

Deanna Rivera v. IH Mississippi Valley  
Credit Union Settlement Administrator  
P.O. Box 6719  
Portland, OR 97228-6719

Deanna Rivera v. IH Mississippi Valley  
Credit Union

**CIRCUIT COURT OF THE  
FOURTEENTH JUDICIAL CIRCUIT  
ROCK ISLAND COUNTY, ILLINOIS**

Case No. 2019-CH-299

**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 AN ACCOUNT WITH IH MISSISSIPPI VALLEY CREDIT UNION AND YOU WERE CHARGED CERTAIN FEES BETWEEN DECEMBER 1, 2012 AND APRIL 30, 2019, THEN YOU MAY BE ENTITLED TO A PAYMENT FROM A CLASS ACTION SETTLEMENT.**

The Circuit Court of the Fourteenth Judicial Circuit, Rock Island County, Illinois has authorized this Notice; it is not a solicitation from a lawyer.

You may be a member of the settlement class in *Deanna Rivera v. IH Mississippi Valley Credit Union*, in which the plaintiff alleges that defendant IH Mississippi Valley Credit Union (“Defendant”) improperly assessed APPSN Fees between January 1, 2018 and April 30, 2019, or Retry Fees between December 1, 2012 and April 30, 2019. APPSN Fees means overdraft fees that were charged and not refunded on signature Point of Sale debit card transactions where there was a sufficient available balance at the time the transaction was authorized, but an insufficient available balance at the time the transaction was presented to Defendant for payment and posted to a member’s account. Retry Fees means overdraft and/or returned item fees that were charged and not refunded for Automated Clearing House (ACH) and check transactions that were re-submitted by a merchant after being returned by Defendant for insufficient funds. Defendant disputes the allegations in the lawsuit and denies any liability or wrongdoing but has entered into the settlement to avoid expense, inconvenience, and distraction of further proceedings in the litigation. If you are a Class Member and if the settlement is approved, you may be entitled to receive a cash payment from the \$1,425,000.00 Settlement Fund and/or the forgiveness of Uncollected Fees in the amount of \$264,676.00, from benefits established by the settlement.

The Court has preliminarily approved this settlement. It will hold a Final Approval Hearing in this case on January 26, 2023. At that hearing, the Court will consider whether to grant final approval of the settlement, and whether to approve payment from the Settlement Fund of up to \$10,000.00 as a service award to the Named Plaintiff, up to one-third of the Value of the Settlement as attorneys’ fees, reimbursement of costs incurred by the attorneys, and the Settlement Administrator’s estimated costs. 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 if you are a current member, a cash payment to you if you are no longer a member, and/or to forgive certain fees that were assessed but not paid.

*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 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 November 28, 2022. If you want to object to this settlement, you may object by submitting an objection postmarked no later than November 28, 2022. You may learn more about the opt-out and objection procedures by [www.RiveraOverdraftSettlement.com](http://www.RiveraOverdraftSettlement.com) or by calling 1-800-405-8092.*

**To obtain a long form class notice and other important documents please visit [www.RiveraOverdraftSettlement.com](http://www.RiveraOverdraftSettlement.com). Alternatively, you may call 1-800-405-8092.**