

**UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF CALIFORNIA  
OAKLAND DIVISION**

PAULA SPARKMAN, on behalf of herself  
and all others similarly situated,

Plaintiff,

v.

COMERICA BANK, a foreign corporation, and  
CONDUENT STATE & LOCAL SOLUTIONS,  
INC., a foreign corporation,

Defendant.

NO. 4:23-cv-02028-DMR

**DECLARATION OF AMERICAN LEGAL CLAIM SERVICES, LLC  
REGARDING DUE DILIGENCE IN NOTICING**

I, Snehal Indra, declare as follows:

1. I am a competent adult, over the age of eighteen, and this declaration is based on my personal knowledge.
2. I am a Case Manager for American Legal Claim Services, LLC (“ALCS”). ALCS was selected by the Court to serve as the Settlement Administrator and to otherwise comply with the provisions set forth in the Settlement Agreement and Release and the Order Granting Plaintiff’s Unopposed Motion for Preliminary Approval of Class Action Settlement. I was responsible for overseeing the dissemination of Notice of Settlement (“Notice”) to class members, exclusion processing, and all other matters required as Settlement Administrator.
3. **Class Action Fairness Act (“CAFA”) Notice:** On May 27, 2025, ALCS mailed, via certified mail, a CAFA Notice pursuant to 28 U.S.C. § 1715 to the Attorneys General and the Department of Finance for the 50 states, and the Attorney General of territory of Puerto Rico, the Attorney General of the United States, the District of Columbia’s Corporate Counsel, the Attorney General for Guam, the Attorney General for American Samoa, the Attorney General for the United States Virgin Islands, and the Attorney General for the Northern Mariana Islands, The Federal Reserve, and the Consumer Financial Protection Bureau. (“CAFA Service Parties”). The CAFA Notice package contained a cover letter on behalf of the Defendant Comerica Bank and Conduent State & Local Solutions Inc., as well as a CD-ROM that included the following five exhibits: 1) Class Action Complaint and Demand for Jury Trial, 2) First Amended Class Action Complaint and Demand for Jury Trial, 3) Settlement Agreement and Release, 4) Notice of Motion and Memorandum in Support of Plaintiff’s Unopposed Motion for Preliminary Approval of Class Action Settlement, and 5) Percentage of Class Members by State.

4. **Class List Receipt and Processing:** On May 12, 2025, ALCS received the mailing list (“Class List”) from counsel for the Defendant containing 5,768 records with the names and street addresses, and some emails. ALCS reviewed and processed the data. A total of 498 duplicates were identified and merged based on a combination of name and address. The final Class List contained 5270 class members after the duplicates were removed. Throughout the noticing process, ALCS utilized several means of ensuring the most accurate mailing addresses for class members. These methods included National Change of Address through the USPS, skip-tracing, and manual updates from class members.
5. **Initial Class Notice:** On September 11, 2025, ALCS mailed the postcard Notice, substantially in the form approved by the Court (attached hereto as Exhibit A), to 5,270 class members. Additionally, on September 11, 2025, ALCS sent the email Notice substantially in the form approved by the Court (attached hereto as Exhibit B), to 4,240 class members for whom an email address was available in the Class List.
6. **Returned Mail Handling:** ALCS processed all Notices returned by USPS. A minority of the mail included an updated address provided by the USPS (“FOE”). For these, the class member addresses were updated, and the Notice were re-mailed to the updated address provided. The remainder of the mail returned by the USPS did not contain an updated address (“UAA”). For these, ALCS conducted address searches using a nationally recognized location service to attempt to locate new addresses for these class members. Of the 5,270 Notices mailed, 522 were returned by USPS as of the date of this declaration. ALCS has remailed 435 Notices to updated addresses. Of the 435 remailed Notices, only 103 were returned by USPS as of the date of this declaration.
7. **Noticing Campaign Summary:** The following is a summary of the noticing, as of the date of this Declaration:

Description	Volume	Percentage of the Class
<b>Mail Notice</b>		
Total Postcard Notices Mailed	5,270	100.00%
Total Postcard Notices Returned as Undeliverable	522	9.91%
<b>Mail Notice Re-Mail</b>		
Total Postcard Notices Rемаiled	435	8.25%
Remailed Postcards returned Undeliverable	103	1.95%
Total Remaining Undeliverable Postcard Notices	190	3.61%
Total Undelivered Postcards that Received Email	127	2.41%
<b>Email Notice</b>		
Total Email Notices Sent	4,240	80.46%
Total Email Notices Delivered	3,894	73.89%
Total Email Notices Bounced/Undeliverable	346	6.57%

<b>Notice Reach</b>		
Settlement Class Members	5270	100.00%
Received Mail Notice	5080	96.39%
Received Email Notice	3894	73.89%
<b>Total Receiving Direct Notice</b>	<b>5207</b>	<b>98.80%</b>

8. **Website:** ALCS created a case website [www.caunauthorizedtransactionssettlement.com](http://www.caunauthorizedtransactionssettlement.com) that provided further information as stated in the Notice. The website contained sections for Important Court Documents, Key Dates, FAQs, Estimated Award, and the ability to select an electronic payment method. A Spanish translation of the Notice was available on the website as well (attached hereto as Exhibit C). ALCS posted the Motion for Attorneys' Fees, Costs, and Service Award, along with Class Counsel's declarations in support, to the website on October 10, 2025.
9. **Exclusions:** The Notice instructed those who wish to opt out of the settlement to write to the Settlement Administrator stating that the class member does not wish to participate. It further states that an opt out request must be postmarked by November 10, 2025. As of the date of this declaration, we have received one request for exclusion for this case (attached hereto as Exhibit D).
10. **Objections:** The Notice informed class members who wish to object to the settlement to file their written objection with the Court by November 10, 2025. I am not aware of any objections being filed with the Court as of the date of this declaration.

I declare under penalty of perjury pursuant to the laws of the State of Florida that the foregoing is true and correct to the best of my knowledge. Executed on November 18, 2025 in Jacksonville, Florida.



Snehal Indra

# Exhibit A

U.S. District Court for the  
Northern District of California



This is an important notice about a class action lawsuit. You have been identified as a potential settlement class member and may be entitled to money.

Sparkman v Comerica Bank  
c/o Settlement Administrator  
PO Box 23680  
Jacksonville, FL 32241

«barcode»

Postal Service: Please do not mark barcode

Notice ID: «NoticeID»

PIN: «PIN»

«FirstName» «LastName»

«Address1»

«Address2»

«City», «StateCd» «Zip»

«CountryCd»



United States District Court for the Northern District of California  
Paula Sparkman v. Comerica Bank, et al.  
Case No. 4:23-cv-02028-DMR



**Class Action Notice authorized by the U.S. District Court for the Northern District of California**

*This is not a solicitation from a lawyer. You are not being sued.*

*La información proporcionada en este aviso está disponible en español en [www.CAUnauthorizedTransactionsSettlement.com](http://www.CAUnauthorizedTransactionsSettlement.com)*

Since July 20, 2020 has your claim for unauthorized, fraudulent transactions on your California Way2Go card been denied?

You may be part of proposed settlement.

The parties have reached a proposed \$1,956,000 settlement. Attorneys for the class will seek \$489,000 in fees and costs of \$56,536.

Your estimated payment will be 73% of your denied claim.

If you disagree with the settlement or the attorneys' fees, you can object. To object or opt out, you must act by November 10, 2025.

The Court will hold a final approval hearing on December 11, 2025 at 1pm. You can visit the website to learn more and review the motion for approval and attorneys' fees request.

**Key Things to Know:**

- Your rights are affected whether you act or not. If you do not opt out, any ruling from the court will apply to you, and you will not be able to sue Conduent or Comerica Bank about the same issues. You will receive payment either via check or via electronic payment. If you want an electronic payment, visit [www.CAUnauthorizedTransactionsSettlement.com](http://www.CAUnauthorizedTransactionsSettlement.com).
- You can learn more at [www.CAUnauthorizedTransactionsSettlement.com](http://www.CAUnauthorizedTransactionsSettlement.com) or by scanning the QR code. If you have questions, contact the Settlement Administrator via email at [info@CAUnauthorizedTransactionsSettlement.com](mailto:info@CAUnauthorizedTransactionsSettlement.com) or via USPS mail at: Sparkman v Comerica Bank c/o Settlement Administrator, PO Box 23680, Jacksonville, FL 32241

# Exhibit B

**Email Subject line: Court Ordered Settlement Notice – Sparkman v. Comerica Bank**

**Name**

**Address**

**Notice ID:**

**PIN:**



United States District Court for the  
Northern District of California  
*Paula Sparkman v. Comerica Bank, et al.*  
Case No. 4:23-cv-02028-DMR

**Notice of Proposed Class  
Action Settlement**

**Authorized by the U.S. District Court for the  
Northern District of California**



Scan this QR code  
for more information.

La información proporcionada en este aviso está disponible en español en [www.CAUnauthorizedTransactionsSettlement.com](http://www.CAUnauthorizedTransactionsSettlement.com)

**Why did you get this notice?**

This notice is to tell you about the settlement of a class action lawsuit, *Paula Sparkman v. Comerica Bank, et al.*, brought on behalf of all persons issued a California Way2Go Prepaid Mastercard who had their unauthorized transfer dispute denied for conflicting information. You received this notice because **our records indicate you are a member of the group of people affected, called the "class."** This notice tells you how to get more information about the settlement so you can make an informed decision about what action to take.

**Since July 20, 2020, has your claim for unauthorized, fraudulent transactions on your California Way2Go card been denied? You may be part of a proposed settlement.**

The parties have reached a proposed \$1,956,000 settlement. Attorneys for the class will seek \$489,000 in fees and costs of \$56,536. Your estimated payment will be 73% of your denied claim.

Your options:	More about each option:
<b>Do Nothing</b>	You will be eligible to get a payment for your share of the Settlement Fund. If the Court approves the settlement, you give up your right to bring your own lawsuit about the issues within this lawsuit.
<b>Opt Out by November 10, 2025</b>	Exclude yourself from the settlement. You will get no payment. This option allows you to bring another lawsuit against Comerica Bank and Conduent State & Local Solutions, Inc. about the same issues.
<b>Object by November 10, 2025</b>	Tell the Court why you don't like the settlement or the request for attorneys' fees and costs. If the Court approves the settlement, you will still receive payment and give up your right to bring your own lawsuit about the issues within this lawsuit.
<b>Go to a Hearing on December 11, 2025 at 1pm</b>	Ask to speak in Court about the settlement. You may attend and request permission to speak at the hearing but you cannot

	object to the settlement unless you file an objection by <b>November 10, 2025.</b>
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**Things to know:**

- This is an important legal document.
- Your rights are affected whether you act or not. If you do not opt out, any ruling from the court will apply to you, and you will not be able to sue Conduent or Comerica Bank about the same issues. You will receive payment either via check or electronic payment. If you take no action, you will receive a check. If you prefer an electronic payment, visit [www.CAUnauthorizedTransactionsSettlement.com](http://www.CAUnauthorizedTransactionsSettlement.com).
- You can learn more at [www.CAUnauthorizedTransactionsSettlement.com](http://www.CAUnauthorizedTransactionsSettlement.com) or by scanning the QR code. If you have questions or need assistance, please contact the Settlement Administrator via email at [info@CAUnauthorizedTransactionsSettlement.com](mailto:info@CAUnauthorizedTransactionsSettlement.com) or via USPS mail at: Sparkman v Comerica Bank c/o Settlement Administrator, PO Box 23680, Jacksonville, FL 32241.

# Exhibit C



United States District Court for the  
Northern District of California

*Paula Sparkman v. Comerica Bank, et al.*

Case No. 4:23-cv-02028-DMR

# Notice of Proposed Class Action Settlement

***Authorized by the U.S. District Court for the Northern  
District of California***

***This is not a solicitation from a lawyer. You are not being sued.***

Since July 20, 2020,  
has your claim for  
unauthorized  
transactions on  
your California  
Way2Go card been  
denied?

You may be part of  
a proposed  
settlement class.

The parties have  
reached a proposed  
\$1,956,000  
settlement.  
Attorneys for the  
class will seek  
\$489,000 in fees and  
costs of \$56,536.

Your estimated  
payment will be 73%  
of your denied claim.

The attorneys' motion  
for fees and costs will  
be posted on this  
website by October 11,  
2025. If you disagree  
with the settlement or  
the attorneys' fees, you  
can object. To object or  
opt out, you must act  
by November 10, 2025.

The Court will hold a  
final approval hearing  
on December 11, 2025,  
at 1pm. The motion for  
final approval of the  
settlement will be  
posted to this website  
by November 27, 2025.

Important things to know:

- Your rights are affected whether you act or not. If you take no action, you will receive your payment, you will be bound by the settlement, and you will not be able to sue Comerica Bank or Conduent State & Local Solutions, Inc. about the same issues.

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## About The Notice

### Why did I get a postcard or email notice?

The postcard and email notices and this website tell you about the settlement of a class action lawsuit, *Paula Sparkman v. Comerica Bank, et al.* brought on behalf of all persons issued a California Way2Go Prepaid Mastercard who had their unauthorized transfer dispute denied for conflicting information. **You received a postcard or email notice because our records indicate you are a member of the group of people affected, called the “class.”** This notice gives you a summary of the terms of the proposed settlement agreement, explains what rights class members have, and helps class members make informed decisions about what action to take.

For the precise terms of the settlement, please see the settlement agreement available on the Settlement Website:

[www.caunauthorizedtransactionssettlement.com](http://www.caunauthorizedtransactionssettlement.com), by contacting class counsel at 1-855-349-7023, by accessing the Court docket in this case, for a fee, through the Court’s Public Access to Court Electronic Records (PACER) system at <https://ecf.cand.uscourts.gov>, or by visiting the office of the Clerk of the Court for the United States District Court for the Northern District of California, Oakland Courthouse, 1301 Clay Street, Oakland, CA 94612, between 9:00 a.m. and 4:00 p.m., Monday through Friday, excluding Court holidays.

PLEASE DO NOT TELEPHONE THE COURT OR THE COURT CLERK’S OFFICE TO INQUIRE ABOUT THIS SETTLEMENT OR THE CLAIM PROCESS.

The Court approved this notice because you have a right to know about a proposed settlement of a class action lawsuit, and about all of your options, before the Court decides whether to approve the settlement. If the Court approves it, and objections and appeals (if any) are resolved, the Settlement Administrator will make the payments the settlement allows.

## What do I do next?

Read this notice to understand the settlement. Then, decide if you want to:

Options	More information about each option
<b>Do Nothing</b>	You will be eligible to get a payment for your share of the Settlement Fund. If the Court approves the settlement, you give up your right to bring your own lawsuit about the issues within this lawsuit.
<b>Opt Out by November 10, 2025</b>	Exclude yourself from the settlement. You will get no payment. This option allows you to bring another lawsuit against Comerica Bank and Conduent State & Local Solutions, Inc. about the same issues.
<b>Object by November 10, 2025</b>	Tell the Court why you don't like the settlement or the request for attorneys' fees and costs. If the Court approves the settlement, you will still receive payment and give up your right to bring your own lawsuit about the issues within this lawsuit.
<b>Go to a Hearing on December 11, 2025 at 1pm</b>	Ask to speak in Court about the fairness of the settlement. You may attend and request permission to speak at the hearing but you cannot object to the settlement unless you file an objection by <b>November 10, 2025</b> .

Read on to understand the specifics of the settlement and what each choice would mean for you.

## What are the most important dates?

Your deadline to object to the settlement terms or the request for attorneys' fees and costs: **November 10, 2025**

Your deadline to opt out: **November 10, 2025**

Settlement final approval hearing: **December 11, 2025 at 1pm**

# Learning About the Lawsuit

## What is this lawsuit about?

The lawsuit claims that Comerica Bank and Conduent State & Local Solutions, Inc. violated the Electronic Funds Transfer Act, violated the California Unfair Competition Law, and breached their contract by denying California Way2Go cardholder's disputes involving alleged unauthorized transactions for conflicting information.

Comerica Bank and Conduent State & Local Solutions, Inc. deny that they did anything wrong.

## Why is there a settlement in this lawsuit?

The parties agreed to settle, which means they have reached an agreement to resolve the lawsuit. Both sides want to avoid the risk and expense of further litigation.

In a class action, someone called a Class Representative (in this case Paula Sparkman) sues on behalf of all people who have similar claims. Defendants have agreed not to oppose this case proceeding as a class for settlement purposes.

The Court has not decided this case in favor of either side.

## What happens next in this lawsuit?

You have until **November 10, 2025** to object to or opt out of the settlement, with further details on these options provided below.

The Court will hold a final approval hearing to decide whether to approve the settlement. The hearing will be held in person in Courtroom 4, 3rd Floor, of the Oakland Courthouse for the U.S. District Court for the Northern District of California, 1301 Clay Street, Oakland, California 94612.

Settlement Class Members who file a timely objection may appear in person or by videoconference:

**Where:** <https://www.cand.uscourts.gov/judges/ryu-donna-m-dmr/>.

**When: December 11, 2025 at 1pm**

The Court has directed the parties to send you this notice about the proposed settlement. Because the settlement of a class action decides the rights of all members of the proposed class, the Court must give final approval to the settlement before it can take effect. Payments will only be made if the Court approves the settlement.

You don't have to attend, but you may at your own expense. You may also ask the Court for permission to speak and express your opinion about the settlement. If the Court does not approve the settlement or the parties decide to end it, it will be void and the lawsuit will continue. The date of the hearing may change without further notice to members of the class.

## Learning About the Settlement

### What does the settlement provide?

Comerica Bank and Conduent State & Local Solutions, Inc. have agreed to create a \$1,956,000.00 Settlement Fund to be divided among all the Settlement Class Members. This money will also be used to pay for costs and fees approved by the Court, including the cost of administering this settlement (expected to be approximately \$24,536).

The portion of the fund that each Settlement Class Member will receive will be determined based on the value of each Settlement Class Member's disputed claim. If funds remain after the first round of payments to class members, a second round of payments will be issued to those class members that accepted the first payment.

Members of the settlement class will “release” their claims as part of the settlement, which means they cannot sue Comerica Bank or Conduent State & Local Solutions, Inc. for the same issues and legal violations raised in this lawsuit. The full terms of the release can be found on the Settlement Website:

[www.caunauthorizedtransactionssettlement.com/page/docs](http://www.caunauthorizedtransactionssettlement.com/page/docs).

If there is money left over after the distribution process is completed, it will be donated to the Consumer Federation of California.

## How much will my payment be?

Each Settlement Class member who does not opt-out will receive a proportionate share of the \$1,956,000.00 Settlement Fund, calculated based on the amount of their unauthorized transaction dispute. It is estimated that you will get about 73% of the amount of your denied unauthorized transaction dispute. For example, if a Settlement Class Member’s unauthorized transaction dispute totals \$1,000, the Settlement Class Member will receive \$730, which is 73% of \$1,000.

To request your estimated payment, call 1-855-349-7023.

You will receive payment either via check or via an electronic payment. To select an electronic payment method, visit the Settlement Website.

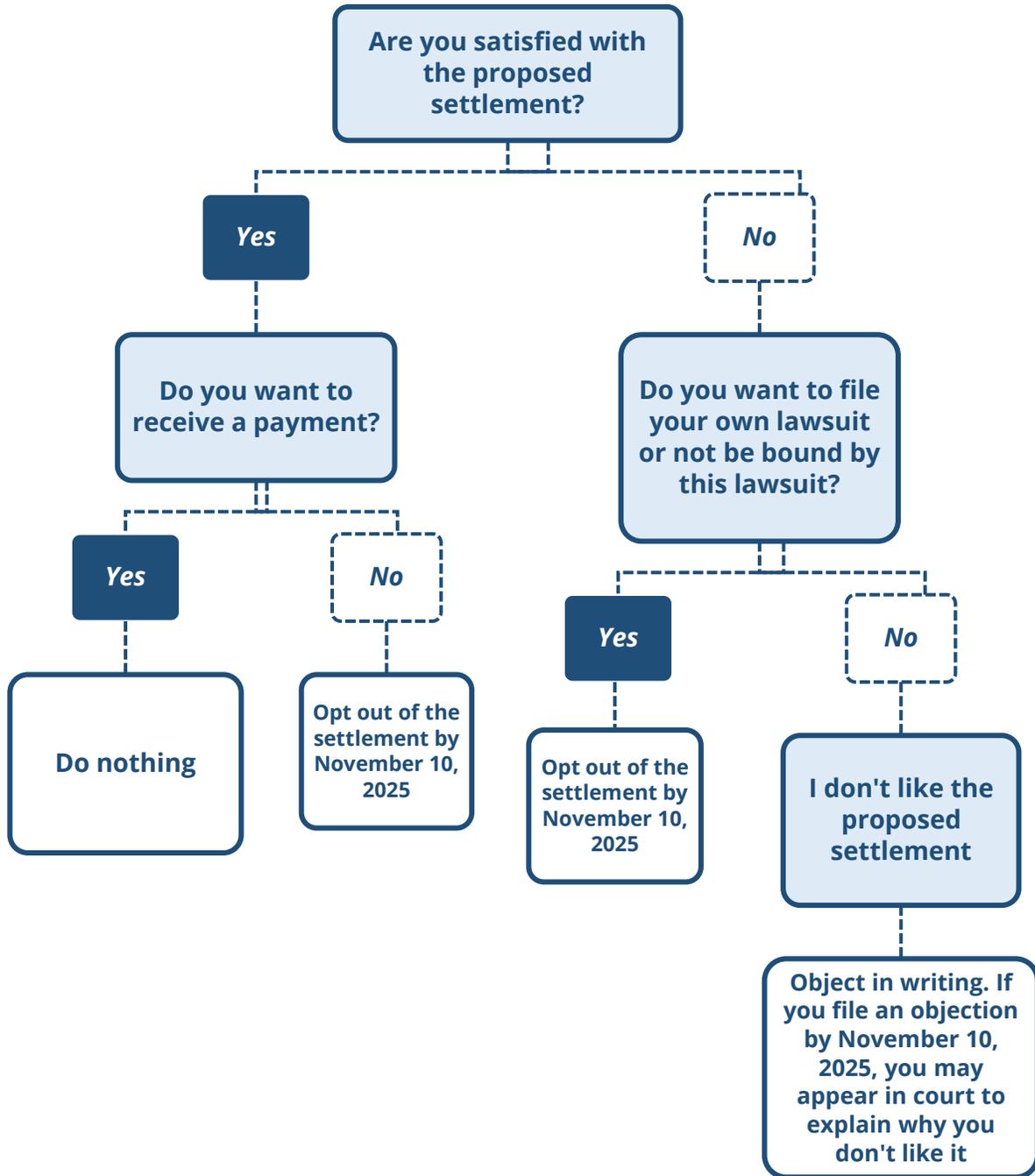
## Deciding What to Do

### How do I weigh my options?

You have three options. You can do nothing, you can opt out of the settlement, or you can object to the settlement by filing a timely objection that complies with the requirements on pages 10-11. This chart shows the effects of each option:

	<b>Do Nothing</b>	<b>Opt Out</b>	<b>Object</b>
<b>Can I receive settlement money if I . . .</b>	YES	NO	YES
<b>Am I bound by the terms of this lawsuit if I . . .</b>	YES	NO	YES
<b>Can I pursue my own case if I . . .</b>	NO	YES	NO
<b>Will the class lawyers represent me if I . . .</b>	YES	NO	NO

## What is the best path for me?



# Receiving a Payment

## How do I receive a payment?

If you received the settlement notice via email or mail then you are a member of the settlement class. You will receive a payment unless you opt-out of the settlement. You are not required to file a claim to receive a payment.

Your settlement payment will be sent to you as a check, unless you select an electronic payment method. If you want to select an electronic payment, click [here](#).

It is estimated that your payment will be about 73% of the amount of your denied unauthorized transaction dispute. To request your estimated payment, call 1-855-349-7023.

## Do I have a lawyer in this lawsuit?

In a class action, the court appoints class representatives and lawyers to work on the case and represent the interests of all the class members. For this settlement, the Court has appointed the following individuals and lawyers.

### Your lawyers:

- Beth E. Terrell and Blythe Chandler from Terrell Marshall Law Group PLLC
- E. Michelle Drake from Berger Montague PC
- Daniel A. Schlanger from Schlanger Law Group LLP

These are the lawyers who negotiated this settlement on your behalf. They are experienced in handling similar cases.

If you want to be represented by your own lawyer, you may hire one at your own expense.

## Do I have to pay the lawyers in this lawsuit?

Lawyers' fees and costs will be paid from the Settlement Fund. **You will not have to pay the lawyers directly.**

To date, the lawyers have not been paid any money for their work or the expenses that they have paid for the case. To pay for some of their time and risk in bringing

this case without any guarantee of payment unless they were successful, your lawyers will request, as part of the final approval of this Settlement, that the Court approve a payment of up to \$489,000 (which is 25% of the settlement fund) in attorneys' fees plus the reimbursement of \$56,536 in out-of-pocket expenses.

Lawyers' fees and expenses will only be awarded if approved by the Court as a fair and reasonable amount. You have the right to object to the lawyers' fees even if you think the settlement terms are fair. The lawyers' complete request will be filed with the Court and posted to this website no later than October 11, 2025.

Your lawyers will also ask the Court to approve a payment of \$10,000.00 to the Class Representative for the time and effort she contributed to the case. If approved by the Court, this will be paid from the Settlement Fund.

## Opting Out

### What if I don't want to be part of this settlement?

You can exclude yourself, which is often referred to as "opting out" of the settlement. If you do, you will not receive payment and cannot object to the settlement. However, you will not be bound or affected by anything that happens in this lawsuit. That means that you keep the right to sue Comerica Bank or Conduent State & Local Solutions, Inc. or be part of another case against them about the issues in this lawsuit. **If you have a pending lawsuit against Comerica Bank and Conduent State & Local Solutions, Inc. speak to your lawyer in that case immediately.** You must timely exclude yourself from this Class to continue your own lawsuit.

### How do I opt out?

To opt out of the settlement, you must send the Settlement Administrator a request to opt out in writing. A timely request to opt out must be sent by mail and must be postmarked by **November 10, 2025**. The request must clearly indicate your desire to be excluded from the Settlement Class. For example, it might say "I hereby request that I be excluded from the proposed Settlement Class in the Action." Be sure to include the case name (*Sparkman v. Comerica Bank, et al.*), your name, address, telephone number, and signature.

You may mail the request to:

Sparkman v Comerica  
c/o Settlement Administrator  
PO Box 23680  
Jacksonville, FL 32241

## Objecting

### What if I disagree with the settlement?

If you disagree with any part of the settlement (including the lawyers' fees) but don't want to opt out, you may object.

You should give reasons why you think the Court should not approve it and say whether your objection applies to just you, a part of the class, or the entire class. The Court will consider your views. The Court can only approve or deny the settlement — it cannot change the terms of the settlement. If the Court denies approval, no settlement payments will be sent out, and the lawsuit will continue. If that is what you want to happen, you should object. You may, but don't need to, hire your own lawyer to help you.

To object, you must send a letter to the Court that:

- (1) includes the case name and number (*Paula Sparkman v. Comerica Bank, et al.*, Case No. 23-cv-02028-DMR)
- (2) includes your full name, address and telephone number;
- (3) (if you are represented) include the name, address, and telephone number of counsel;
- (4) states the reasons for your objection;
- (5) says whether either you or your lawyer intend to appear at the final approval hearing;
- (6) includes your signature.

The written objection must be filed with the Court by **November 10, 2025**.

You may file your written objection in person at any location of the United States District Court for the Northern District of California, electronically by using the Court's ECF system, or by mail to:

Clerk of the Court  
U.S. District Court for the Northern District of California  
1301 Clay Street, Suite 400 S  
Oakland, CA 94612

A Final Approval Hearing will be held on December 11, 2025 at 1pm subject to change by the Court. Any changes to the time or date will be posted on this website. You can also monitor case activity and changes to the dates and time of the Final Approval Hearing by accessing the Court docket in this case through the Court's Public Access to Court Electronic Records (PACER) system at <https://ecf.cand.uscourts.gov>, or by visiting the office of the Clerk of the Court for the United States District Court for the Northern District of California, 1301 Clay Street, Oakland, CA 94612, between 9:00 a.m. and 4:00 p.m., Monday through Friday, excluding Court holidays.

## Doing Nothing

### What are the consequences of doing nothing?

If you do nothing, you will receive a payment from the Settlement Fund. You will also be bound by the settlement and its "release" provisions. That means you won't be able to start, continue, or be part of any other lawsuit against Comerica Bank and Conduent State & Local Solutions, Inc. about the issues in this case. A full description of the claims and persons who will be released if this settlement is approved can be found on the settlement website:  
[www.caunauthorizedtransactionssettlement.com/page/docs](http://www.caunauthorizedtransactionssettlement.com/page/docs)

# Key Resources

## How do I get more information?

This notice is a summary of the proposed settlement. The complete settlement with all its terms can be found on the Settlement Website:

<https://www.caunauthorizedtransactionssettlement.com/page/docs>

To get a copy of the settlement agreement or get answers to your questions:

- contact the lawyers (information below)
- access the Court's Case Management/ Electronic Case Files (CM/ECF) system online or by visiting the Clerk's office of the Court (address below).

Please do not call the Court regarding the settlement.

Resource	Contact Information
<b>Settlement Administrator</b>	Sparkman v Comerica c/o Settlement Administrator PO Box 23680 Jacksonville, FL 32241
<b>Your Lawyers (Class Counsel)</b>	<p>E. Michelle Drake BERGER MONTAGUE PC 1229 Tyler Street NE, Suite 205 Minneapolis, MN 55413 emdrake@bergermontague.com</p> <p>Beth E. Terrell Blythe Chandler TERRELL MARSHALL LAW GROUP PLLC 936 North 34th Street, Suite 300 Seattle, WA 98103-8869 bterrell@terrellmarshall.com bchandler@terrellmarshall.com</p> <p>1-855-349-7023 Daniel A. Schlanger SCHLANGER LAW GROUP LLP 60 East 42nd Street, 46th floor, New York, NY 10165 dschlanger@consumerprotection.net</p>

<b>Court (DO NOT CONTACT)</b>	U.S. District Court for the Northern District of California 1301 Clay Street Oakland, CA 94612
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## Instructions for accessing the Court's Case Management/ Electronic Case Files (CM/ECF) system.

To access the docket online go to <https://ecf.cand.uscourts.gov>, you will need to create an account. You can then access documents by clicking on "Searches," on the next page clicking on "Case Number Search," then entering the case number and clicking "Search." On the following page, click the link. You may then download images of every document filed in the case for a fee.



United States District Court for the Northern District of California

*Paula Sparkman v. Comerica Bank, et al.*

Caso Número 4:23-cv-02028-DMR

## Notificación de Propuesta de Acuerdo de Demanda Colectiva

**Autorizado por United States District Court for the Northern District of California**

*Esta no es una solicitud de un abogado. Usted no está siendo demandado.*

¿Desde el 20 de julio de 2020, se ha denegado su reclamo por transacciones que no estaban autorizadas en su tarjeta Way2Go de California?

Usted puede ser parte de una propuesta de demanda colectiva.

Las partes han llegado a una propuesta de acuerdo por un valor de \$1,956,000. Los abogados de la demanda colectiva solicitarán \$489,000 en honorarios y \$56,536 en costos.

Su pago estimado será 73% de su reclamo rechazado.

La moción de los abogados sobre los honorarios y los costos se publicará en este sitio web antes del 11 de octubre de 2025. Si no está de acuerdo con el acuerdo o los honorarios de los abogados, puede presentar una objeción. Para oponerse al o excluirse del acuerdo, debe hacerlo antes del 10 de noviembre de 2025.

El Tribunal celebrará una audiencia de aprobación definitiva el 11 de diciembre de 2025, a la 1 de la tarde. La moción de aprobación final del acuerdo se publicará en este sitio web antes del 27 de noviembre de 2025.

Cosas importantes que debes saber:

- Sus derechos se ven afectados tanto si actúa como si no lo hace. Si no actúa, recibirá su pago, quedará sujeto al acuerdo y no podrá demandar a Comerica Bank ni a Conduent State & Local Solutions, Inc. por los mismos asuntos.

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## Sobre la Notificación

### ¿Por qué he recibido una notificación por correo postal o correo electrónico?

Las notificaciones enviadas por correo postal y correo electrónico, así como este sitio web, le informan sobre el acuerdo alcanzado en la demanda colectiva denominada *Paula Sparkman v. Comerica Bank, et al.*, presentada en nombre de todas las personas a las que se les expidió una tarjeta prepago Mastercard Way2Go de California y a las que se les denegó la demanda por transferencia no autorizada debido a información contradictoria. **Usted recibió una notificación por correo postal o correo electrónico porque nuestros registros indican que usted es un miembro del grupo de personas afectadas, lo cual se denomina la "demanda colectiva"**. Esta notificación le ofrece un resumen de los términos del acuerdo propuesto, explica qué derechos tienen los miembros de la demanda colectiva y les ayuda a tomar decisiones informadas sobre acciones que deben tomar.

Para conocer los términos exactos del acuerdo, consulte el acuerdo de conciliación disponible en el sitio web del acuerdo:

[www.caunauthorizedtransactionssettlement.com](http://www.caunauthorizedtransactionssettlement.com), ponerse en contacto con el abogado de la demanda colectiva al 1-855-349-7023, acceda al expediente judicial de este caso, por una tarifa, a través del sistema de acceso público a los registros electrónicos judiciales (PACER) en <https://ecf.cand.uscourts.gov>, o acuda a la oficina de la Secretaría del Tribunal de United States District Court for the Northern District of California, Oakland Courthouse, en 1301 Clay Street, Oakland, CA 94612, entre las 9:00 de la mañana y las 4:00 de la tarde, de lunes a viernes, excepto los días feriados del tribunal.

**POR FAVOR NO LLAME AL TRIBUNAL NI A LA SECRETARÍA DEL TRIBUNAL PARA SOLICITAR INFORMACIÓN SOBRE ESTE ACUERDO O EL PROCESO DE RECLAMACIÓN.**

El Tribunal aprobó esta notificación porque usted tiene derecho a saber sobre el acuerdo propuesto de la demanda colectiva y todas sus opciones antes de que el Tribunal decida si aprueba el acuerdo o no. Si el Tribunal lo aprueba y se resuelven las objeciones y apelaciones (si las hubiera), el Administrador del Acuerdo realizará los pagos que permite el acuerdo.

## ¿Qué hago ahora?

Lea esta notificación para comprender el acuerdo. Luego decida si desea:

Opciones	Más información sobre cada opción
<b>No hacer nada</b>	Usted tendrá derecho a recibir el pago por su parte del Fondo de Conciliación. Si el Tribunal aprueba el acuerdo, usted renuncia a su derecho a presentar su propia demanda sobre los asuntos de la presente demanda.
<b>Excluirse antes del 10 de noviembre de 2025</b>	Excluirse del acuerdo. Usted no recibirá ningún pago. Esta opción le permite presentar otra demanda contra Comerica Bank y Conduent State & Local Solutions, Inc., por los mismos asuntos.
<b>Objeción antes del 10 de noviembre de 2025</b>	Explique al Tribunal por qué no está de acuerdo con el acuerdo o con la solicitud de honorarios y costos de los abogados. Si el Tribunal aprueba el acuerdo, usted aun así recibirá el pago y renunciará a su derecho a presentar su propia demanda sobre los asuntos de la presente demanda.
<b>Acudir a la audiencia el 11 de diciembre de 2025 a la 1 de la tarde</b>	Solicite hablar en el Tribunal sobre la imparcialidad del acuerdo. Puede asistir y solicitar permiso para hablar en la audiencia, pero no puede oponerse al acuerdo a menos que lo haga antes del <b>10 de noviembre de 2025</b> .

Siga leyendo para comprender los detalles del acuerdo y lo que cada opción significaría para usted.

## ¿Cuáles son las fechas más importantes?

Su fecha límite para oponerse a los términos del acuerdo o a la solicitud de honorarios y costos de los abogados: **10 de noviembre de 2025**

Su fecha límite para excluirse: **10 de noviembre de 2025**

Audiencia de aprobación definitiva del acuerdo: **11 de diciembre de 2025 a la 1p.m.**

# Información sobre la demanda

## ¿De qué se trata esta demanda?

La demanda alega que Comerica Bank y Conduent State & Local Solutions, Inc. violaron la Ley de Transferencias Electrónicas de Fondos y la Ley de Competencia Desleal de California e incumplieron su contrato al negar las disputas de los titulares de tarjetas Way2Go de California que involucraban supuestas transacciones no autorizadas por información contradictoria.

Comerica Bank y Conduent State & Local Solutions, Inc. niegan haber hecho algo indebido.

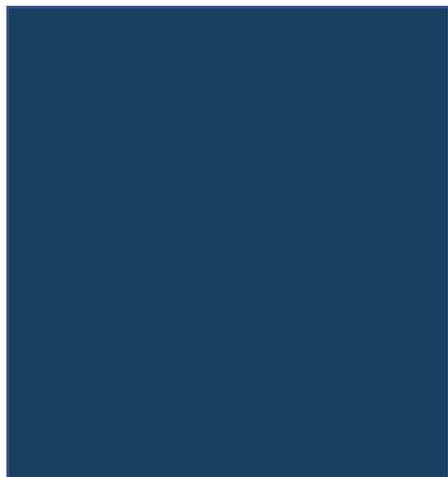


## ¿Por qué hay un acuerdo en esta demanda?

Las partes acordaron llegar a un acuerdo para resolver la demanda. Ambas partes desean evitar el riesgo y los gastos que supondría continuar con el litigio.

En una demanda colectiva, una persona denominada Representante de la Demanda Colectiva (en este caso, Paula Sparkman) demanda en nombre de todas las personas que tienen reclamos similares. Los Demandados han acordado no oponerse a que este caso se proceda como una demanda colectiva para fines de conciliación.

El Tribunal no ha resuelto este caso a favor de ninguna de las partes.



## ¿Qué pasará a continuación en este demanda?

Tiene hasta el **10 de noviembre de 2025** para oponerse al acuerdo o excluirse del mismo. A continuación se ofrecen más detalles sobre estas opciones.

El Tribunal celebrará una audiencia de aprobación final para decidir si aprueba el acuerdo. La audiencia se celebrará presencialmente en la sala de audiencias 4, 3er piso, en Oakland Courthouse for the U.S. District Court for the Northern District of California, 1301 Clay Street, Oakland, California 94612.

Los miembros de la demanda colectiva que presenten una objeción oportuna pueden comparecer en persona o por videoconferencia:

**¿Dónde?:** <https://www.cand.uscourts.gov/judges/ryu-donna-m-dmr/>.

**¿Cuándo?: 11 de diciembre de 2025 a la 1 de la tarde**

El Tribunal ha ordenado a las partes que le envíen esta notificación sobre el acuerdo propuesto. Dado que el acuerdo de una demanda colectiva determina los derechos de todos los miembros de la demanda colectiva propuesta, el Tribunal debe aprobarlo definitivamente antes de que entre en vigor. Los pagos solo se realizarán si el Tribunal aprueba el acuerdo.

No tiene que asistir, pero puede hacerlo por su propia cuenta. También puede solicitar al Tribunal permiso para hablar y expresar su opinión sobre el acuerdo. Si el Tribunal no aprueba el acuerdo o las partes deciden rescindirlo, este quedará sin efecto y la demanda continuará. La fecha de la audiencia puede cambiar sin previo aviso a los miembros de la demanda colectiva.

## Información sobre el acuerdo

### ¿Qué establece el acuerdo?

Comerica Bank y Conduent State & Local Solutions, Inc. han acordado crear un Fondo de Conciliación por un valor de \$1,956,000.00 que se dividirá entre todos los miembros de la demanda colectiva. Este dinero también se utilizará para pagar los costos y honorarios aprobados por el Tribunal, incluido el costo administrativo de este acuerdo (que se estima en aproximadamente \$24,536).

La parte del fondo que recibirá cada Miembro de la Demanda Colectiva se determinará en función del valor de su reclamación en disputa. Si quedan fondos después de la primera ronda de pagos a los miembros en la demanda colectiva, se emitirá una segunda ronda de pagos a aquellos miembros que aceptaron el primer

pago.

Los miembros de la demanda colectiva “renunciarán” a sus reclamos legales como parte del acuerdo; lo que significa que no podrán demandar a Comerica Bank ni a Conduent State & Local Solutions, Inc. por los mismos problemas y violaciones legales planteados en esta demanda. Los términos completos de la renuncia se pueden encontrar en el sitio web del acuerdo:

[www.caunauthorizedtransactionssettlement.com/page/docs](http://www.caunauthorizedtransactionssettlement.com/page/docs).

## **Si después de completarse el proceso de distribución hay dinero sobrante, se donará a la Federación de Consumidores de California. ¿Cuánto será mi pago?**

Cada miembro de la Demanda Colectiva que no se excluya recibirá una parte proporcional del Fondo de Conciliación de \$1,956,000.00, calculada en función del monto de su disputa por transacciones no autorizadas. Se estima que obtendrá aproximadamente el 73% del monto de su disputa por transacción no autorizada rechazada. Por ejemplo, si la disputa por transacción no autorizada de un miembro en la demanda colectiva asciende a un total de \$1,000, el participante recibirá \$730, lo que representa el 73% de \$1,000.

Para solicitar su pago estimado, llame al 1-855-349-7023.

Recibirá el pago mediante cheque o pago electrónico. Para seleccionar un método de pago electrónico, visite el sitio web de la Conciliación.

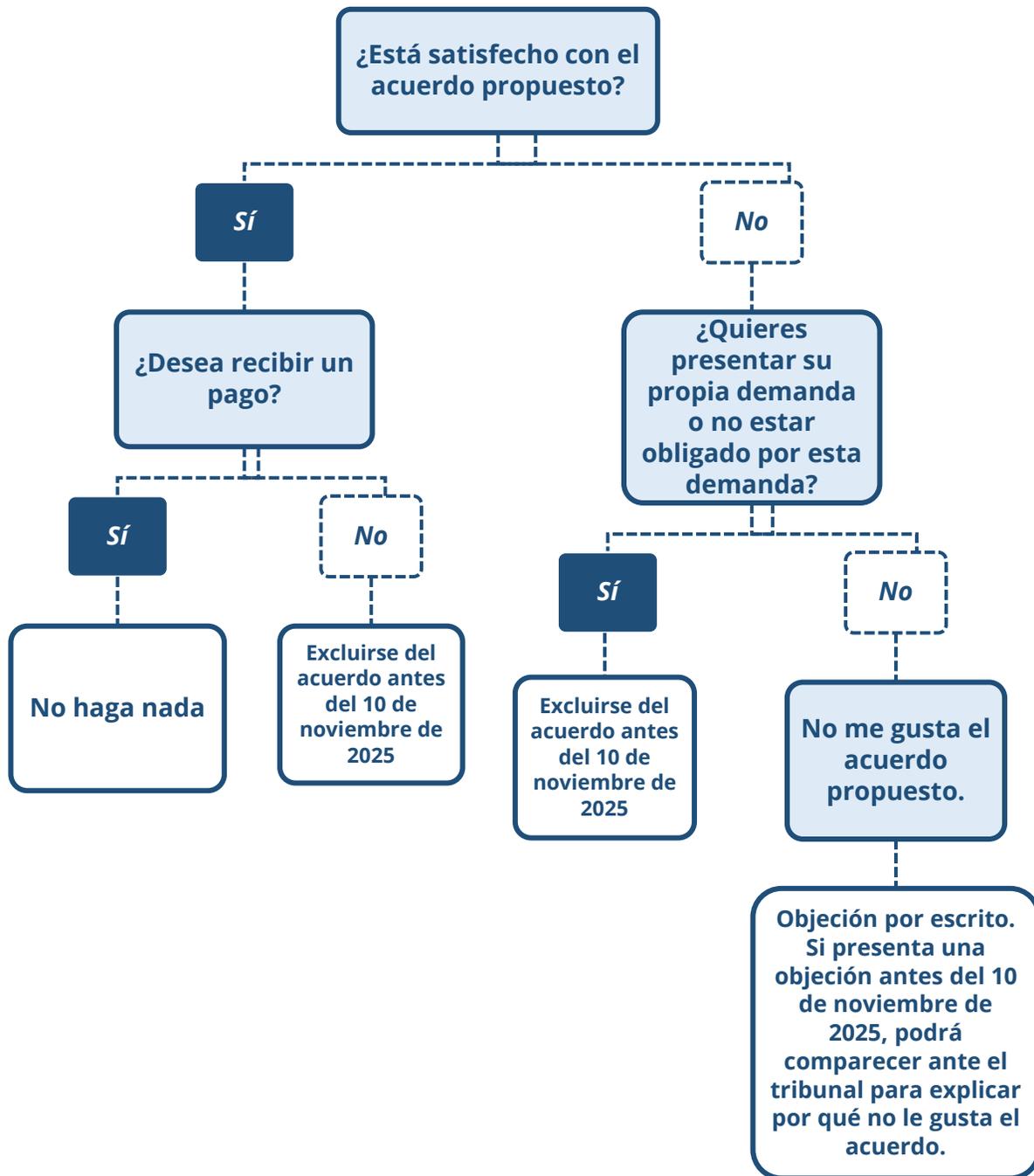
# Decida qué hacer

## ¿Cómo evalúo mis opciones?

Tiene tres opciones. Puede hacer nada, puede optar por excluirse del acuerdo, o puede oponerse al acuerdo presentando una objeción oportuna que cumpla con los requisitos que se indican en las páginas 10 y 11. Este cuadro muestra los efectos de cada opción:

	<b>No hago nada</b>	<b>Me excluyo</b>	<b>Me opongo</b>
<b>¿Puedo recibir el dinero del acuerdo si...?</b>	SÍ	NO	SÍ
<b>¿Estoy obligado por los términos de esta demanda si...?</b>	SÍ	NO	SÍ
<b>¿Puedo presentar mi propia demanda si...?</b>	NO	SÍ	NO
<b>¿Los abogados de la demanda colectiva me representarán si...?</b>	SÍ	NO	NO

## ¿Cuál es la mejor opción para mí?



## Recepción de un pago

### ¿Cómo recibo un pago si soy miembro de la demanda colectiva?

Si recibió la notificación del acuerdo por correo electrónico o correo postal, es un miembro de la demanda colectiva. Recibirá un pago a menos que se excluya del acuerdo. No es necesario presentar una reclamación para recibir el pago.

El pago del acuerdo se le enviará en forma de cheque, a menos que seleccione un método de pago electrónico. Si desea seleccionar un pago electrónico, haga clic [aquí](#).

Se estima que su pago será aproximadamente el 73% del monto de su disputa por transacción no autorizada denegada. Para solicitar su pago estimado, llame al 1-855-349-7023.

### ¿Tengo un abogado en esta demanda?

En una demanda colectiva, el tribunal designa representantes de la demanda colectiva y abogados para trabajar en el caso y representar los intereses de todos los miembros de la demanda colectiva. Para este acuerdo, el Tribunal ha designado a las siguientes personas y abogados.

#### **Sus abogados:**

- Beth E. Terrell y Blythe Chandler de Terrell Marshall Law Group PLLC
- E. Michelle Drake de Berger Montague PC
- Daniel A. Schlanger de Schlanger Law Group LLP

Estos son los abogados que negociaron este acuerdo en su nombre. Tienen experiencia en casos similares.

Si desea ser representado por su propio abogado, puede contratar uno por su cuenta propia.

### ¿Tengo que pagar a los abogados en esta demanda?

Los honorarios y los costos de los abogados se pagarán con el Fondo de Conciliación. **No tendrá que pagarle directamente a los abogados.**

Hasta la fecha, los abogados no han recibido ningún pago por su trabajo ni por los gastos que han incurrido en el caso. Para compensarles por el tiempo y el riesgo que asumieron al presentar este caso sin garantía de pago a menos que tuvieran éxito, sus abogados solicitarán, como parte de la aprobación final de este Acuerdo, que el Tribunal apruebe un pago de hasta \$489,000 (que representa el 25% del Fondo de Conciliación) en honorarios de abogados, más el reembolso de \$56,536 en concepto de gastos bolsillo.

Los honorarios y gastos de los abogados solo se concederán si el Tribunal los aprueba como una cantidad justa y razonable. Usted tiene derecho a oponerse a los honorarios de los abogados, incluso si considera que los términos del acuerdo son justos. La solicitud completa de los abogados se presentará ante el Tribunal y se publicará en este sitio web a más tardar el 11 de octubre de 2025.

Sus abogados también solicitarán al Tribunal que apruebe un pago de \$10,000.00 a la Representante de la Demanda Colectiva por el tiempo y el esfuerzo que contribuyó al caso. Si el Tribunal lo aprueba, este pago se pagará con cargo al Fondo de Conciliación.

## Exclusión

### ¿Qué pasa si no quiero formar parte de este acuerdo?

Usted puede excluirse, lo que a menudo se denomina “optar por no participar” en el acuerdo. Si lo hace, no recibirá el pago y no podrá oponerse al acuerdo. Sin embargo, usted no estará obligado ni afectado por lo que suceda en esta demanda. Esto significa que usted conserva el derecho de demandar a Comerica Bank o Conduent State & Local Solutions, Inc. o de participar en otro caso contra ellos en relación con los asuntos de esta demanda. **Si tiene una demanda pendiente contra Comerica Bank y Conduent State & Local Solutions, Inc., hable inmediatamente con su abogado.** Debe excluirse oportunamente de esta demanda colectiva para continuar con su propia demanda.

## ¿Cómo puedo excluirme?

Para excluirse del acuerdo, debe enviar al Administrador del Acuerdo una solicitud de exclusión por escrito. La solicitud de exclusión voluntaria debe enviarse por correo postal y debe tener fecha de matasellos anterior del **10 de noviembre de 2025**. La solicitud debe indicar claramente su deseo de ser excluido de la Demanda Colectiva. Por ejemplo, podría decir: "Yo solicito que se me excluya del acuerdo de la Demanda Colectiva." Asegúrese de incluir el nombre del caso (*Sparkman v. Comerica Bank, et al.*), su nombre, su dirección, su número de teléfono, y su firma.

Puede enviar la solicitud por correo postal a:

Sparkman v Comerica  
c/o Settlement Administrator  
PO Box 23680  
Jacksonville, FL 32241

## Objeción

### ¿Qué pasa si no estoy de acuerdo con el acuerdo?

Si no está de acuerdo con alguna parte del acuerdo (incluidos los honorarios de los abogados) pero no desea excluirse, puede presentar una objeción.

Debe indicar las razones por las que el Tribunal no debe aprobarlo y especificar si su objeción se aplica solo a usted, a una parte del colectivo, o a todo el colectivo. El Tribunal considerará su opinión. El Tribunal solo puede aprobar o rechazar el acuerdo; no puede modificar sus términos. Si el Tribunal rechaza la aprobación, no se enviarán los pagos del acuerdo y la demanda continuará. Si eso es lo que quiere que suceda, debe oponerse. Usted puede, aunque no es obligatorio, contratar a su propio abogado para que le ayude.

Para presentar una objeción, debe enviar una carta al Tribunal en la que:

- (1) se incluya el nombre y número de caso (*Paula Sparkman v. Comerica Bank, et al., Caso Número 23-cv-02028-DMR*)
- (2) se incluya su nombre completo, dirección, y número de teléfono;
- (3) (si está representado) se incluya el nombre, la dirección, y el número de teléfono de su abogado;
- (4) se indique los motivos de su objeción;
- (5) se indique si usted o su abogado tienen la intención de comparecer en la audiencia de aprobación definitiva;

(6) se incluya su firma.

La objeción por escrito debe presentarse ante el Tribunal antes del **10 de noviembre de 2025**.

Puede presentar su objeción por escrito en persona en cualquier sede de United States District Court for the Northern District of California, electrónicamente mediante el sistema ECF del tribunal, o por correo postal a:

Secretario del Tribunal  
U.S. District Court for the Northern District of California  
1301 Clay Street, Suite 400 S  
Oakland, CA 94612

La audiencia de aprobación definitiva se celebrará el 11 de diciembre de 2025 a la 1 de la tarde, a menos que el tribunal decida cambiar esos detalles. Cualquier cambio de hora o fecha se publicará en este sitio web. También puede mantenerse al tanto de la actividad del caso y los cambios en las fecha y hora de la audiencia de aprobación definitiva accediendo al expediente judicial de este caso a través del sistema de acceso público a los registros electrónicos judiciales (PACER) en <https://ecf.cand.uscourts.gov>, o visitando la Secretaría de United States District Court for the Northern District of California, 1301 Clay Street, Oakland, CA 94612, entre las 9 de la mañana y las 4 de la tarde, de lunes a viernes, excepto los días feriados del tribunal.

## No hacer nada

### ¿Cuáles son las consecuencias de no hacer nada?

Si no hace nada, recibirá un pago del Fondo de Conciliación. También estará sujeto al acuerdo y a sus cláusulas de liberación. Esto significa que no podrá iniciar, continuar ni formar parte de ninguna otra demanda contra Comerica Bank y Conduent State & Local Solutions, Inc. en relación con los asuntos de este caso. Puede encontrar una descripción completa de los reclamos y las personas que serán liberadas si se aprueba este acuerdo en el sitio web del acuerdo: [www.caunauthorizedtransactionssettlement.com/page/docsCs](http://www.caunauthorizedtransactionssettlement.com/page/docsCs)

# Recursos Importantes

## ¿Cómo obtengo más información?

Esta notificación es un resumen del Acuerdo propuesto. El acuerdo completo con todos sus términos se puede encontrar en el sitio web del acuerdo:

<https://www.caunauthorizedtransactionssettlement.com/page/docs>

Para obtener una copia del acuerdo de conciliación o respuestas a sus preguntas:

- Contacte a los abogados (información a continuación)
- Acceda al sistema de gestión de casos o expedientes electrónicos (CM/ECF) del tribunal en línea o visite a la oficina de la Secretaría del tribunal (dirección más abajo).

Por favor, no llame al Tribunal para consultar sobre el acuerdo.

Recurso	Información de contacto
<b>Administrador del Acuerdo</b>	Sparkman v Comerica c/o Settlement Administrator PO Box 23680 Jacksonville, FL 32241
<b>Sus abogados (Abogado de la demanda colectiva)</b>	<p>E. Michelle Drake BERGER MONTAGUE PC 1229 Tyler Street NE, Suite 205 Minneapolis, MN 55413 emdrake@bergermontague.com</p> <p>Beth E. Terrell Blythe Chandler TERRELL MARSHALL LAW GROUP PLLC 936 North 34th Street, Suite 300 Seattle, WA 98103-8869 bterrell@terrellmarshall.com bchandler@terrellmarshall.com</p> <p>1-855-349-7023 Daniel A. Schlanger SCHLANGER LAW GROUP LLP 60 East 42nd Street, 46th floor, New York, NY 10165 dschlanger@consumerprotection.net</p>

<b>Tribunal (NO COMUNICARSE CON ÉL)</b>	U.S. District Court for the Northern District of California 1301 Clay Street Oakland, CA 94612
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## Instrucciones para acceder al sistema de gestión de casos o expedientes electrónicos (CM/ECF) del tribunal.

Para acceder al expediente en línea, visite a <https://ecf.cand.uscourts.gov>. Deberá crear una cuenta. Puede acceder a los documentos haciendo clic en "Búsquedas." En la página siguiente, haga clic en "Búsqueda por número de caso." Luego, ingrese el número de caso y haga clic en "Buscar". En la página siguiente, haga clic en el enlace. Puede descargar imágenes de todos los documentos presentados en el caso por una tarifa.

# Exhibit D

**OPT-OUT FORM**

*Paula Sparkman v. Comerica Bank and Conduent State & Local Solutions, Inc.*

CASE No.: 4:23-cv-02028-DMR

United States District Court for the Northern District of California Oakland Division

I, the undersigned, have the Class Notice and understand its contents.

I **DO NOT** want to participate in the above Settlement of the Class Action, and **DO NOT** wish to receive any benefits from or be bound by the Settlement Agreement described therein.

Notice ID: 30780957

If you do NOT wish to participate, send this completed form to:

NAME (printed): Sajia Ghias SIGNATURE:  ADDRESS: 707 Tivolist  
Sparkman v Comerica Bank  
c/o Settlement Administrator  
PO Box 23680  
Jacksonville, FL 32241

San Leandro, Ca ,94577. Please Do not Share ,Sell and or Give any of my information to

DATE: anybody or company thank you so ~~PHONE~~ regarding my Privacy Policy.

CITY, STATE and ZIP CODE

Notice Id #:30780957;

Pin# 713 303 647



RECEIVED  
OCT 13 2025

ARMY