that the “Named Plaintiffs,” Tamela Hampton, Beverly Macon, and Savannah Garner, are acting on behalf of current and former members of Defendant who were assessed overdraft and nonsufficient funds (NSF) fees on certain transactions. The Named Plaintiffs have collectively asserted claims for breach of the Account Agreement, breach of the implied covenant of good faith and fair dealing, and violation of Regulation E of the Electronic Fund Transfers Act.

The Named Plaintiffs’ Complaints are posted on the [website] and contain all of the claims asserted against Defendant. In the Leslie action, the Plaintiffs claim Defendant Redstone breached its own account agreement by assessing overdraft fees based on the available balance in member accounts. They also claim Redstone violated Regulation E of the Electronic Fund Transfer Act by assessing overdraft fees for debit card payments based on available balance in member accounts. In the Macon Action, Plaintiffs claim Redstone breached its own account agreement by charging overdraft and returned item (NSF) fees for overdraft check and ACH payments that were previously rejected due to insufficient funds.

Defendant does not deny that it charged the fees that the Named Plaintiffs are complaining about, but contends that it did so properly and in accordance with the terms of its agreements and applicable law. Defendant therefore denies that its practices give rise to claims for damages by the Named Plaintiffs or any Class Member.

2. Why did I receive this Notice of this lawsuit?

You received this Notice because Defendant’s records indicate that you were charged one or more of the fees that are the subject of these actions. The Court directed that this Notice be sent to all Class Members because each Class Member has a right to know about the proposed settlement and the options available to him or her before the Court decides whether to approve the settlement.

3. Why did the parties settle?

In any lawsuit, there are risks and potential benefits that come with a trial versus settling at an earlier stage. It is the Named Plaintiffs’ and their lawyers’ job to identify when a proposed settlement offer is good enough that it justifies recommending settling the case instead of continuing to trial. In a class action, the Named Plaintiffs’ lawyers, known as Class Counsel, make this recommendation to the Named Plaintiffs. The Named Plaintiffs have the duty to act in the

best interests of the class as a whole and, in this case, it is their belief, as well as Class Counsels' opinion, that this settlement is in the best interest of all Class Members.

There is legal uncertainty about whether a judge or a jury will find that Defendant was contractually and otherwise legally obligated not to assess the fees that are being challenged in this case. And even if it was contractually wrong to assess these fees, there is uncertainty about whether the Named Plaintiffs' claims are subject to other defenses that might result in no or less recovery to Class Members. Even if the Named Plaintiffs were to win at trial, there is no assurance that the Class Members would be awarded more than the current settlement amount and it may take years of litigation before any payments would be made. By settling, the Class Members will avoid these and other risks and the delays associated with continued litigation.

While Defendant disputes the allegations in the lawsuit and denies any liability or wrongdoing, it enters into the settlement solely to avoid the expense, inconvenience, and distraction of further proceedings in the litigation.

WHO IS IN THE SETTLEMENT

4. How do I know if I am part of the Settlement?

If you received this notice, then Defendant's records indicate that you are a Class Member who is entitled to receive a payment.

YOUR OPTIONS

5. What options do I have with respect to the Settlement?

You have three options: (1) do nothing and you will receive a payment according to the terms of this settlement; (2) exclude yourself from the settlement ("opt out" of it); or (3) participate in the settlement but object to it. Each of these options is described in a separate section below.

6. What are the critical deadlines?

There is no deadline to receive a payment. If you do nothing, then you will get a payment.

The deadline for sending a letter to exclude yourself from or opt out of the settlement is [REDACTED].

The deadline to file an objection with the Court is also [REDACTED].

7. How do I decide which option to choose?

If you do not like the settlement and you believe that you could receive more money by pursuing your claims on your own (with or without an attorney) and you are comfortable with the risk that you might lose your case or get less than you would in this settlement, then you may want to consider opting out.

If you believe the settlement is unreasonable, unfair, or inadequate and the Court should reject the settlement, you can object to the settlement terms. The Court will decide if your objection is valid. If the Court agrees, then the settlement will not be approved and no payments will be made to you

or any other Class Member. If your objection (and any other objection) is overruled, and the settlement is approved, then you will still get a payment.

If you want to participate in the settlement, then you don't have to do anything; you will receive a payment if the settlement is approved by the Court.

8. What has to happen for the Settlement to be approved?

The Court has to decide that the settlement is fair, reasonable, and adequate before it will approve it. The Court already has decided to provide preliminary approval of the settlement, which is why you received notice of the settlement. The Court will make a final decision regarding the settlement at a "Fairness Hearing" or "Final Approval Hearing," which is currently scheduled for [REDACTED].

THE SETTLEMENT PAYMENT

9. How much is the Settlement and how much will I be paid?

Defendant has agreed to create a Settlement Fund of \$3,700,000.00. In addition, Defendant has agreed to forgive certain Uncollected Fees, as defined in the Settlement Agreement, in an approximate amount of \$276,031.

As discussed separately below, attorneys' fees, litigation costs, and the costs paid to a third-party Settlement Administrator to administer the settlement (including mailing and emailing this notice) will be paid out of the Settlement Fund. The balance of the Settlement Fund will be divided among all Class as described in the Settlement Agreement.

10. How much of the settlement fund will be used to pay for attorney fees and costs?

Class Counsel will request an attorney fee be awarded by the Court of not more than one-third of the Value of the Settlement. Class Counsel will also request that it be reimbursed for litigation costs incurred in prosecuting the case. The Court will decide the amount of the attorneys' fees and costs based on a number of factors, including the risk associated with bringing the case on a contingency basis, the amount of time spent on the case, the amount of costs incurred to prosecute the case, the quality of the work, and the outcome of the case.

11. How much will my payment be?

The balance of the Settlement Fund after attorneys' fees and costs, any service award and the Settlement Administrator's fees will be divided among all Class Members in accordance with the formulas outlined in the settlement agreement. Current members of Defendant will receive a credit to their accounts for the amount they are entitled to receive, without having to take any action. Former members of Defendant shall receive a check from the Settlement Administrator, without having to take any action. Current and former members of Defendant who incurred Uncollected Fee shall automatically have such fees waived and forgiven.

12. Do I have to do anything if I want to participate in the Settlement?

No. If you received this Notice, then you will be entitled to receive a payment or forgiveness of charged off fees unless you choose to exclude yourself from the settlement, or "opt out."

13. When will I receive my payment?

The Court will hold a Fairness Hearing on [REDACTED], at [REDACTED] to consider whether the settlement should be approved. If the Court approves the settlement, then payments should be made or credits should be issued within about 40 to 60 days after the settlement is approved. However, if someone objects to the settlement, and the objection is sustained, then there is no settlement. Even if all objections are overruled and the Court approves the settlement, an objector could appeal, and it might take months or even years to have the appeal resolved, which would delay any payment.

EXCLUDING YOURSELF FROM THE SETTLEMENT**14. How do I exclude myself from the settlement?**

If you do not want to receive a payment, or if you want to keep any right you may have to sue Defendant for the claims alleged in this lawsuit, then you must exclude yourself, or “opt out.”

To opt out, you **must** send a letter to the Settlement Administrator that you want to be excluded. Your letter can simply say “I hereby elect to be excluded from the settlement in the *Leslie v. Redstone* and *Macon v. Redstone* class actions.” Be sure to include your name, address, telephone number, and email address. Your exclusion or opt out request must be postmarked by [REDACTED], and sent to:

Heather Leslie v. Redstone Federal Credit Union

- AND -

Beverly Macon, et al. v. Redstone Federal Credit Union

Attn:

ADDRESS OF THE SETTLEMENT ADMINISTRATOR

15. What happens if I opt out of the settlement?

If you opt out of the settlement, you will not give up any of your rights to sue Defendant for the claims alleged in this case. However, you will not be entitled to receive a payment from this settlement.

16. If I exclude myself, can I obtain a payment?

No. If you exclude yourself, you will not be entitled to a payment.

OBJECTING TO THE SETTLEMENT**17. How do I notify the Court that I do not like the settlement?**

You can object to the settlement or any part of it that you do not like **IF** you do not exclude yourself, or opt out, from the settlement. (Class Members who exclude themselves from the settlement have no right to object to how other Class Members are treated.) To object, you **must** send a written document to the Settlement Administrator at the address below. Your objection should say that you are a Class Member, that you object to the settlement, and the reasons why

you object, and whether you intend to appear at the hearing. In your objection, you must include your name, address, telephone number, email address (if applicable) and your signature.

All objections must be post-marked no later than [REDACTED], and must be mailed to the Settlement Administrator as follows:

SETTLEMENT ADMINSTRATOR
Heather Leslie v. Redstone Federal Credit Union and Beverly Macon, et al. v. Redstone Federal Credit Union Settlement Administrator Attn: ADDRESS OF THE SETTLEMENT ADMINISTRATOR

18. What is the difference between objecting and requesting exclusion from the settlement?

Objecting is telling the Court that you do not believe the settlement or any part of it is fair, reasonable, and adequate for the class, and asking the Court to reject it. You can object only if you do not opt out of the settlement. Excluding yourself or opting out is telling the Court that you do not want to be part of the settlement, and do not want to receive a payment or release claims you might have against Defendant as alleged in this lawsuit.

19. What happens if I object to the settlement?

If the Court sustains your objection, or the objection of any other Class Member, then there is no settlement. If you object, but the Court overrules your objection and any other objection(s), then you will be part of the settlement.

THE COURT'S FAIRNESS HEARING

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

The Court will hold a Final Approval or Fairness Hearing at [REDACTED] on [REDACTED], 2023 at the United States District Court for the Northern District of Alabama, Northeastern Division, which is located at 101 Homes Avenue, Huntsville, AL 35801. At this hearing, the Court will consider whether the settlement is fair, reasonable and adequate. If there are objections, the Court will consider them. The Court may also decide how much to award Class Counsel for attorneys' fees and expenses.

21. Do I have to come to the hearing?

No. Class Counsel will answer any questions the Court may have. You may attend if you desire to do so. If you have submitted an objection, then you may want to attend.

22. May I speak at the hearing?

If you have objected, you may ask the Court for permission to speak at the Final Approval Hearing. To do so, you must include with your objection, described in Question 18, above, the statement, "I hereby give notice that I intend to appear at the Final Approval Hearing."

THE LAWYERS REPRESENTING YOU

23. Do I have a lawyer in this case?

The Court ordered that the lawyers and their law firms referred to in this notice as "Class Counsel" will represent you and the other Class Members.

24. Do I have to pay the lawyer for accomplishing this result?

No. Class Counsel's fees and costs, as approved by the Court, will be paid by Defendant.

25. Who determines what the attorneys' fees will be?

The Court will be asked to approve the amount of Class Counsel's attorneys' fees at the Fairness Hearing. Class Counsel will file an application for fees and costs and will specify the amount being sought as discussed above. You may review a physical copy of the fee application at the website established by the Settlement Administrator, or by reviewing it at the Records Department of the District Court for the Northern District of Alabama, Northeastern Division, which is located at 101 Homes Avenue, Huntsville, AL 35801.

GETTING MORE INFORMATION

This Notice only summarizes the proposed settlement. More details are contained in the settlement agreement, which can be viewed/obtained online at [WEBSITE] or at the Office of the Clerk of the United States District Court for the Northern District of Alabama, Northeastern Division, which is located at 101 Homes Avenue, Huntsville, AL 35801, by asking for the Court file containing the Motion For Preliminary Approval of Class Settlement (the settlement agreement is attached to the motion).

For additional information about the settlement and/or to obtain copies of the settlement agreement, you should contact the Settlement Administrator as follows:

Heather Leslie v. Redstone Federal Credit Union
Beverly Macon, et al. v. Redstone Federal Credit Union
Settlement Administrator
Attn:

For more information, you also can contact the Class Counsel as follows:

Arthur M Stock
MILBERT COLEMAN BRYSON PHILLIPS GROSSMAN PLLC
800 Gay Street, Suite 1100
Knoxville, TN 37929
865-247-0080
865-522-0049
astock@milberg.com

Jeffrey D Kaliel
Sophia Goren Gold
KALIEL GOLD, PLLC
1100 15th Street,
Washington, DC 20005
202-350-4783
202-871-8180
jkaliel@kalielgold.com
sgold@kalielgold.com

Frank Jerome Tapley
Hirlye Ray Lutz, III
Leila H. Watson
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2131 Magnolia Avenue, Suite 200
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865-247-0080
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Gregory Allen Reeves
THE REEVES LAW FIRM
232 Moulton St. E
Decatur, AL 35601
256-355-3311
877-777-1965
greg@reeveslaw.net

***PLEASE DO NOT CONTACT THE COURT OR ANY REPRESENTATIVE OF
DEFENDANT CONCERNING THIS NOTICE OR THE SETTLEMENT.***

EXHIBIT 2**COURT ORDERED NOTICE OF CLASS ACTION SETTLEMENT**

You may be a member of the settlement class in *Heather Leslie v. Redstone Federal Credit Union* or *Beverly Macon, et al. v. Redstone Federal Credit Union*, in which the plaintiff alleges that defendant Redstone Federal Credit Union (“Defendant”) incorrectly assessed overdraft fees and nonsufficient funds fees from May 5, 2014 to July 1, 2021. Defendant denies that it charged any fees that were not permitted by its contracts with members or were otherwise improper and states that it has entered into this agreement to avoid the cost and inconvenience of further litigation.

If you are a Settlement Class Member and if the Settlement is approved, you may be entitled to receive a cash payment from the \$3,700,000.00 fund or your portion of \$276,031 in uncollected overdraft or nonsufficient funds fees forgiven, all benefits established by the Settlement.

The Court has preliminarily approved this settlement. It will hold a Final Approval Hearing in this case on [PARTIES TO INSERT DATE]. At that hearing, the Court will consider whether to grant final approval to the settlement, and whether to approve payment from the Settlement Fund of up to \$ [REDACTED] one-third of the Value of the Settlement as attorneys’ fees, and reimbursement of costs to the attorneys and the Settlement Administrator. If the Court grants final approval of the settlement and you do not request to be excluded from the settlement, you will release your right to bring any claim covered by the Settlement. In exchange, Defendant has agreed to issue a credit to your account, a cash payment to you if you are no longer a member, and/or to forgive certain overdraft or nonsufficient funds fees.

To obtain a long form class notice and other important documents please visit [PARTIES TO PROVIDE WEBSITE ADDRESS]. Alternatively, you may call [INSERT PHONE #].

If you do not want to participate in this settlement—you do not want to receive a credit or cash payment or the forgiveness of certain overdraft fees and you do not want to be bound by any judgment entered in these cases—you may exclude yourself by submitting an opt-out request postmarked no later than [PARTIES TO INSERT DATE]. If you want to object to this settlement because you think it is not fair, adequate, or reasonable, you may object by submitting an objection postmarked no later than [PARTIES TO INSERT DATE]. You may learn more about the opt-out and objection procedures by visiting [PARTIES TO PROVIDE WEBSITE ADDRESS] or by calling [Insert Phone #].

EXHIBIT B



KALIELGOLD PLLC

KalielGold PLLC was founded in 2017 and is a 100% contingency Plaintiff-side law firm. Our attorneys have decades of combined experience and have secured hundreds of millions of dollars for their clients. Our firm's practice focuses on representing consumers in class action litigation and specifically on cases in the consumer financial services sector. In the four years since our firm was founded, our firm has been appointed lead counsel or co-lead counsel in numerous class action and putative class action lawsuits in state and federal courts nationwide including most recently in *Roberts v. Capital One*, No. 1:16-cv-04841 (S.D.N.Y.); *Walters v. Target Corp.*, No. 3:16-cv-00492 (S.D. Cal.); *Robinson v. First Hawaiian Bank*, Civil No.17-1-0167-01 GWBC (1st Cir. Haw.); *Liggio v. Apple Federal Credit Union*, No. 18-cv-01059 (E.D. Va.); *Morris et al. v. Bank of America, N.A.*, No. 3:18-cv-00157-RJC-DSC (W.D.N.C.); *Brooks et al. v. Canvas Credit Union*, 2019CV30516 (Dist. Ct. for Denver Cnty., Colo.); *Figueroa v. Capital One, N.A.*, Case No. 3:18-cv-00692-JM-BGS (S.D. Cal.); *White v. Members 1st Credit Union*, Case No. 1:19-cv-00556-JEJ (M.D. Pa.); *Plummer v. Centra Credit Union*, Case No. 03D01-1804-PL-001903 (Cnty. Of Bartholomew, Ind.); *Holt v. Community America Credit Union*, Case No. 4:19-cv-00629-FJG (W.D. Mo.); *Trinity Management v. Charles Puckett*, Case No. GCG-17-558960 (Super. Ct., San Francisco Cnty, Cal.); *Martin v. Le^oN Federal Credit Union*. No. 19-CI-022873 (Jefferson Cir. Ct., Div. One); *Clark v. Hills Bank and Trust Company*, No. LACV080753 (Iowa Dist. Ct. Johnson Cnty.); *Morris v. Provident Credit Union*, Case No. CGC-19-581616 (Super. Ct., San Francisco Cnty., Cal.).

As shown in the biographies of our attorneys and the list of class counsel appointments, KalielGold PLLC is well versed in class action litigation and zealously advocates for its clients. To learn more about KalielGold PLLC, or any of the firm's attorneys, please visit www.kalielgold.com.



JEFFREY D. KALIEL

Jeffrey Kaliel earned his law degree from Yale Law School in 2005. He graduated from Amherst College summa cum laude in 2000 with a degree in Political Science, and spent one year studying Philosophy at Cambridge University, England.

Over the last 10 years, Jeff has built substantial class action experience. He has received "Washington D.C. Rising Stars Super Lawyers 2015" recognition.

Jeff has been appointed lead Class Counsel in numerous nationwide and state-specific class actions. In those cases, Jeff has won contested class certification motions, defended dispositive motions, engaged in data-intensive discovery and worked extensively with economics and information technology experts to build damages models. Jeff has also successfully resolved numerous class actions by settlement, resulting in hundreds of millions of dollars in relief for millions of class members.

Currently Jeff is actively litigating several national class action cases, including actions against financial services entities and other entities involved in predatory lending and financial services targeting America's most vulnerable populations.

Jeff's class action successes extend beyond financial services litigation. He seeks to lead cases that serve the public interest. Jeff has worked with nonprofits such as the Humane Society, Compassion Over Killing, and the National Consumers League to fight for truth in the marketplace on food and animal products.

Jeff has over a decade of experience in high-stakes litigation. He was in the Honors Program at the Department of Homeland Security, where he worked on the Department's appellate litigation. Jeff also helped investigate the DHS response to Hurricane Katrina in preparation for a Congressional inquiry. Jeff also served as a Special Assistant US Attorney in the Southern District of California, prosecuting border-related crimes.

Jeff is a former Staff Sergeant in the Army, with Airborne and Mountain Warfare qualifications. He is a veteran of the second Iraq war, having served in Iraq in 2003.

Jeff is admitted to practice in California and Washington, DC, and in appellate and district courts across the country.

Jeff lives in Washington, D.C. with his wife, Debbie, and their three children.



SOPHIA GOREN GOLD

Sophia Goren Gold is a third-generation Plaintiff's lawyer. A *summa cum laude* graduate of Wake Forest University and the University of California, Berkeley, School of Law, Sophia has spent her entire career fighting for justice.

A fierce advocate for those in need, Sophia's practice centers around taking on financial institutions, insurance companies, and other large corporate interests. Sophia has participated in hundreds of individual and class cases in both state and federal courts across the country. Collectively, she has helped secure tens of millions of dollars in relief on behalf of the classes she represents.

In addition to providing monetary relief, Sophia's extensive litigation experience has resulted in real-world positive change. For example, she brought litigation which resulted in the elimination of the Tampon Tax in the State of Florida, and she was influential in changing the state of Delaware's Medicaid policy, resulting in greater access to life-saving medication.

Sophia is currently representing consumers in numerous cases involving the assessment of improper fees by banks and credit unions, such as overdraft fees, insufficient funds fees, and out of network ATM fees. She is also currently representing consumers who have been the victims of unfair and deceptive business practices.

Sophia is admitted to practice in California and Washington, D.C. When not working, Sophia enjoys spending time with her husband, daughter, and their goldendoodle.



BRITTANY CASOLA

Brittany Casola attended the University of Central Florida in Orlando and graduated in 2012 with a bachelor's degree in Political Science and a minor in Spanish. Brittany earned her Juris Doctorate from California Western School of Law in 2015 and graduated magna cum laude in the top 10% of her class.

Throughout the course of her law school career, she served as a judicial extern to the Honorable Anthony J. Battaglia for the United States District Court, Southern District of California and worked multiple semesters as a certified legal intern for the San Diego County District Attorney's Office. Brittany was awarded Academic Excellence Awards in law school for receiving the highest grade in Trial Practice, Health Law & Policy, and Community Property.

Before joining KalielGold PLLC, Brittany worked as a judicial law clerk for the Honorable Anthony J. Battaglia and as an associate attorney for Carlson Lynch LLP, specializing in consumer complex litigation.



AMANDA ROSENBERG

Amanda Rosenberg graduated *cum laude* from the University of California, Hastings College of the Law in 2011 and the University of California, San Diego in 2008, where she earned departmental Honors with Highest Distinction in history.

Before joining KalielGold PLLC, Amanda represented and advised small businesses and financial institutions in litigation matters including employment disputes, merchant disputes, credit and charge card disputes, wrongful foreclosures, and securities. She has successfully litigated cases in California, Illinois, and Michigan.

Amanda is an active volunteer in her community and has helped numerous individuals understand and navigate their rights in the workplace.

In law school, Amanda worked as an extern for the Honorable Judge Vaughn Walker in the United States District Court, Northern District of California. Amanda was awarded academic excellence awards for receiving the highest grades in Trial Advocacy and Litigating Class Action Employment.

When not working, Amanda loves exploring Michigan's outdoors with her husband, kids, and rescue dog.



CLASS COUNSEL APPOINTMENTS

- *Roberts v. Capital One*, No. 1:16-cv-04841 (S.D.N.Y.);
- *Walters v. Target Corp.*, No. 3:16-cv-00492 (S.D. Cal.);
- *Figueroa v. Capital One, N.A.*, Case No. 3:18-cv-00692-JM-BGS (S.D. Cal.).
- *Robinson v. First Hawaiian Bank*, Civil No.17-1-0167-01 GWBC (1st Cir. Haw.);
- *Brooks et al. v. Canvas Credit Union*, 2019CV30516 (Dist. Ct. for Denver Cnty., Colo.).
- *Liggio v. Apple Federal Credit Union*, Civil No. 18-cv-01059 (E.D. Va.);
- *Morris et al. v. Bank of America, N.A.*, Civil No. 3:18-cv-00157-RJC-DSC (W.D.N.C.);
- *White v. Members 1st Credit Union*, Case No. 1:19-cv-00556-JEJ (M.D. Pa.);
- *Plummer v. Centra Credit Union*, Case No. 03D01-1804-PL-001903 (Bartholomew Cnty., Ind.);
- *Holt v. Community America Credit Union*, Case No. 4:19-cv-00629-FJG (W.D. Mo.);
- *Trinity Management v. Charles Puckett*, Case No. GCG-17-558960 (Super. Ct., San Francisco, Cnty., Cal.);
- *Martin v. Le&N Federal Credit Union*. No. 19-CI-022873 (Jefferson Cir. Ct., Division One);
- *Clark v. Hills Bank and Trust Company*, No. LACV080753 (Iowa Dist. Ct. Johnson Cnty.);
- *Morris v. Provident Credit Union*, Case No. CGC-19-581616 (Super. Ct. San Francisco Cnty., Cal.).
- *Bodnar v. Bank of America, N.A.*, 5:14-cv-03224 (E.D. Pa.);
- *In re Higher One OneAccount Marketing and Sales Practice Litigation.*, No. 12-md-02407-VLB (D. Conn.).
- *Shannon Schulte, et al. v. Fifth Third Bank.*, No. 1:09-cv-06655 (N.D. Ill.);
- *Kelly Mathena v. Webster Bank*, No. 3:10-cv-01448 (D. Conn.);
- *Nick Allen, et al. v. UMB Bank, N.A., et al.*, No. 1016 Civ. 34791 (Cir. Ct. Jackson Cnty., Mo.);
- *Thomas Casto, et al. v. City National Bank, N.A.*, 10 Civ. 01089 (Cir. Ct. Kanawha Cnty., W. Va.);
- *Eaton v. Bank of Oklahoma, N.A., and BOK Financial Corporation, d/b/a Bank of Oklahoma, N.A.*, No. CJ-2010-5209 (Dist. Ct. for Tulsa Cnty., Okla.);
- *Lodley and Tehani Taulva, et al., v. Bank of Hawaii and Doe Defendants 1-50*, No. 11-1-0337-02 (Cir. Ct. of 1st Cir., Haw.);
- *Jessica Duval, et al. v. Citizens Financial Group, Inc., et al*, No. 1:10-cv-21080 (S.D. Fla.);
- *Mascaro, et al. v. TD Bank, Inc.*, No. 10-cv-21117 (S.D. Fla.);
- *Theresa Molina, et al., v. Intrust Bank, N.A.*, No. 10-cv-3686 (18th Judicial Dist., Dist. Ct. Sedgwick Cnty., Kan.);
- *Trombley v. National City Bank*, 1:10-cv-00232-JDB (D.D.C.); *Galdamez v. I.Q. Data International, Inc.*, No. 1:15-cv-1605 (E.D. Va.);
- *Brown et al. v. Transurban USA, Inc. et al.*, No. 1:15-CV-00494 (E.D. Va.);
- *Grayson v. General Electric Co.*, No. 3:13-cv-01799 (D. Conn.);
- *Galdamez v. I.Q. Data International, Inc.*, No. 1:15-cv-1605 (E.D. Va.).