

Edwards v. Mid-Hudson Valley Federal Credit Union
Claims Administrator
P.O. Box 4748
Portland, OR 97208-4748

*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 et al. 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 \$2,100,000.00 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 be entitled to 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 \$5,000.00 in a service award to each Named Plaintiff, 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 Uncollected Fees.

To obtain a Long-Form Notice and other important documents, please visit 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 or by calling 1-888-574-3952.