

TEST - NOTICE OF PENDING CLASS ACTION AND PROPOSED SETTLEMENT

Edwards v. Mid-Hudson Valley Federal Credit Union Settlement Administrator
<noreply@edwardsoverdraftsettlement.com>

Tue 5/30/2023 10:22 AM

To: Cordial, Christopher <Christopher.Cordial@epiqglobal.com>

CAUTION: This email originated from outside of Epiq. Do not click links or open attachments unless you recognize the sender and know the content is safe. Report phishing by using the "Phish Alert Report" button above.

Edwards et al. v. Mid-Hudson Valley 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 MID-HUDSON VALLEY FEDERAL CREDIT UNION AND YOU WERE CHARGED CERTAIN OVERDRAFT OR NSF FEES BETWEEN JUNE 9, 2015, AND SEPTEMBER 14, 2022, YOU MAY BE ENTITLED TO A PAYMENT FROM A CLASS ACTION SETTLEMENT AND/OR FORGIVENESS OF CERTAIN UNCOLLECTED FEES.

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

You may be a member of one of the Settlement Classes in *Edwards v. Mid-Hudson Valley Federal Credit Union*, in which the Plaintiffs allege that Defendant Mid-Hudson Valley Federal Credit Union ("Defendant") unlawfully assessed certain Overdraft and NSF Fees (the "Relevant Fees") between June 9, 2015, and September 14, 2022. If you are a member of one of the Settlement Classes and if the Settlement is approved, you may be entitled to receive a cash payment from the \$2,100,000 Settlement Fund and/or the forgiveness of Uncollected Fees, benefits established by the Settlement. If you are a member of one or both of the Settlement Classes, you will receive a payment from the Settlement Fund so long as you do not opt out of, or exclude yourself from, the Settlement. **You do not have to do anything to receive a payment from the Settlement Fund.**

The Court has preliminarily approved this Settlement. It will hold a Final Approval Hearing in this case on **September 7, 2023**. 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 in a Service Award to each Class Representative, up to 33.33% of the Value of the Settlement as attorneys' fees, and reimbursement of costs to the attorneys and the Claims 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 customer, and/or to forgive certain Relevant Fees.

To obtain a Long-Form Notice and other important documents, please visit [EdwardsOverdraftSettlement.com](https://edwardsoverdraftsettlement.com). Alternatively, you may call 1-888-574-3952.

If you do not want to participate in this Settlement—you do not want to receive a cash payment and/or the forgiveness of Uncollected 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 August 7, 2023. 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 August 7, 2023. You may learn more about the opt-out and objection procedures by visiting [EdwardsOverdraftSettlement.com](https://www.edwards-overdraft.com) or by calling 1-888-574-3952.

AI815_v01

You are subscribed to this email as christopher.cordial@epiqsystems.com.
Click here to modify your [preferences](#) or [unsubscribe](#).