

# Exhibit D

*Stephenson, et al. v. Navy Federal Credit Union*  
Settlement Administrator  
PO Box XXXX  
[City, State] xxx-xxxx

**BARCODE  
NO-PRINT  
ZONE**

FIRST-CLASS MAIL  
U.S. POSTAGE  
PAID  
[city, state]  
PERMIT NO.xxxx

Court-Approved Legal Notice

*Stephenson, et al. v. Navy Federal Credit Union,*  
Case No. 3:23-CV-01851, United States District  
Court for the Southern District of California

**If You Had an Account with Navy Federal  
Credit Union and Submitted a Claim for  
Unauthorized and/or Fraudulent  
Transactions That Was Denied Between  
October 10, 2022, and [Preliminary  
Approval Date], You May Be Entitled to a  
Payment from a Class Action Settlement.**

*A Court has authorized this notice.*

<<MAIL ID>>  
<<NAME 1>>  
<<NAME 2>>  
<<ADDRESS LINE 1>>

<<ADDRESS LINE 2>>  
<<ADDRESS LINE 3>>  
<<ADDRESS LINE 4>>  
<<ADDRESS LINE 5>>  
<<CITY, STATE ZIP>>  
<<COUNTRY>>

**Complete and postmark the attached Claim Form by Month \_\_, 20YY to be eligible to receive a payment. (Postage is prepaid)**

**What does the Settlement Provide?** There is a proposed settlement a class action lawsuit alleging Navy Federal violated the Electronic Funds transfer Act by a) improperly denying credit union members' claims for unauthorized transactions, failing to provide sufficient explanation of the basis for its denial, and failing to provide, upon the member's request, documents it relied on in making its determination. If approved by the Court, Navy Federal will provide \$1,700,000 (the "Settlement Fund") for class member payments and any award of attorney's fees and costs. **This Settlement does not release any claims for actual damages related to Navy Federal's purported improper denial of a claim of unauthorized electronic fund transfer(s).**

**Other Options.** If you do not want to be bound by the Settlement, you must opt-out of the Settlement by **Month XX, 20YY**. If you do not opt-out, you and related parties will give up the right to sue and will release Navy Federal and the Released Parties from the Released Claims in the Action. If you do not opt out, you may object to the Settlement, attorneys' fees & costs request, and Service Awards by **Month XX, 20YY**. The Settlement Website explains how to opt-out or object. If you do nothing, you will get no payment, and you will be bound by the Settlement and any judgments and orders.

**Who represents me?** The Court has appointed lawyers from Edelsberg Law, P.A.; Shamis & Gentile, P.A.; and KalielGold PLLC to serve as Class Counsel. You do not have to pay them to participate. Instead, if they

recover money for the Settlement Class, the lawyers will ask the Court to be paid from the Settlement Fund. Visit [www.stephensoneftalitigation.com](http://www.stephensoneftalitigation.com) to review the attorneys' fee & expense request.

The Court will hold a Final Approval Hearing on **Month XX, 20YY**, to consider whether to approve the Settlement, request for attorneys' fees and expenses, Service Awards, and any objections. You or your lawyer may attend and speak at the hearing, but you are not required to do so.

**This notice is a summary. Learn more at [www.stephensoneftalitigation.com](http://www.stephensoneftalitigation.com), or contact the Administrator at 1-XXX-XXX-XXXX] or Class Counsel at [www.shamisgentile.com](http://www.shamisgentile.com).**

<<UNIQUE ID>>

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### CLAIM FORM

**Claims must be postmarked or submitted online by **Month Day, 20YY**.**

First Name: <<NAME 1>>

Last Name: <<NAME 2>>

Mailing Address:

<<ADDRESS LINE 1>>

<<ADDRESS LINE 2>>

<<ADDRESS LINE 3>>

<<CITY, STATE ZIP>>

Please update your information below if it is different than above:

First Name:

\_\_\_\_\_

MI:

Last Name:

\_\_\_\_\_

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**Mailing Address:**

City:

### State

ZIP Code:

\_\_\_\_\_

1

\_\_\_\_\_

By signing this form, I attest that, to the best of my knowledge, the following information is true and correct: I submitted a claim of fraudulent transaction(s) on my Navy Federal account that was denied between October 10, 2022, and [Preliminarily Approval Date]. I certify that the information on this Claim Form is true and correct.

**Check this box** if you made a request to Navy Federal for the documents Navy Federal relied upon to deny your fraud claim but you did not receive the documents:

**Signature:**

1. **What is the primary purpose of the study?**

Date:

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