

Exhibit D

TO: xxxxxx@xxxxxxxxxxx
FROM: xxxxxx@xxxxxxxxxxx
SUBJECT: DIRECT EXPRESS SETTLEMENT

Legal Notice of Class Action Settlement

Settlement Class Member ID: <<RefNum>>

If You Submitted a Claim Alleging Fraudulent Transactions on Your Direct Express Card That Was Denied, You May Be Eligible for a Payment from a Class Action Settlement.

PLEASE READ THIS NOTICE CAREFULLY, AS IT EXPLAINS YOUR RIGHTS AND OPTIONS AND THE DEADLINES TO EXERCISE THEM.

A \$1,200,000 Settlement has been reached in a class action lawsuit alleging that Conduent State & Local Solutions, Inc.'s ("Conduent") and Comerica Bank's ("Comerica") improperly handled claims of fraud made by Direct Express cardholders in violation of certain provisions of the Electronic Funds Transfer Act (15 U.S.C. § 1693f) and Regulation E ("12 C.F.R. § 1005.11"), called *Almon v. Conduent Business Services, LLC*, Civil Action No. 5:19-cv-01075-XR (W.D. Tex.). Conduent and Comerica maintain that they properly addressed the alleged fraud claims and complied in all respects with the law.

Who's Included? Records show that you may be a member of the Class. The Class includes anyone who submitted claim(s) of allegedly fraudulent transaction(s) and whose claim(s) were denied during the Class Period of February 12, 2018 through September 28, 2022.

What are the Settlement terms? Conduent and Comerica have agreed to provide \$1,200,000 ("Settlement Amount") to the Class Members, which includes money for (a) payments to Class Members who file a claim, and (b) service awards to the Plaintiffs. Conduent and Comerica have also agreed to separately pay for settlement administration costs and attorneys' fees, costs, and expenses.

How do I get my Settlement payout? You must submit a Claim by September 12, 2024 to be eligible for a payment. Class Members who submit a valid claim will receive a payment by check, or electronic payment, for their pro rata portion of the Settlement Amount. For additional information about the Settlement, how the payments will be calculated, and to file your claim, please visit www.DirectExpressClassAction.com.

Your other options. If you do not want to be bound by the Settlement, you may exclude yourself by **August 13, 2024**. If you do not exclude yourself, you will release your claims against Conduent and Comerica and be bound in all respects to the terms of the Settlement.

Alternatively, you may object to the Settlement by **August 13, 2024**. The Long Form Notice available at the Settlement Website, listed below, explains how to exclude yourself or object. The Court will hold a hearing on **September 5, 2024** to consider whether to approve the Settlement and to consider a request by counsel for the Settlement Class for attorneys' fees and costs and service awards of up to \$2,000 for the named Plaintiffs. Details about the hearing are in the Long Form Notice. You may appear at the hearing, but you are not required to do so. You may hire your own attorney, at your own expense, to appear for you at the hearing.

Questions? If you have questions, please visit the Settlement Website at www.DirectExpressClassAction.com. You may also call 1-833-425-9800.