

1 Hassan A. Zavareei (CA Bar No. 181547)  
hzavareei@tzlegal.com  
2 Andrea R. Gold\*  
agold@tzlegal.com  
3 TYCKO & ZAVAREEI LLP  
2000 Pennsylvania Avenue, Northwest, Ste 1010  
4 Washington, District of Columbia 20006  
Telephone: (202) 973-0900  
5 Facsimile: (202) 973-0950

6 Jonathan M. Streisfeld\*  
streisfeld@kolawyers.com  
7 KOPELOWITZ OSTROW  
FERGUSON WEISELBERG GILBERT  
8 One West Las Olas Boulevard, Suite 500  
Fort Lauderdale, Florida 33301  
9 Telephone: (954) 525-4100  
Facsimile: (954) 525-4300

10 \*pro hac vice

11 Attorneys for Plaintiff Maureen Harrold

**FILED**  
Superior Court of California  
County of Los Angeles

**JUL 25 2024**

David W. Slayton, Executive Officer/Clerk of Court  
By: R. Arraiga, Deputy

12  
13 **SUPERIOR COURT OF THE STATE OF CALIFORNIA**  
14 **COUNTY OF LOS ANGELES, CENTRAL DISTRICT**

15 MAUREEN HARROLD, individually and on  
behalf of all others similarly situated,

16 Plaintiff,

17 v.

18 MUFG UNION BANK, N.A.,

19 Defendant.

Case No. BC680214

(Assigned for All Purpose to the Honorable  
Elaine Lu, Dept. 9)

~~PROPOSED~~ FINAL APPROVAL  
ORDER AND JUDGMENT GRANTING  
FINAL APPROVAL OF CLASS ACTION  
SETTLEMENT AND AWARDED  
ATTORNEYS' FEES, COSTS, AND  
INCENTIVE AWARD

Action Filed: October 19, 2017

Amended Complaint Filed: July 29, 2020  
Trial Date: None Set

24  
25 On July 25, 2024, this Court heard Plaintiff Maureen Harrold's Unopposed Motion for Final  
26 Approval of Class Action Settlement and Unopposed Motion for Attorneys' Fees, Costs, and  
27 Incentive Award. No objector appeared at the hearing. The Court granted Preliminary Approval of  
28 the Settlement and conditionally certified the Settlement Class on January 25, 2024, and now finds

1 due and adequate Notice was given to the Settlement Class. The Court having considered the  
2 Settlement Agreement and Release (“Agreement” or “Settlement”) entered into between Plaintiff  
3 and Defendant U.S. Bank National Association as successor in interest to MUFG Union Bank,  
4 National Association (“Defendant”), all papers filed and proceedings had herein, all oral and written  
5 comments regarding the Settlement, and having reviewed the record in this Action, and good cause  
6 appearing,

7 **IT IS HEREBY ORDERED, ADJUDGED, AND DECREED THAT:**

8 1. All terms used herein shall have the same meaning as defined in the Settlement  
9 Agreement.

10 2. Except for the Settlement Class member identified in paragraph 5 below, all  
11 Settlement Class Members and all Released Claims are covered by and included within the  
12 Settlement and this Final Approval Order and Judgment.

13 3. The Settlement Class is defined as follows and subject to the stated exclusions below:  
14 **All MUFG Union Bank, National Association consumer checking**  
15 **Accountholders in California who were assessed one or more APSN Fees**  
16 **during the Class Period.**

17 Excluded from the Settlement Class is Defendant, its parents, subsidiaries, affiliates, officers, and  
18 directors; all Accountholders in the Settlement Class who make a timely election to be excluded by  
19 opting-out; and all judges and judicial referees assigned to these proceedings and their immediate  
20 family members.

21 4. The Class Period means the period from October 19, 2013 through February 28,  
22 2019.

23 5. One Settlement Class member has requested to be excluded from the Settlement and  
24 is identified as follows: Nora Doyle. She is not bound by the Settlement of the Action.

25 6. The Court finds that no Settlement Class Members objected to the Settlement.

26 7. As stated in the Preliminary Approval Order, this Court finds and determines that the  
27 proposed Settlement Class, as defined above, meets all of the legal requirements for class  
28 certification, for settlement purposes only, in that (a) the number of members of the Settlement Class

1 is so numerous that joinder is impracticable; (b) there are questions of law and fact common to the  
2 members of the Settlement Class; (c) the claims of the Plaintiff are typical of the claims of the  
3 members of the Settlement Class; (d) the Plaintiff is an adequate representative for the Class, and  
4 has retained experienced and adequate Class Counsel; (e) the questions of law and fact common to  
5 the members of the Settlement Class predominate over any questions affecting any individual  
6 members of the Settlement Class; and (f) a class action is superior to the other available methods  
7 for the fair and efficient adjudication of the controversy.

8           8.       The Court finally appoints Maureen Harrold as the Class Representative.

9           9.       The Court finds, for settlement purposes only, that Jonathan M. Streisfeld of  
10 Kopelowitz Ostrow P.A.; Andrea R. Gold of Tycko & Zavareei, LLP; Taras Kick of The Kick Law  
11 Firm, APC; Richard D. McCune of McCune Law Group; and Jeffrey Kaliel of KalielGold PLLC  
12 are qualified and experienced attorneys capable of adequately representing the Settlement Class,  
13 and they are finally approved as Class Counsel.

14           10.      The Court finally appoints Kroll Settlement Administration LLC as the Settlement  
15 Administrator. The Settlement Administrator shall be subject to the jurisdiction of the Court with  
16 respect to the administration of the Settlement and shall comply with the terms of the Settlement.

17           11.      The Court finds that the distribution of the Notice of the Settlement has been  
18 completed in conformity with the Court's Preliminary Approval Order. The Court finds that the  
19 Notice was the most practicable under the circumstances and provided due and adequate notice of  
20 the proceedings and of the terms of the Settlement, and fully satisfied the requirements of California  
21 Rules of Court, rules 3.766 and 3.769(f), and Due Process. The Court also finds that all Settlement  
22 Class Members were given a full and fair opportunity to participate in the Final Approval Hearing,  
23 all Settlement Class Members wishing to be heard have been heard, and all Settlement Class  
24 Members have had a full and fair opportunity to exclude themselves from the Settlement Class.

25           12.      The Court hereby grants Final Approval of the terms of the Settlement and finds that  
26 the Settlement is, in all respects, fair, adequate, and reasonable. Plaintiff has satisfied the  
27 requirements for Final Approval of the Settlement. The Parties are directed to effectuate the  
28 Settlement according to its terms and this Order. The Court finds that the Settlement has been

1 reached as a result of informed and non-collusive arm's-length negotiations. The Court further finds  
2 that the Parties have conducted extensive investigation and research, and their attorneys were able  
3 to reasonably evaluate their respective positions.

4 13. The Court finds that the Settlement will avoid additional and potentially substantial  
5 costs, as well as the delay and risks associated with protracted litigation.

6 14. The Settlement is not an admission by Defendant, nor is this Final Approval Order  
7 and Judgment a finding of the validity of any allegations or of any wrongdoing by Defendant.  
8 Neither this Final Approval Order and Judgment, the Settlement, nor any document referred to  
9 herein, nor any action taken to carry out the Settlement, may be construed as, or may be used as, an  
10 admission of any fault, wrongdoing, omission, concession, or liability whatsoever by or against  
11 Defendant.

12 15. The amount of Settlement Class Member Payments to be paid to each individual  
13 Settlement Class Member from the Net Settlement Fund shall be calculated as specified in the  
14 Agreement, by the deadline specified in the Agreement, and in accordance with its other terms.

15 16. As of the date Defendant completes an Account credit for a Settlement Class Member  
16 Payment or the date the Settlement Administrator sends a Settlement Class Member Payment by  
17 check, the Releasing Party shall automatically be deemed to have fully and irrevocably released and  
18 forever discharged the Released Parties of and from any and all liabilities, rights, claims, actions,  
19 causes of action, demands, damages, costs, attorneys' fees, losses and remedies, whether known or  
20 unknown, existing or potential, suspected or unsuspected, liquidated or unliquidated, legal,  
21 statutory, or equitable, based on contract, tort or any other theory, that result from, arise out of, are  
22 based upon, or relate to the conduct, omissions, duties or matters during the Class Period that were  
23 or could have been alleged in the Action relating to the assessment of APSN Fees by Defendant  
24 ("Released Claims").

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

1 18. In the event the Settlement is terminated, the Agreement shall be considered null and  
2 void; all of Plaintiff's, Class Counsel's, and Defendant's obligations under the Settlement shall cease  
3 to be of any force and effect; and the Parties shall return to the status *quo ante* in the Action as if the  
4 Parties had not entered into the Agreement, with all of the Parties' respective pre-Settlement rights,  
5 claims, and defenses retained and preserved.

6 19. The Court finds Class Counsel's requested attorneys' fees of **\$1,666,500.00**,  
7 representing 33.33% of the Settlement Fund, is reasonable based on the percentage-of-the-benefit  
8 method and the lodestar cross-check. Class Counsel's hourly rates are in line with prevailing market  
9 rates and the hours worked are also reasonable. That award shall be paid to Class Counsel from the  
10 Settlement Fund by the deadline specified in the Agreement.

11 20. The Court further finds the request for reimbursement of **\$53,299.09** for litigation  
12 costs is reasonable based on the work necessary to achieve this favorable class Settlement and is to  
13 be paid to Class Counsel from the Settlement Fund by the deadline specified in the Agreement.

14 21. The Court finds that Plaintiff took a reputational risk by initiating and assisted with  
15 the prosecution and litigation of the Action to help secure a favorable Settlement for the benefit of  
16 the Settlement Class. The Court therefore awards a **\$7,500.00** Class Representative Service Award  
17 to be paid to Plaintiff Maureen Harrold as Class Representative by the deadline specified in the  
18 Agreement.

19 22. The Court approves payment of the Settlement Administration Costs of up to  
20 **\$96,312.99** to be paid to the Settlement Administrator by the Defendant, in accordance with the terms  
21 in the Agreement. *subject to reimbursement from residual funds to*  
*the extent available pursuant to the settlement Agreement*

22 23. Pursuant to Code of Civil Procedures § 384(b), the Court determines that  
23 **\$3,272,700.91** (\$5,000,000.00 less the amount awarded to Class Counsel for attorneys' fees and  
24 costs and the Incentive Award to the Class Representative) will be payable to the Settlement Class  
25 Members.

26 24. Pursuant to Settlement Agreement and Releases, Code of Civil Procedure § 664.6,  
27 and California Rules of Court, Rule 3.769(h), the Court retains jurisdiction over the Class  
28 Representative, each Settlement Class Member, and Defendant to enforce the terms of the

1 Settlement Agreement and Releases, Final Approval Order, and this judgment. Specifically, without  
2 affecting the finality of the Court's Final Approval Order or this Final Judgment in any way, the  
3 Court retains jurisdiction over: (a) implementation and enforcement of the Settlement Agreement  
4 pursuant to further order of the Court until the Final Judgment contemplated hereby has become  
5 effective and each and every act agreed to be performed by the Parties shall have been performed  
6 pursuant to the Settlement Agreement; (b) any other action necessary to conclude this Settlement  
7 and to implement the Settlement Agreement; and (c) the construction and interpretation of the  
8 Settlement Agreement.

9       25. Notice of entry of this judgment shall be provided to the Settlement Class by posting  
10 the Final Approval Order and this judgment on the Settlement Website for a period of not less than  
11 60 days from the date of this judgment.

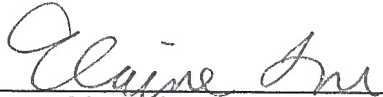
12       26. This document shall constitute a judgment for purposes of Rule 3.769(h).

13       27. The Court finds that no just reason exists for delay in entering this Final Judgment  
14 and, accordingly, the Clerk is hereby directed forthwith to enter this Final Judgment.

15       28. Class Counsel is to file a Final Report re: Distribution of the Settlement Fund by  
16 November 26, 2025, and as a part of that Final Report the Parties should inform the Court of their  
17 respective positions on whether it appears economically practical to pay additional *pro rata*  
18 distributions from the Residual Funds to participating Settlement Class Members who received  
19 Settlement Class Member Payments, or whether the Residual Funds should be paid to a *cy pres*  
20 recipient in accordance with Code of Civ. Proc. § 384(b) and the Agreement. A Non-Appearance  
21 Case Review is set for December 1, 2025, 8:30 a.m., Department 9.

22 **IT IS SO ORDERED, ADJUDGED, AND DECREED.**

23  
24 Dated: 7/25/24

25   
26 \_\_\_\_\_  
27 The Honorable Elaine Lu  
28 Judge of the Superior Court