

Elaine Ward-Howie v. Frontwave Credit Union  
c/o Settlement Administrator  
P.O. Box 2774  
Portland, OR 97208-2774

**NOTICE OF PENDING CLASS ACTION  
AND PROPOSED SETTLEMENT**

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*Elaine Ward-Howie v. Frontwave Credit Union*  
Case No. 37-2022-00016328-CU-BC-CTL

**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 FRONTWAVE CREDIT UNION AND YOU WERE CHARGED CERTAIN OVERDRAFT FEES ON DEBIT CARD PAYMENTS BETWEEN APRIL 29, 2018, AND JUNE 30, 2022, AND/OR CERTAIN RETURNED ITEM FEES AND/OR OVERDRAFT FEES ON CHECK AND ACH PAYMENTS BETWEEN JANUARY 4, 2019, AND JUNE 30, 2022, THEN YOU MAY BE ENTITLED TO A PAYMENT FROM A CLASS ACTION SETTLEMENT.**

Para una notificación en español, visite nuestro sitio de web: [FCUFeeSettlement.com](http://FCUFeeSettlement.com).

This is not a solicitation from a lawyer.

The San Diego County Superior Court for the State of California has authorized this Notice.

You may be a member of the Settlement Class in *Elaine Ward-Howie v. Frontwave Credit Union*, in which the plaintiff alleges that defendant Frontwave Credit Union (“Defendant”) improperly assessed certain overdraft fees for debit card payments between April 29, 2018, and June 30, 2022, and/or certain returned item and/or overdraft fees for check and ACH payments between January 4, 2019, and June 30, 2022. 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 \$1,872,814 Settlement Fund and/or the forgiveness of certain overdraft and/or returned item fees that were assessed but have not yet been collected. Defendant denies all claims in the action and denies it charged any fees that were not authorized and disclosed. Defendant has agreed to settle to avoid the time, expense and distraction of litigation.

The Court has preliminarily approved this Settlement. It will hold a Final Approval Hearing in this case on **July 12, 2024**. 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 \$5,000 for an Incentive Award to the Class Representative, up to \$666,600—equal to 33.33% of the Value of the Settlement—as attorneys’ fees, and reimbursement of costs to the attorneys estimated to be \$13,932.00 and to the Settlement Administrator estimated to be \$97,993. 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 and/or returned item fees.

**To obtain a Long Form Notice and other important documents, please visit [FCUFeeSettlement.com](http://FCUFeeSettlement.com). Alternatively, you may call 855-340-3126.**

*If you do not want to participate in this Settlement—you do not want to receive a credit or cash payment and/or the forgiveness of uncollected overdraft and/or returned item fees 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 **June 12, 2024**. 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 **June 12, 2024**. You may learn more about the opt-out and objection procedures by visiting [FCUFeeSettlement.com](http://FCUFeeSettlement.com) or by calling 855-340-3126.*