

Exhibit D

Exhibit 1 – Email and Postcard Notice

Golden, et al., v. Banco Popular de Puerto Rico, No. 3:20-cv-00095 (D.V.I.)

NOTICE OF PENDING CLASS ACTIONS 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 BANCO
POPULAR DE PUERTO RICO AND YOU WERE CHARGED CERTAIN
OVERDRAFT FEES BETWEEN OCTOBER 1, 2016, AND NOVEMBER 30,
2022, THEN YOU MAY BE ENTITLED TO A PAYMENT FROM A
CLASS ACTION SETTLEMENT

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

You may be a member of the Settlement Class in *Golden, et al. v. Banco Popular de Puerto Rico* in which the plaintiff alleges that defendant Banco Popular de Puerto Rico (“Defendant” or “BPPR”) unlawfully assessed certain Class Fees between October 1, 2016, and November 30, 2022. If you are a member of the Settlement Class and if the Settlement is approved, you may be entitled to receive a payment from the \$1,653,000.00 Settlement Fund, established by the Settlement, 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 [REDACTED]. 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 \$10,000.00 in a Service Award to the Class Representative; one-third of the Value of the Settlement as attorneys’ fees; and reimbursement of costs to the attorneys and the Settlement 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 or to make a payment to you by check if you are no longer a customer of BPPR.

To obtain a Long Form Notice and other important documents please visit [www.\[REDACTED\]](http://www.[REDACTED]).

Alternatively, you may call [REDACTED].

If you do not want to participate in this Settlement—you do not want to receive a cash payment 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 [REDACTED]. 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 [REDACTED]. You may learn more about the opt-out and objection procedures by visiting [www.\[REDACTED\]](http://www.[REDACTED]) or by calling [REDACTED].

Esta notificación está disponible en español en la siguiente página web: [www.\[REDACTED\].com](http://www.[REDACTED].com) o puede llamar a 888-XXX-XXXX para pedir una copia por correo.