

Petrey v. Visions FCU
Settlement Administrator
PO Box 4254
Portland, OR 97208-4254

Petrey v. Visions Federal Credit Union

**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 VISIONS FEDERAL CREDIT
UNION AND YOU WERE CHARGED
CERTAIN OVERDRAFT OR NSF FEES
BETWEEN SEPTEMBER 21, 2014, AND
APRIL 30, 2022, THEN YOU MAY BE
ENTITLED TO A PAYMENT FROM A
CLASS ACTION SETTLEMENT
AND/OR FORGIVENESS OF CERTAIN
UNCOLLECTED FEES.**

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

You may be a member of the Settlement Class in *Michelle Petrey v. Visions Federal Credit Union*, in which the plaintiff alleges that defendant Visions Federal Credit Union (“Defendant”) unlawfully assessed certain Relevant Fees between September 21, 2014, and April 30, 2022. If you are a member of the Settlement Class and if the Settlement is approved, you may be entitled to receive a cash payment from the \$1,770,000.00 Settlement Fund established by the Settlement. If you are a member of one or both of the Settlement Classes, you will receive a payment from the Settlement Fund 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 **March 30, 2023**. 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 \$5,000.00 in a Service Award to the Class Representative, up to 33.33% of the Settlement Fund 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, a cash payment to you if you are no longer a member, and/or to forgive certain Relevant Fees.

To obtain a Long-Form Notice and other important documents, please visit www.BankFeesClassAction.com. Alternatively, you may call 1-855-953-5753.

*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 **February 19, 2023**. 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 **February 19, 2023**. You may learn more about the opt-out and objection procedures by visiting www.BankFeesClassAction.com or by calling 1-855-953-5753.*