

Jones v. Lake Michigan Credit Union
Administrator
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COURT-ORDERED NOTICE OF CLASS ACTION SETTLEMENT

You may be a member of the Settlement Class in the case of *Jones v. Lake Michigan Credit Union*, in which the Plaintiffs allege that between February 28, 2014 and June 28, 2022, Defendant Lake Michigan Credit Union (“LMCU”) incorrectly assessed a number of fees, including overdraft and nonsufficient funds fees on members’ checking accounts. LMCU denies any wrongdoing but it has agreed to settle this case to avoid the burden and expense of further litigation. If you are a member of the Settlement Class and if the settlement is approved, you may be entitled to receive a credit or a cash payment from the \$5,500,000 fund established by the settlement and/or forgiveness of uncollected fees from over \$1.9 million LMCU has promised to forgive. The amount of any cash payment or credit to which you are entitled will be determined by an independent settlement administrator and not by LMCU.

The Court has preliminarily approved this settlement. It will hold a Final Approval Hearing in this case on September 28, 2022. 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 \$15,000 in service awards to the three Class Representatives, and up to 1/3 of the Value of the Settlement Fund in attorneys’ fees, plus reasonable expenses. 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, LMCU has agreed to issue cash payment, account credit, or fee forgiveness to you, as applicable.

To obtain a more information and other important documents, please visit www.relevantfeessettlement.com. The website can be accessed with the Username: LKJUser2. Password: Zr4k9fWQxq. Alternatively, you may call 1-844-581-1720.

If you do not want to participate in this settlement—you do not want to receive a credit, cash payment, or fee forgiveness, as applicable, and you do not want to be bound by any judgment entered in this case—you may exclude yourself by submitting an opt-out request postmarked no later than August 18, 2022. You may learn more about the opt-out procedures by visiting www.relevantfeessettlement.com or by calling 1-844-581-1720. You may also object to this settlement by submitting an objection postmarked no later than August 18, 2022.