

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

ASHLEY GARRETT, on behalf of
herself and all others similarly
situated,

Plaintiff,

v.

CALL FEDERAL CREDIT UNION,

Defendant.

Civil Action No. 3:23-cv-678-HEH

CLASS ACTION SETTLEMENT AGREEMENT

KEY TERMS PAGE

Court: The United States District Court for the Eastern District of Virginia
Defendant: Call Federal Credit Union
Plaintiff/Class Representative: Ashley Garrett
Class Counsel: Cohen & Malad, LLP; Stranch, Jennings & Garvey, PLLC; and Munro Byrd, P.C.
Settlement Administrator: Verita Global

Challenged Fees: (1) Overdraft fees incurred during the Class Period on debit card transactions authorized on sufficient funds (“**APSN Fees**”); and
 (2) Overdraft fees and NSF fees incurred during the Class Period on an item that had previously incurred an NSF Fee (“**Retry Fees**”).

Settlement Class: All persons who were charged one or more Challenged Fees by Defendant during the Class Period. Excluded from the Class are Defendant’s current and former officers, directors, affiliates, legal representatives, employees, successors, subsidiaries, and assigns, along with all judges who have presided over this matter and their immediate families and judicial staff.

Class Period: October 18, 2018 through August 28, 2024

Cash Payment: \$650,000
Additional Benefits: Defendant will forgive and charge-off all amounts owing on all closed Class Member accounts on which a Challenged Fee was charged during the Class Period
Value of the Settlement: Cash Payment + Debt Forgiveness

Costs of Preparing the Class List and of Fee Expert: To be paid separately by Defendant, in addition to all other benefits
Costs of Notice and Administration: To be paid from the Settlement Fund
Costs of Providing Account Credits: To be borne by Defendant, in addition to all other benefits

Attorneys’ Fees Amount: 1/3 of the Value of the Settlement, to be paid from the Settlement Fund

Service Award Amount: Up to \$10,000, to be paid from the Settlement Fund

Cy Pres Recipients: 50% designated by Plaintiff and Defendant, respectively

Release: As set forth in paragraph 10 of Exhibit D and detailed herein at Paragraphs 4.1 – 4.4

SCHEDULE OF DATES AND DEADLINES

Unless otherwise ordered by the Court, the following dates and deadlines apply to this agreement. Dates and deadlines will be computed in accordance with Federal Rule of Civil Procedure 6.

<i>Event</i>	<i>Date/Deadline</i>
Date of Execution	First date on which this agreement has been signed by all parties, as indicated on the signature page
Deadline to Move for Preliminary Approval	September 16, 2024, or 5 days after Date of Execution, whichever is later
Date of Preliminary Approval	The day on which the Court enters the Preliminary Approval Order
Deadline to Fund the Settlement	7 days after the Date of Preliminary Approval
Deadline to Provide the Class List	60 days after the Date of Execution
Deadline to Send Notice	30 days after the Deadline to Provide the Class List or 7 dates after the Date of Preliminary Approval, whichever is later
Deadline to Object	30 days after the Deadline to Send Notice
Deadline to Opt-Out	30 days after the Deadline to Send Notice
Deadline to Report Opt-Outs	10 days after the Deadline to Opt-Out
Deadline to Terminate for Opt-Outs	7 days after the Deadline to Report Opt-Outs
Deadline to File Motion for Final Approval and Fees and Notice of Opt-Outs	No later than 7 days before the Date of the Final Approval Hearing
Date of the Final Approval Hearing	To be set by the Court (parties to request at least 90 days after preliminary approval)
Date of Final Approval	The day on which the Court enters the Final Approval Order
Effective Date	The first day on which the deadline to appeal the Final Approval Order has expired, provided no objections are made and no appeal is filed by that date. Otherwise, the first day on which all appeals have been dismissed or all rights to appeal have been exhausted and the Final Approval Order has not been reversed.
Deadline to Pay Fees and Expenses	7 days after the Date of Final Approval
Deadline to Pay Service Award	7 days after the Effective Date
Deadline to Revert Account Credits	14 days after the Effective Date
Deadline to Pay Account Credits	21 days after the Effective Date
Deadline to Re-Pay Failed Account Credits	28 days after the Effective Date
Deadline to Send Settlement Checks	35 days after the Effective Date
Deadline to Provide Additional Benefits	35 days after the Effective Date
Deadline to Cash Settlement Checks	120 days after the Deadline to Send Settlement Checks

1. Recitals.

On October 18, 2023, the Class Representative filed a Class Action Complaint (the “**Complaint**”) against Defendant in the Court, alleging that Defendant charged the Challenged Fees and that doing so resulted in claims for: (1) breach of contract and breach of the duty of good faith and fair dealing; and (2) violation of the Electronic Funds Transfer Act. ECF No. 1. On December 14, 2023, Defendant filed a Motion to Dismiss. ECF No. 11. On January 23, 2024, Defendant filed its Answer and Affirmative Defenses in which Defendant denied all liability. ECF No. 20. On January 26, 2024, the Class Representative filed a Response in Opposition to Defendant’s Motion to Dismiss. ECF No. 24. On February 7, 2024, Defendant filed a Reply. ECF No. 34. The Court held a hearing on the Motion to Dismiss on March 6, 2024, at which the Court dismissed the first claim of the Complaint at Plaintiff’s request but denied the Motion to Dismiss all other claims. ECF No. 38.

The parties filed a Rule 23(f) discovery report, negotiated a protective order, exchanged initial disclosures, and engaged in written and document discovery, including production of documents and exchange of transactional data needed to estimate damages, which Plaintiff’s expert did.

On August 28, 2024, the parties participated in a mediation with Magistrate Judge Mark R. Colombell. Eventually, with Judge Colombell’s assistance, the parties arrived at agreed material terms and executed a term sheet, subject to agreeing to the final terms now contained in this agreement.

2. Incorporation of Key Terms, Schedule, Recitals, and Exhibits.

This agreement expressly incorporates the preceding Key Terms Page, Schedule of Dates and Deadlines, Recitals, and the following exhibits, all of which are integral parts of this agreement:

Exhibit A – the “**Summary Notice**”

Exhibit B – the “**Detailed Notice**”

Exhibit C – the “**Preliminary Approval Order**”

Exhibit D – the “**Final Approval Order**”

3. Benefits to Class Members.

Defendant will provide the following benefits, which will be available, as applicable, to any person who does not submit a valid and timely request to be excluded as provided in the Detailed Notice (each such person, a “**Class Member**”).

3.1. Non-Reversionary Cash Settlement Fund.

No later than the Deadline to Fund the Settlement, Defendant must pay the Cash Payment to the Settlement Administrator to be held as a common fund (the “**Settlement Fund**”) in a non-interest-bearing account. The Settlement Fund will be *in custodia legis* of the Court and will remain subject to the Court’s jurisdiction until distributed. The Settlement Fund must be used only to make payments pursuant to this agreement or otherwise ordered by the Court. 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.

Distributions to Class Members will be made from the money remaining in the Settlement Fund after deducting Court-approved payments for fees, costs, expenses, and awards as set forth on the Key Terms Page (the “**Net Settlement Fund**”). Each Class Member’s distribution from the Net Settlement Fund will be determined by the Settlement Administrator, using the information provided on the list of Class Members (the “**Class List**”), pursuant to the following pro rata formula:

$$\text{Class Member's Distribution} = \left(\frac{\text{Total Amount of Challenged Fees Paid by Class Member During the Class Period}}{\text{Total Amount of Challenged Fees Paid by All Class Members During the Class Period}} \right) \times \text{Net Settlement Fund}$$

In computing each Class Member’s distribution, the Settlement Administrator will round distributions to the nearest cent. If the total amount of distributions calculated pursuant to this formula exceeds the total amount of the Net Settlement Fund, the Settlement Administrator may reduce distributions by one cent, beginning with the largest distribution and working toward the smallest distribution, until the total distributions equal the amount of the Settlement Fund.

Class Members listed on the Class List as having an open account with Defendant (“**Current Account Holders**”) will receive their distribution from the Settlement Fund by credit to their account at Defendant, while Class Members who are not listed on the Class List as having an open account with Defendant, or whose account credit fails and is returned to the Settlement Administrator under Step 3, below (collectively, “**Former Account Holders**”) will receive their distribution from the Settlement Fund by check.

Step 1: No later than the Deadline to Revert Account Credits, the Settlement Administrator will disburse to Defendant from the Settlement Fund the total amount of settlement payments due to Current Account Holders, along with a listing of the amounts due and to whom.

Step 2: No later than the Deadline to Pay Account Credits, Defendant must make one attempt to distribute the settlement payments through an account credit, with the credit appearing on the account statement with the legend “Credit—Class Action Settlement.”

Step 3: No later than the Deadline to Re-Pay Failed Account Credits, Defendant must: (a) return to the Settlement Administrator for re-deposit in the Settlement Fund any amounts that were not successfully credited to an account, along with a list identifying each Class Member whose account credit failed; and (b) provide to Class Counsel a statement under oath attesting to the amount of credits successfully applied to accounts. The Costs of Providing Account Credits will be paid as set forth on the Key Terms Page.

Step 4: No later than the Deadline to Send Settlement Checks, the Settlement Administrator must distribute payments due to Former Account Holders from the Settlement Fund by check with an appropriate legend, in a form approved by Class Counsel, and with an indication that the check will expire on the Deadline to Cash Settlement Checks.

In administering distribution of the Settlement Fund, the Settlement Administrator is authorized to void and reissue checks, to make corrections to checks, and to take reasonable measures that will promote payments being collected by Class Members. The Costs of Notice and Administration will be paid as set forth on the Key Terms Page.

If monies remain in the Settlement Fund after the Deadline to Cash Settlement Checks, those monies will not revert to Defendant but will instead be paid on a *cy pres* basis to the Cy Pres Recipient(s) listed on the Key Terms Page in the percentage amount listed on the Key Terms Page.

If the settlement fails to become effective for any reason, the Settlement Administrator shall promptly return any funds remaining in the Settlement Fund to Defendant, less the costs of notice and administration already incurred.

3.2. Additional Benefits.

In addition to the Settlement Fund, no later than the Deadline to Provide Additional Benefits, Defendant will provide the following additional benefits: Defendant will forgive and charge-off all amounts owing on all closed Class Member accounts on which a Challenged Fee was charged during the Class Period.

4. Releases.

In exchange for the benefits of this agreement, the Class Members will provide and be bound by the release set forth in this Agreement and the Final Approval Order.

4.1 As of the Effective Date, Releasing Parties shall automatically be deemed to have fully and irrevocably released and forever discharged Defendant and each of its present and former parents, subsidiaries, divisions, affiliates, predecessors, successors and assigns, and the present and former directors, officers, employees, agents, insurers, members, attorneys, advisors, consultants, representatives, partners, joint venturers, independent contractors, wholesalers, resellers, distributors, retailers, predecessors, successors and assigns of each of them ("Released Parties"), of and from any and all liabilities, rights, claims, actions, causes of action, demands, damages, costs, attorneys' fees, losses and remedies, whether known or unknown, existing or potential, suspected or unsuspected, liquidated or unliquidated, legal, statutory, or equitable, based on contract, tort or any other theory, that result from, arise out of, are based upon, or relate to the conduct, omissions, duties or matters during the Class Period that were or could have been alleged in the Action, relating to the Challenged Fees or Reg. E Fees, and Plaintiff Ashley Garrett further and additionally releases any personal claims she had or may have against Call Federal with respect to any other fees assessed against her Accounts for overdrafts and/or returned items ("Released Claims").

4.2 Each Class Member is barred and permanently enjoined from bringing on behalf of themselves, or through any person purporting to act on their behalf or purporting to assert a claim under or through them, any of the Released Claims against Defendant in any forum, action, or proceeding of any kind.

4.3 Plaintiff and all Class Members acknowledge and agree that they may hereafter discover facts other than or different from those that they know or believe to be true with respect to the subject matter of the claims released herein, or the law applicable to such claims may change. Nonetheless, each of those individuals expressly agrees that, as of the Effective Date, he/she shall have automatically and irrevocably waived and fully, finally, and forever settled and released any known or unknown, suspected or unsuspected, asserted or unasserted, liquidated or unliquidated, contingent or non-contingent claims with respect to all of the matters described in or subsumed by herein. Further, each of those individuals agrees and acknowledges that he/she shall be bound by this Agreement, including by the release herein and that all of their claims in the Action shall be dismissed with prejudice and released, whether or not such claims are concealed or hidden; without regard to subsequent discovery of different or additional facts and subsequent changes in the law; and even if he/she never receives actual notice of the Settlement and/or never receives a distribution of funds or credits from the Settlement. In addition to the releases made by Plaintiff and Settlement Class Members above, Plaintiff, including each and every one of her agents, representatives, attorneys, heirs, assigns, or any other person acting on her behalf or for her benefit, and any person claiming through her, makes the

additional following general release of all claims, known or unknown, in exchange and consideration of the Settlement set forth in this Agreement. Plaintiff agrees to a general release of the Released Parties from all claims, demands, rights, liabilities, grievances, demands for arbitration, and causes of action of every nature and description whatsoever, known or unknown, pending or threatened, asserted or that might have been asserted, whether brought in tort or in contract, whether under state or federal or local law.

4.4 Nothing in this Agreement shall operate or be construed to release any claims or rights that Defendant has to recover any past, present, or future amounts that may be owed by Plaintiff or by any Settlement Class Member on his/her accounts, loans or any other debts with Defendant, pursuant to the terms and conditions of such accounts, loans, or any other debts. Likewise, nothing in this Agreement shall operate or be construed to release any defenses or rights of set-off that Plaintiff or any Settlement Class Member has, other than with respect to the claims expressly released by this Agreement, in the event Defendant and/or its assigns seeks to recover any past, present, or future amounts that may be owed by Plaintiff or by any Settlement Class Member on his/her accounts, loans, or any other debts with Defendant, pursuant to the terms and conditions of such accounts, loans, or any other debts.

5. Process for Court Approval of Settlement.

This entire agreement is contingent on the parties obtaining Court approval of the agreement.

5.1. Preliminary Approval.

No later than the Deadline to Move for Preliminary Approval, the Class Representative must move the Court to enter the Preliminary Approval Order. Defendant will not oppose the motion, including not opposing class certification for purposes of settlement.

5.2. Preparation of the Class List.

No later than the Deadline to Provide the Class List, Defendant must provide the Settlement Administrator with the Class List, which must contain the following information for each member of the Settlement Class in Microsoft® Excel format:

- Account identifier (such as account number)
- Full name of the primary accountholder
- Last known address of the primary accountholder
- Email address (if the accountholder has consented to electronic notice)
- Total amount of Challenged Fees charged during the Class Period
- An indication of whether the account remains open or is closed

If unable to prepare the Class List by itself, Defendant may utilize a third-party expert (the “**Fee Expert**”) to analyze the relevant data and create the Class List, subject to consent by Class Counsel to the Defendant’s choice. The Costs of Preparing the Class List and of the Fee Expert will be paid as set forth on the Key Terms Page.

The Class List may not be disseminated to anyone other than the Settlement Administrator, which must keep the Class List confidential. The Settlement Administrator must sign a confidentiality agreement that includes security provisions consistent with the National Credit Union Association Rules and Regulations, Part 748, and all other applicable laws.

Before sending notice, the Settlement Administrator must update the addresses on the Class List using the United States Postal Service’s National Change of Address service, as well as a service, such as Probe 260 or Lexis/Nexis Accurant, to update address data.

5.3. Notice to Members of the Settlement Class.

No later than the Deadline to Send Notice, the Settlement Administrator must do all of the following:

- (a) Establish a password-protected website at a URL agreed to by Class Counsel and Defendant’s Counsel (the “**Settlement Website**”) and post the Detailed Notice to the Settlement Website
- (b) Establish a toll-free number and an e-mail address at which members of the Settlement Class may obtain information or contact the Settlement Administrator
- (c) E-mail the Summary Notice to all persons on the Class List for whom an email address is provided
- (d) Mail the Summary Notice by United States mail to all other persons on the Class List to whom the Settlement Administrator does not send an email.

If any emailed Summary Notice is returned as undeliverable, the Settlement Administrator must promptly cause the Summary Notice to be mailed to that member of the Settlement Class. If any mailed Summary Notice is returned as undeliverable with a forwarding address then the Settlement Administrator must promptly cause the Summary Notice to be forwarded by mail to the listed forwarding address. If any mailed Summary Notice is returned as undeliverable without a forwarding address then the Settlement Administrator must attempt to

locate the correct address through a reasonable search and must promptly forward the Summary Notice to the address obtained from the search.

The Costs of Notice and Administration will be paid as set forth on the Key Terms Page.

5.4. Right of Members of the Settlement Class to Opt-Out.

Any member of the Settlement Class may choose to be excluded from the Settlement Class by complying with the requirements to opt-out set forth in the Detailed Notice. Any person who submits a valid and timely request to opt-out will be excluded from the settlement and will not be bound by any of its terms, including the release. Any member of the Settlement Class who does not submit a valid and timely opt-out will be bound by the Settlement. No later than the Deadline to Report Opt-Outs, the Settlement Administrator must report all opt-outs it has received to Class Counsel and counsel for Defendant.

If more than 3% of the members of the Settlement Class opt-out, Defendant may terminate this agreement by providing written notice to Class Counsel no later than the Deadline to Terminate for Opt-Outs, in which event this agreement shall become null and void.

5.5. Right of Class Members to Object.

Any Class Member may object to the Settlement by complying with the requirements to submit an objection set forth in the Detailed Notice.

5.6. Final Approval.

At the final approval hearing, the Class Representative and Defendant must move the Court to enter the Final Approval Order.

5.7. Effective Date.

This agreement will become effective and binding on the Effective Date.

6. Attorneys' Fees, Expenses, and Service Award

No later than the Deadline to File Motion for Final Approval and Fees and Notice of Opt-Outs, Class Counsel shall file a motion with the Court for consideration at the Final Approval hearing seeking to be paid attorneys' fees of up to the Attorneys' Fees Amount listed on the Key Terms Page, plus expenses, plus a service award of up to the Service Award Amount listed on the Key Terms Page, to be paid from the sources set forth on the Key Terms Page. Defendant agrees to take no position on requests that are no greater than these amounts.

No later than the Deadline to Pay Fees and Expenses, Class Counsel shall be paid the amounts awarded by the Court for fees and expenses from the sources

listed on the Key Terms Page. No later than the Deadline to Pay Service Awards, the Class Representative shall be paid the amount awarded by the Court for a service award from the sources listed on the Key Terms Page.

7. No Admission of Liability/Agreement Not Binding Absent Approval.

Defendant is entering into this agreement solely to compromise and settle the lawsuit and to avoid the expense and uncertainty of continued litigation. This agreement and any documents related to it shall not be construed as any admission of liability or any type of wrongdoing or misconduct or of any fact whatsoever, and Defendant expressly denies any wrongdoing, misconduct, or liability in the lawsuit. In addition, nothing in this agreement or related to this settlement may be cited as authority by any party and shall not stand as support for contested class certification in any other cases.

If this agreement fails to become effective, or is voided, for any reason, then: (i) no act, statement, or filing in furtherance of this agreement may be used to support or oppose the certification of any class in the lawsuit; (ii) all the parties to this agreement shall be returned to the same position in the lawsuit that they were in on the day before the Date of Execution; and (iii) Defendant shall be entitled to object to certification of any class in this lawsuit.

8. Additional Terms

8.1. Agreement to Effectuate This Settlement

The Class Representative, Class Counsel, Defendant, and Defendant's counsel agree to undertake their best efforts to effectuate this Settlement Agreement, including: (i) all steps that may be appropriate or necessary to secure the Court's preliminary and final approvals and entry of the Preliminary Approval Order and the Final Approval Order; and (ii) all steps that may be appropriate or necessary to oppose any challenges to or appeals from the Court's orders approving this agreement; and (iii) Class Representative and Class Counsel shall each provide a Form W-9 to Defendant and its insurer and the Settlement Administrator prior to receiving the payments set forth above.

8.2. Integration Clause

This agreement, and all exhibits to it, constitute the entire agreement between the parties and can be modified only in writing. This agreement, and all exhibits to it, constitute the entire agreement between the parties, and supersede any prior understandings, agreements, or representations by or between the parties, written or oral, to the extent they relate in any way to the subject matter of this agreement. The agreement is an integrated agreement, and no promise, inducement, or agreement separate from this agreement has been made to the parties. The terms of this agreement, and all exhibits to it, are binding upon and

inure to the benefit of each of the parties and their respective successors, heirs, and assigns.

8.3. Execution in Counterparts and by Electronic Signature

This agreement may be executed in counterparts, and each counterpart, when executed, shall be deemed to be an original. Parties may sign by electronic signature, such as DocuSign.

8.4. No Construction Against the Drafter

Each party has participated in negotiating and drafting this agreement through counsel, so if an ambiguity or question of intent or interpretation arises, this agreement is to be construed as if the parties had drafted it jointly, as opposed to being construed against a party. Further, each party represents 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 Settlement Agreement.

8.5. Choice of Law, Forum, and Stipulation to Jurisdiction

This agreement, and all exhibits to it, shall be governed by the laws of the State in which the Court is located, and the parties to this Settlement Agreement stipulate that the Court has personal jurisdiction over them for purposes of administering, interpreting, and enforcing this agreement. All proceedings relating to the administration, interpretation, and enforcement of this agreement and related documents must be brought in the Court.

8.6. Publicity

The existence, terms and amount of the Settlement Fund shall not be disclosed or advertised by any party or their attorneys to the general public, and any disclosure shall be limited to the Court only as necessary to obtain court approval or as otherwise required by the Court and to the Class Members only in the Class Notice as approved by all parties and the Court. Any website related to the settlement will be password protected and the homepage shall not contain any content other than a box to insert the password and contact information for the Settlement Administrator to allow Class Members to retrieve the password. The nomenclature and content of the website must be disclosed to and approved by Defendant prior to its launch. Neither Party shall issue any press release, social media posting, or shall otherwise initiate press coverage of the Settlement. If contacted, the Party may respond generally by stating that they are pleased a Settlement was reached and that the Party believes it was a fair and reasonable result. Nothing herein shall be interpreted as preventing Defendant from making necessary regulatory disclosures.

8.7. Not for Use in Other Actions

Neither this agreement nor any Court order entered pursuant to this agreement, including but not limited to the Preliminary Approval Order and the Final Approval Order, may be cited as authority or precedent by either party and shall not stand as support of a motion for class certification in any other case against Defendant where certification is contested.

8.8. Destruction or Return of Discovery

Within thirty days after entry of the Effective Date all documents provided by the parties in the course of discovery shall be returned to the producing party or destroyed to the extent practicable in lieu of return. If a party elects to destroy the documents they shall certify to the producing party that it has done so, upon request.

8.9 Gender and Plurals.

As used in this Agreement, the masculine, feminine or neuter gender, and the singular or plural number, shall each be deemed to include the others whenever the context so indicates.

8.10 Binding Effect.

This Agreement shall be binding upon, and inure to for the benefit of, the successors and assigns of the Releasing Parties and the Released Parties.

8.11 No Conflict Intended.

Any inconsistency between the headings used in this Agreement and the text of the paragraphs of this Agreement shall be resolved in favor of the text.

8.12 No Waiver.

The waiver by any Party of any breach of this Agreement by another Party shall not be deemed or construed as a waiver of any other breach, whether prior, subsequent, or contemporaneous, of this Agreement.

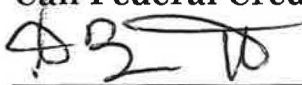
8.13 Modification and Amendment.


This Agreement may not be amended or modified, except by a written instrument signed by Class Counsel and counsel for Defendant and, if the Settlement has been approved preliminarily by the Court, approved by the Court.

[Remainder of this page intentionally left blank]

9. Signatures

Each party is signing as of the date indicated next to that party's signature.

Dated: 9/16/2024 By: 
Andrew Burnett
Its: Call Federal Credit Union COO

Dated: 9/17/2024 By: 
Jason E. Hunter
Litchfield Cavo LLP

Dated: _____ By: _____
Ashley Garrett

Dated: _____ By: _____
Lynn A. Toops
Cohen & Malad, LLP

[Remainder of this page intentionally left blank]

9. Signatures

Each party is signing as of the date indicated next to that party's signature.

Call Federal Credit Union

Dated: _____ By: _____

 Its: _____

Counsel for Call Federal Credit Union

Dated: _____ By: _____

 Jason E. Hunter
 Litchfield Cavo LLP

Class Representative

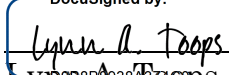
Dated: 9/14/2024 _____

 DocuSigned by:

 Ashley Garrett

Class Counsel

Dated: 9/16/2024 _____ By: _____

 DocuSigned by:

 Lynn A. Toops
 Cohen & Malad, LLP

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Exhibit A – Summary Notice

COURT ORDERED NOTICE OF CLASS ACTION SETTLEMENT

There has been a proposed class action settlement in the lawsuit entitled *Garrett v. Call Federal Credit Union*, No. 3:23-cv-00678, which is pending in The United States District Court for the Eastern District of Virginia. In the lawsuit, Plaintiff alleged that, from October 18, 2018 to August 28, 2024, Defendant improperly charged (1) Overdraft fees incurred on debit card transactions authorized on sufficient funds (“APSN Fees”); and (2) Overdraft fees and NSF fees incurred on an item that had previously incurred an NSF Fee (“Retry Fees”). Defendant denies any wrongdoing, but it has agreed to settle to avoid the burden and expense of litigation. If you are a member of the Settlement Class and the settlement is approved, you may be entitled to receive a cash payment from the \$650,000 Settlement Fund and/or forgiveness of debt. The amount and nature of the benefits you are entitled to will be determined by an independent Settlement Administrator based on the settlement agreement and not by Defendant. You do not need to make any claim for benefits; if the settlement is granted final approval you will automatically be sent any benefits to which you are entitled, including through an account credit or check.

The Court has preliminarily approved this settlement. It will hold a final approval hearing on [DATE OF FINAL APPROVAL HEARING and TIME] at [LOCATION]. You do not need to attend this hearing. At the hearing, the Court will consider whether to grant final approval to the Settlement, whether to approve payment of attorneys’ fees up to 1/3 of the Value of the Settlement to be paid from the Settlement Fund, payment of a service award up to \$10,000, to be paid from the Settlement Fund, and reasonable expenses. If the Court grants final approval and you do not request to be excluded from the settlement, in exchange for the benefits made available under the settlement, you will release your right to bring any claim covered by the settlement.

To obtain more information and other important documents, please visit: [SETTLEMENT WEBSITE ADDRESS]. Alternatively, you may call [PHONE NUMBER].

If you do not want to participate in this settlement—you do not want to receive a cash payment or other benefit and you do not want to be bound by any judgment entered in this lawsuit—you may exclude yourself by submitting an opt-out request. If you do not opt-out, you may object to the settlement by submitting a written objection. Any request to opt-out or any objection must be postmarked no later than [DEADLINE TO OBJECT]. You may learn more about the opt-out and objection procedures and requirements by visiting [SETTLEMENT WEBSITE] or calling [PHONE NUMBER].

Exhibit B – Detailed Notice

THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF VIRGINIA

Garrett v. Call Federal Credit Union, No. 3:23-cv-00678

If you were assessed a Challenged Fee¹ by Call Federal Credit Union, you could get a payment and/or other benefits from a class action settlement.

A court authorized this notice. This is not a solicitation from a lawyer.

- The settlement relates to certain fees (defined in footnote 1 below) that Call Federal Credit Union ("Defendant") charged between October 18, 2018 to August 28, 2024. If you were charged such a fee, you are a member of the Settlement Class.
Class Members who do nothing will automatically receive a check or account credit and/or debt forgiveness. Payments and credits will be from the Net Settlement Fund based on a percentage of the amount of applicable fees paid. The amount of these payments will be determined by an independent settlement administrator and not by Defendant.
Your legal rights are affected, so please read this notice carefully.

Table with 2 columns: Option (DO NOTHING, EXCLUDE YOURSELF) and Description of consequences.

1 "Challenged Fees" means: (1) Overdraft fees incurred during the Class Period on debit card transactions authorized on sufficient funds ("APSN Fees"); and (2) Overdraft fees and NSF fees incurred during the Class Period on an item that had previously incurred an NSF Fee ("Retry Fees").

OBJECT

Write to the Court about why you don't like the settlement. If the settlement is approved you will still automatically receive a check or account credit and/or debt forgiveness and give up the right to bring a separate lawsuit about the same issue.

- These rights and options—**and the deadlines to exercise them**—are explained in this notice.
- Please be patient while the Court decides whether to approve the settlement.

BASIC INFORMATION**1. Why did I get this notice?**

If you received a postcard notice or email relating to this case then the records of Defendant show that you were assessed a Challenged Fee (as defined in footnote 1, above). Because of this, you are a member of the Settlement Class, and you may be affected by this class action settlement.

The Court is providing this notice because you have a right to know about the proposed class action settlement, and about your options, before the Court decides whether to approve the settlement. If you do nothing and the Court approves the settlement, and after any appeals are resolved, the benefits of the settlement will be provided to you.

This package explains the lawsuit, the settlement, your legal rights, what benefits are available, and how those benefits will be calculated.

The Court in charge of the case is The United States District Court for the Eastern District of Virginia, and the case is known as *Garrett v. Call Federal Credit Union*. The person who sued is called the Plaintiff, and the entity sued is called the Defendant.

2. What is the lawsuit about?

The lawsuit claims that Defendant improperly assessed the fees described in footnote 1 above. Defendant denies that it did anything wrong. Defendant claims that it was allowed to assess these fees, and properly did so in accordance with the terms of its account agreements and applicable law.

3. Why is this a class action?

In a class action lawsuit, one or more people called “Class Representatives” (in this case Ashley Garrett) sue on behalf of themselves and other people who have similar claims. All of these people are called a Class or Class Members. This is a class action because the Court has decided it meets the legal requirements to be a class action solely for the purposes of settlement and notice. Because the case is a class action, one court resolves the issues for everyone in the Class, except for those people who choose to exclude themselves from the Class.

4. Why is there a settlement?

The Court did not decide in favor of the Plaintiff or the Defendant. Instead, both sides agreed to a settlement. That way, they avoid the cost of a trial and the risks of either side losing, and they ensure that the people affected by the lawsuit receive compensation. Defendant does not in any way acknowledge, admit to or concede any of the allegations in the lawsuit and expressly disclaims and denies any and all fault or liability for the charges that have been alleged in this lawsuit. The parties think that the settlement is best for everyone involved under the circumstances. The Court will evaluate the settlement to determine whether it is fair, reasonable, and adequate before it approves the settlement.

WHO IS IN THE SETTLEMENT

To see if you will be provided with benefits from this settlement, you first have to decide if you are a Class Member.

5. How do I know if I am part of the settlement?

If you received an email or postcard notice addressed to you then you are a member of the Settlement Class, you will be a part of the settlement, and the applicable benefits of the settlement will be provided to you, unless you exclude yourself. If you are not sure whether you have been properly included, you can call the number at the bottom of this notice to check.

THE SETTLEMENT BENEFITS—WHAT YOU GET

6. What does the settlement provide?

The Defendant has agreed to pay \$650,000 into a Settlement Fund to settle this case, plus to forgive and charge off amounts owing on all closed Class Member accounts on which a Challenged Fee was charged during the Class Period, making the total Value of the Settlement no less than \$ [REDACTED]. As discussed separately below, attorneys’ fees, litigation costs, the costs of this notice and for the costs of distributing the settlement benefits, among other settlement administration costs, and a service award to the Class Representative will also be paid out of the Settlement Fund.

7. What can I get from the settlement?

After deducting the attorneys' fees and expenses, costs of notice and administration, and service awards to the Class Representative approved by the Court, there will be a Net Settlement Fund available for distribution to Class Members. Each Class Member will be paid from this fund on a pro rata basis, based on the amount of applicable Challenged Fees paid by the Class Member. For example, a Class Member who paid \$1,000 in applicable fees will receive a check or account credit for twice as much as a Class Member who paid \$500 in applicable fees.

The actual amount of any Class Member's check or account credit will be determined by an independent settlement administrator based on the following formula:

$$\text{Class Member's Distribution} = \left(\frac{\text{Total Amount of Challenged Fees Paid by Class Member During the Class Period}}{\text{Total Amount of Challenged Fees Paid by All Class Members During the Class Period}} \right) \times \text{Net Settlement Fund}$$

You will not receive more in the settlement than the amount of the applicable fees that you paid during the Class Period and are likely to receive less.

8. What do I need to do to receive a payment from the settlement?

You do not need to do anything to receive a payment from the settlement or account credit and/or debt forgiveness. As long as you do not exclude yourself, you will receive a settlement payment or account credit if the settlement is approved and becomes final and if you are eligible. If your address changes, however, please call the number at the bottom of this notice to report the address change so that your payment reaches you.

9. When would I get my payment?

The Court will hold a hearing on **[DATE OF FINAL APPROVAL HEARING]** to decide whether to approve the settlement. You do not need to attend. If the Court approves the settlement, there may be a period when appeals can be filed. Once any appeals are resolved or if no appeals are filed, it will be possible to distribute the funds. This may take several months and perhaps more than a year. You do not need to do anything to receive your payment.

10. What am I giving up to get a payment?

Unless you exclude yourself, you are staying in the Class, and that means you can't sue, continue to sue, or be part of any other lawsuit against Defendant relating to the legal claims that were or could have been brought in *this* case. It also means that all of the

Court's orders will apply to you. Once the settlement is final your claims relating to claims that were or could have been brought in *this* case will be released and forever barred.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you don't want a payment, account credit, or any other benefits from this settlement, but you want to keep the right to sue or continue to sue the Defendant on your own about the legal issues in this case, then you must take steps to get out. This is called excluding yourself—or is sometimes referred to as opting out of the Settlement Class.

11. How do I get out of the settlement?

To exclude yourself from this settlement, you must send a letter by mail saying that you want to opt-out or be excluded from *Garrett v. Call Federal Credit Union*. The letter must include your name, address, telephone number, and your signature. You must mail your exclusion request postmarked no later than **[DEADLINE TO OPT-OUT]** to:

Garrett v. Call Federal Credit Union Exclusions
[Notice Administrator Address 1]
[Notice Administrator Address 2]
[City], [State] [ZIP].

You can't exclude yourself on the phone or by e-mail or by letter to a different address. If you ask to be excluded, you will not get any settlement payment or credit and you cannot object to the settlement. You will not be legally bound by anything that happens in this lawsuit. You may be able to sue (or continue to sue) the Defendant in the future.

12. If I don't exclude myself, can I sue later for the same thing?

No. Unless you exclude yourself, you give up the right to sue the Defendant for the claims that this settlement resolves. If you have a pending lawsuit, speak to your lawyer in that suit immediately. You must exclude yourself from *this* Class to continue your own lawsuit. Remember that the exclusion deadline is **[DEADLINE TO OPT-OUT]**.

13. If I exclude myself, can I get money from this settlement?

No. If you exclude yourself, you are not eligible for any money or benefits from this settlement.

THE LAWYERS REPRESENTING YOU

14. Do I have a lawyer in this case?

The Court appointed the law firms of Cohen & Malad, LLP; Stranch, Jennings & Garvey, PLLC; and Munro Byrd, P.C. to represent you and other Class Members. Together, the

lawyers are called Class Counsel. You will not be charged for these lawyers. If you want to be represented by your own lawyer, you may hire one at your own expense.

15. How will the lawyers be paid?

Class Counsel will ask the Court for attorneys’ fees and expenses of up to 1/3 of the Value of the Settlement to be paid from the Settlement Fund, plus reimbursement of expenses, and a service award to the Class Representative of up to \$10,000, to be paid from the Settlement Fund. The amount of the attorneys’ fees, expenses, and service awards must be approved by the Court.

OBJECTING TO THE SETTLEMENT

You can tell the Court that you don’t agree with the settlement or some part of it.

16. How do I tell the Court that I don’t like the settlement?

If you’re a Class Member, you can object to the settlement if you don’t like any part of it. You must state the reasons for your objection and include any evidence, briefs, motions or other materials you intend to offer in support of the objection. The Court will consider your views. To object, you must send a letter saying that you object to *Garrett v. Call Federal Credit Union*. You must include your name, address, telephone number, your signature, and the reasons you object to the settlement, along with any evidence or legal argument that supports your objection. You must mail the objection to the following address postmarked no later than **[DEADLINE TO OBJECT]**:

Garrett v. Call Federal Credit Union Objections
[Notice Administrator Address 1]
[Notice Administrator Address 2]
[City], [State] [ZIP].

17. What’s the difference between objecting and excluding?

Objecting is simply telling the Court that you don’t like something about the settlement. You can object only if you stay in the Class. Excluding yourself is telling the Court that you don’t want to be part of the Class. If you exclude yourself, you have no basis to object because this case no longer affects you.

THE COURT’S FINAL APPROVAL HEARING

The Court will hold a hearing to decide whether to approve the settlement. You do not need to attend the hearing. However, if you wish, you may attend and you may ask to speak.

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

The Court will hold a Final Approval Hearing at [DATE OF FINAL APPROVAL HEARING and TIME] at [LOCATION] or by telephonic or videoconference, which will be listed on the settlement website. 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 will listen to people who have asked to speak at the hearing and complied with question 20 of this notice. The Court may also decide how much to pay Class Counsel. After the hearing, the Court will decide whether to approve the settlement. We do not know how long these decisions will take. You are not required to attend this hearing.

19. Do I have to come to the hearing?

No. You are welcome to come at your own expense if you wish, but Class Counsel will answer questions the Court may have. If you send an objection, you don't have to come to Court to talk about it. As long as you mailed your written objection on time, the Court will consider it. You may also pay your own lawyer to attend, but it's not necessary.

20. May I speak at the hearing?

You may ask the Court for permission to speak at the Final Approval Hearing. To do so, you must send a letter saying that it is your "Notice of Intention to Appear in *Garrett v. Call Federal Credit Union*." You must include your name, address, telephone number, your signature, and any evidence you intend to use at the hearing. Your Notice of Intention must be postmarked no later than [DEADLINE TO OBJECT], and be sent to the address listed under question 16 of this notice. If you hire a lawyer to speak for you, he or she must also comply with the requirements of this paragraph and must file an appearance in accordance with the applicable rules of the Court.

IF YOU DO NOTHING

21. What happens if I do nothing at all?

If you do nothing, you will be a part of this settlement, and you will be provided the payments or account credit and any other benefits provided by the settlement once it becomes final. In exchange for the payment or credit and/or debt forgiveness you won't be able to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against the Defendant relating to the claims released in the Settlement Agreement.

GETTING MORE INFORMATION

22. Are there more details about the settlement?

This notice summarizes the proposed settlement. More details, including the settlement agreement, are available on the settlement website [\[add URL\]](#). You can also call toll free [\[PHONE #\]](#). Be sure to state that you are calling about the *Garrett v. Call Federal Credit Union* settlement.

Exhibit C – Preliminary Approval Order

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

ASHLEY GARRETT, on behalf of
herself and all others similarly
situated,

Plaintiff,

v.

CALL FEDERAL CREDIT UNION,

Defendant.

Civil Action No. 3:23-cv-678-HEH

PRELIMINARY APPROVAL ORDER

Plaintiff, Ashley Garrett, and Defendant, Call Federal Credit Union, have entered into a proposed Class Action Settlement Agreement (the “Settlement”). Plaintiff has moved the Court to certify the Settlement Class under Federal Rules of Civil Procedure 23(a) and (b)(3); to grant preliminary approval to the Settlement under Federal Rule of Civil Procedure 23(e); to approve the form and method for giving notice of the proposed Settlement to the Settlement Class; and to schedule a final approval hearing on the Settlement after the deadlines to object to, or opt out of, the Settlement have passed. Defendant does not oppose the motion.

ACCORDINGLY, IT IS HEREBY ORDERED:

1. Terms capitalized herein and not otherwise defined shall have the meanings ascribed to them in the Settlement.
2. This Court has jurisdiction over the subject matter of this lawsuit and jurisdiction over the Class Representative and Defendant in the above-captioned case (the “Parties”).

3. The Court finds that, solely for the purposes of settlement and notice, the requirements of Federal Rules of Civil Procedure 23(a) and (b)(3) have been met, specifically:

- a. The class is so numerous that joinder of all members is impracticable, as there are thousands of Class Members;
- b. There are questions of law or fact common to the class based upon the claims raised in the lawsuit relating to the Challenged Fees;
- c. The claims of the Class Representative are typical of the claims of the Class because they arise from the same Challenged Fees practices;
- d. The Class Representative and Class Counsel will fairly and adequately protect the interests of the Class;
- e. Questions of law or fact common to the members of the Class predominate over any questions affecting only individual members, as the claims center on the Challenges Fees practices.
- f. A class action is superior to other available methods for the fair and efficient adjudication of the controversy, as the claims are numerous but each claim individually is not large.

4. The Court therefore **CERTIFIES** the following Plaintiff Class for settlement purposes only:

All persons who were charged one or more Challenged Fees by Defendant during the Class Period.

The Class Period is October 18, 2018 to August 28, 2024, and Challenged Fees means (1) Overdraft fees incurred during the Class Period on debit card transactions authorized on sufficient funds (“APSN Fees”); and (2) Overdraft fees and NSF fees incurred during the Class Period on an item that had previously incurred an NSF Fee (“Retry Fees”). Excluded from the Class are Defendant’s current and former officers, directors, affiliates, legal representatives, employees,

successors, subsidiaries, and assigns, along with all judges who have presided over this matter and their immediate families and judicial staff. The Court appoints Ashley Garrett as Class Representative, and the Court appoints Cohen & Malad, LLP; Stranch, Jennings & Garvey, PLLC; and Munro Byrd, P.C., as Class Counsel.

5. The Court finds that the terms of the Settlement are within the range of a fair, reasonable, and adequate compromise under the circumstances of this case. The Court therefore preliminarily approves the Settlement and directs the parties to the Settlement Agreement to perform and satisfy the terms and conditions that are triggered by such preliminary approval.

6. The Court approves the form and method of notice provided for in the Settlement and finds that it complies with the applicable rules and the requirements of Due Process. The Court appoints Verita Global as Settlement Administrator and orders the Settlement Administrator and the Parties to implement the notice program set forth in the Settlement. Subject to approval of invoices by Class Counsel, the Settlement Administrator is authorized to be paid for services as provided in the Settlement.

7. A final approval hearing (the “Final Approval Hearing”) shall be held before the undersigned at _____ o’clock, on _____, 202, at Spottswood W. Robinson III and Robert R. Mergie, Jr., Federal Courthouse, 701 East Broad Street, Richmond, VA, 23219, or via video or teleconference, for the purpose of: (a) determining whether the Settlement Agreement is fair, reasonable, and adequate and should be finally approved; (b) determining whether a Final Approval Order

should be entered; and (c) considering Class Counsel's application for an award of attorneys' fees and expenses and any service awards from the Settlement Fund. The Court may adjourn, continue, and reconvene the Final Approval Hearing pursuant to oral announcement without further notice to the Class, and the Court may consider and grant final approval of the Settlement, with or without minor modification and without further notice to the Class.

8. Members of the Settlement Class shall be afforded an opportunity to request exclusion from the Class. A request for exclusion from the Class must comply with the requirements for form and timing set forth in the Detailed Notice included in the Settlement. Members of the Settlement Class who submit a timely and valid request for exclusion shall not participate in and shall not be bound by the Settlement. Members of the Settlement Class who do not timely and validly opt out of the Class in accordance with the Detailed Notice shall be bound by all determinations and judgments in the action concerning the Settlement.

9. Class Members who have not excluded themselves shall be afforded an opportunity to object to the terms of the Settlement Agreement. Any objection must comply with the requirements for form and timing set forth in the Detailed Notice included in the Settlement. If the Class Member or his or her Counsel wishes to speak at the Final Approval Hearing, he or she comply with the requirements for form and timing set forth in the Detailed Notice included in the Settlement.

10. Any Class Member who does not make his or her objection known in the manner provided in the Settlement Agreement and Detailed Notice shall be deemed

to have waived such objection and shall forever be foreclosed from making any objection to the fairness or adequacy of the proposed Settlement Agreement.

11. Any request for intervention in this action for purposes of commenting on or objecting to the Settlement Agreement must meet the requirements set forth above, including the deadline for filing objections, and also must be accompanied by any evidence, briefs, motions or other materials the proposed intervenor intends to offer in support of the request for intervention.

12. Any lawyer intending to appear at the Final Approval Hearing must be authorized to represent a Class Member, must be duly admitted to practice law before this Court, and must file a written appearance. Copies of the appearance must be served on Class Counsel and counsel for Defendant.

13. Not more than ten (10) days after the Exclusion Deadline, the Settlement Administrator shall provide Class Counsel a Notice of Settlement Exclusions, listing the names of all persons or entities who timely and validly excluded themselves from the Settlement Agreement, and Class Counsel shall promptly file the list with the Court.

14. Prior to the Final Approval Hearing, Class Counsel shall file a motion for approval of the attorneys' fees, expenses, and service awards to be paid from the Settlement Fund, along with any supporting materials.

15. If the Settlement does not become effective or is rescinded pursuant to the Settlement Agreement, the Settlement and all proceedings had in connection therewith shall be without prejudice to the status quo ante rights of the Class

Representative and Defendant, and all Orders issued pursuant to the Settlement shall be vacated.

17. The Court retains jurisdiction to consider all further applications arising out of or connected with the proposed Settlement Agreement.

SO ORDERED.

Dated:

Judge, United States District Court
Eastern District of Virginia

Exhibit D – Final Approval Order

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

ASHLEY GARRETT, on behalf of
herself and all others similarly
situated,

Plaintiff,

v.

CALL FEDERAL CREDIT UNION,

Defendant.

Civil Action No. 3:23-cv-678-HEH

FINAL APPROVAL ORDER

WHEREAS, Plaintiff, Ashley Garrett, and Defendant, Call Federal Credit Union, entered into the Class Action Settlement Agreement (“Settlement Agreement”);

WHEREAS, this Court previously entered the Preliminary Approval order, which certified, for settlement and notice purposes only, the following class (the “Class”):

All persons who were charged one or more Challenged Fees by Defendant during the Class Period.

The Class Period is October 18, 2018 to August 28, 2024, and Challenged Fees means (1) Overdraft fees incurred during the Class Period on debit card transactions authorized on sufficient funds (“APSN Fees”); and (2) Overdraft fees and NSF fees incurred during the Class Period on an item that had previously incurred an NSF Fee (“Retry Fees”). Excluded from the Class are Defendant’s current and former officers, directors, affiliates, legal

representatives, employees, successors, subsidiaries, and assigns, along with all judges who have presided over this matter and their immediate families and judicial staff.

WHEREAS, the Preliminary Approval Order also approved the forms of notice of the Settlement to the members of the Settlement Class, directing that appropriate notice of the Settlement Agreement be given to the Settlement Class, and scheduling a hearing on final approval;

WHEREAS, in accordance with the Settlement and the Preliminary Approval Order the Settlement Administrator caused the Notice to be emailed and/or mailed by United States First Class Mail to all known members of the Class and the affidavit of notice filed with this Court by Class Counsel demonstrates compliance with the Preliminary Approval Order with respect to notice and, further, that the best notice practicable under the circumstances was, in fact, given;

WHEREAS, Class Counsel filed with the Court a listing of the names of the members of the Settlement Class who submitted valid requests for exclusion from the Class;

WHEREAS, on _____, 202__, this Court held a hearing on whether the Settlement is fair, reasonable, adequate, and in the best interests of the Class (the “Final Approval Hearing”); and

WHEREAS, based upon the foregoing, having heard the statements of Class Counsel and Counsel for Defendant, and of such persons as chose to appear at the Final Approval Hearing; having considered all of the files, records and proceedings in

the Lawsuit, the benefits to the Class Members under the Settlement and the risks, complexity, expense, and probable duration of further litigation; and being fully advised in the premises;

THEREFORE, IT IS HEREBY ORDERED AS FOLLOWS:

1. Terms capitalized herein and not otherwise defined shall have the meanings ascribed to them in the Settlement Agreement.

2. This Court has jurisdiction over the subject matter of this lawsuit and jurisdiction over the Class Representative and Defendant in this case (the “Parties”).

3. The Court hereby adopts and reaffirms the findings and conclusions set forth in the Preliminary Approval Order.

4. The Class Representative and Class Counsel fairly and adequately represent the interests of the Class in connection with the Settlement.

5. The Settlement is the product of good faith, arm’s-length negotiations by the Class Representative and Class Counsel, and Defendant and Defendant’s Counsel, and the Class and Defendant were represented by capable and experienced counsel.

6. The form, content, and method of dissemination of the notice given to members of the Class—individuals emailed or mailed notice—were adequate and reasonable, constituted the best notice practicable under the circumstances, and satisfied the requirements of the applicable rules and Due Process.

7. The Settlement is fair, reasonable, and adequate and in the best interests of the Class and is approved in all respects. The Court hereby directs the

Class Representative, the Class, Class Counsel, Defendant, and Defendant's Counsel to effectuate the Settlement according to its terms.

8. The Settlement provides for certain benefits to Class Members. The Court approves those benefits and approves the distribution plan for the Settlement Fund set forth in the Settlement Agreement, and the method and recipients for receipt of any Residual Funds, and the parties are authorized to implement distribution of the Settlement Fund after deductions for fees, expenses, and service awards as approved by the Court.

9. The Court shall have continuing jurisdiction over the Settlement Fund.

10. Upon the occurrence of the Effective Date of the Settlement Agreement, the Class Representative and the Class Members release and forever discharge Defendant and its predecessors, successors, assigns, insurers, members, current and former officers, directors, employees, attorneys and agents (the "Released Parties") from all past and present known and unknown claims, demands, damages, causes of action or suits seeking damages or other legal or equitable relief arising out of Defendant's assessment of APSN Fees or Retry Fees or Reg E Fees incurred on or before the Effective Date. The release shall not extend to any claims by Class Members for bodily injury or under the Servicemembers Civil Relief Act.

11. Defendant releases all claims of any kind or nature that have been or could have been asserted against the Class Representative or Class Counsel relating to the claims in this lawsuit, or the filing or prosecution of any lawsuit relating to such claims. Notwithstanding the forgoing, nothing in this Order shall be construed

as a release or waiver of any obligation of any Class Representative, Class Member, or Class Counsel for any payment of monies due to the Defendant for any outstanding debts, loans, and credit obligations not expressly provided for in the Settlement Agreement. Any such debts, loans, and credit obligations shall continue by governed by the legal documents evidencing such debts, loans, or credit obligations and nothing contained herein modifies, extinguishes, or otherwise alters those obligations except as expressly stated in the Settlement Agreement.

12. The above-captioned lawsuit is hereby dismissed with prejudice and without assessment of costs or attorneys' fees against any party except as provided in the Settlement and Court order.

13. This Order is a final judgment because it disposes of all claims against all parties to this lawsuit. The Court expressly incorporates the Class Action Settlement Agreement into this Order and retains jurisdiction over the Settlement, the parties to the Settlement, and all matters relating to the administration and enforcement of the Settlement Agreement.

THERE BEING NO JUST REASON FOR DELAY, LET JUDGMENT BE ENTERED ACCORDINGLY.

Dated:

Judge, United States District Court
Eastern District of Virginia