

Exhibit D

Bruin, et al. v. Bank of America, N.A. Settlement
P.O. Box #####
City, State Zip Code

Legal Notice

If you had a consumer checking and/or savings account with Bank of America, N.A., and paid certain ACH Transfer Fees for push transfers to your own external account, between April 4, 2018, and [the date of preliminary approval], you may be entitled to payment from a class action settlement.

Phone Number

www.ACHFirstPartyFeeSettlement.com

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A Settlement has been reached with Bank of America, N.A. (“BANA”) in a class action lawsuit about ACH Transfer Fees assessed for push transfers to accountholders’ own external accounts (“ACH First Party Fees”) from **April 4, 2018, through [the date of preliminary approval]**.

Who is included? BANA records indicate that you are a “Settlement Class member” in this Settlement because you fit the following Settlement Class definition: All Accountholders in the United States who, during the Class Period, paid and were not refunded an ACH First Party Fee. Excluded from the Settlement Class is BANA, its parents, subsidiaries, affiliates, officers, directors, employees, all Settlement Class Members who make a timely election to opt-out, and all judges assigned to this litigation and their immediate family members.

What does the Settlement provide? BANA will create an \$8,000,000 Settlement Fund. After deducting Attorneys’ Fees and Costs, a Service Award to the Class Representatives, and the Settlement Administration Costs, the Net Settlement Fund will be divided *pro rata* among all Settlement Class Members with a minimum payment of \$2.00.

What are my options? If you do nothing and the Settlement is approved by the Court and becomes final, you will automatically receive a Settlement Class Member Payment and your rights will be affected. If you do not want to be legally bound by the Settlement and receive a Settlement Class Member Payment, you must opt-out of the Settlement by **[forty five days before the final approval hearing]**. Unless you opt-out, you will not be able to sue or continue to sue BANA for any claim made in this lawsuit or released by the Settlement Agreement. If you stay in the Settlement (and do not opt-out), you may object to it by **[forty five days before the final approval hearing]**.

The Court’s Final Fairness Hearing. The Court will hold a Final Fairness Hearing on _____ **2023**. At this hearing, the Court will decide whether to approve: (1) the Settlement; (2) Class Counsel’s request for Attorneys’ Fees of up to 33% of the Settlement Fund and reimbursement of Costs; and (3) a Service Award of \$5,000 for each of the Class Representatives. You or your lawyer may appear at the hearing at your own expense, but you do not have to.

More information, including a detailed Long Form Notice and the full Settlement Agreement, are available at www.ACHFirstPartyFeeSettlement.com or by calling XXX-XXX-XXX.