



United States District Court for the District of Oregon

*Granados, individually and on behalf of all others  
similarly situated v. OnPoint Community Credit Union*

Case No. 3:21-cv-00847-SI

## **NOTICE OF PROPOSED CLASS ACTION SETTLEMENT**

***A federal court has authorized this website notice.***

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

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This settlement resolves a claim over whether OnPoint improperly denied a dispute asserting fraudulent transactions on your account between June 3, 2020 and December 31, 2021.

The parties have reached a proposed \$500K settlement. Attorneys for the class will seek a separate fee and cost award of \$554,782.

You have been identified as a potential settlement class member and may be entitled to money. It is estimated that you may be entitled to 95% of your total claim.

Your rights are affected whether you act or not. Read this notice carefully.

The attorneys' motion for fees and costs will be posted on this website by February 19, 2025. To object to the settlement or attorneys' fees request, or opt out, you must act by April 7, 2025.

The Court will hold a final fairness hearing on June 10, 2025. The motion for final approval of the settlement will be posted to this website by May 28, 2025.

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You do not need to do anything. If you take no action, you will receive your

payment, you will be bound by the settlement, and you will not be able to bring another lawsuit for the same issues against OnPoint.

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## About This Notice

### Why did I get this notice?

This notice is to tell you about the settlement of a class action lawsuit brought in the United States District Court for the District of Oregon, *Granados v. OnPoint Community Credit Union*, Case No. 3:21-cv-00847-SI, brought on behalf of credit unions members who had their unauthorized transfer claims denied by OnPoint Community Credit Union due to the member’s alleged negligence or failure to keep their account credentials safe. **You received this 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.

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:

<b>Options</b>	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</b>	Exclude yourself from the settlement. You will get no payment. This option allows you to bring another lawsuit against OnPoint about the same issues.
<b>Object</b>	Tell the Court why you do not 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</b>	Ask to speak in Court about the fairness of the settlement.

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: April 7, 2025  
 Your deadline to opt out: April 7, 2025  
 Settlement final approval hearing: June 10, 2025

## Learning About the Lawsuit

### What is this lawsuit about?

The lawsuit claims that OnPoint violated the Electronic Funds Transfer Act by denying disputes involving alleged unauthorized transactions based on the member's alleged failure to keep safe their account credentials or alleged negligence.

OnPoint denies that it did anything wrong and says it appropriately investigated and handled the disputes.

### Where can I learn more?

You can get a complete copy of the proposed settlement and other key documents in this lawsuit on the documents page of this website.

## Why is there a settlement in this lawsuit?

In 2024, 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 Jenna Granados) sue on behalf of all people who have similar claims. OnPoint has challenged whether this case should proceed as a class action but has agreed not to oppose this case proceeding as a class for settlement purposes only.

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

## What is a class action?

All of these people with similar claims are “Class Members,” and grouped together are a “Class.” One court resolves the issues for all Class Members, except for those who exclude themselves from the Class.

## What happens next in this lawsuit?

You have until April 7, 2025 to object to or opt out of the settlement, with further details on these options provided below.

The Court will then hold a Fairness hearing to decide whether to approve the settlement. The hearing will be held at:

**Where:** Mark O. Hatfield United States Courthouse, 1000 SW 3rd Ave #740, Portland, OR 97204

**When: 1:30pm on June 10, 2025**

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 do not 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, 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?

OnPoint has agreed to create a \$500,000 settlement fund to be divided among all class members. The portion of the fund that each class member will receive will be determined based upon the value of each member's disputed claim. In the event 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, this time in equal amounts.

Members of the settlement class will "release" their claims as part of the settlement, which means they cannot sue OnPoint for the same issues and legal violations raised in this lawsuit. The full terms of the release can be found on [www.GranadosEFTAsettlement.com](http://www.GranadosEFTAsettlement.com).

If there is money left over after the payment process is completed, it will be donated to the Oregon State Bar to fund legal services provided through the Legal Services Program.

### How much will my payment be?

Each Settlement Class member who does not opt-out will receive a pro rata share of the \$500,000 settlement fund, calculated based on the amount of their unauthorized transaction dispute. It is estimated that you will get about 95% of the amount of your denied unauthorized transaction dispute.

You will receive payment either via check or electronic deposit directly into an OnPoint deposit account.

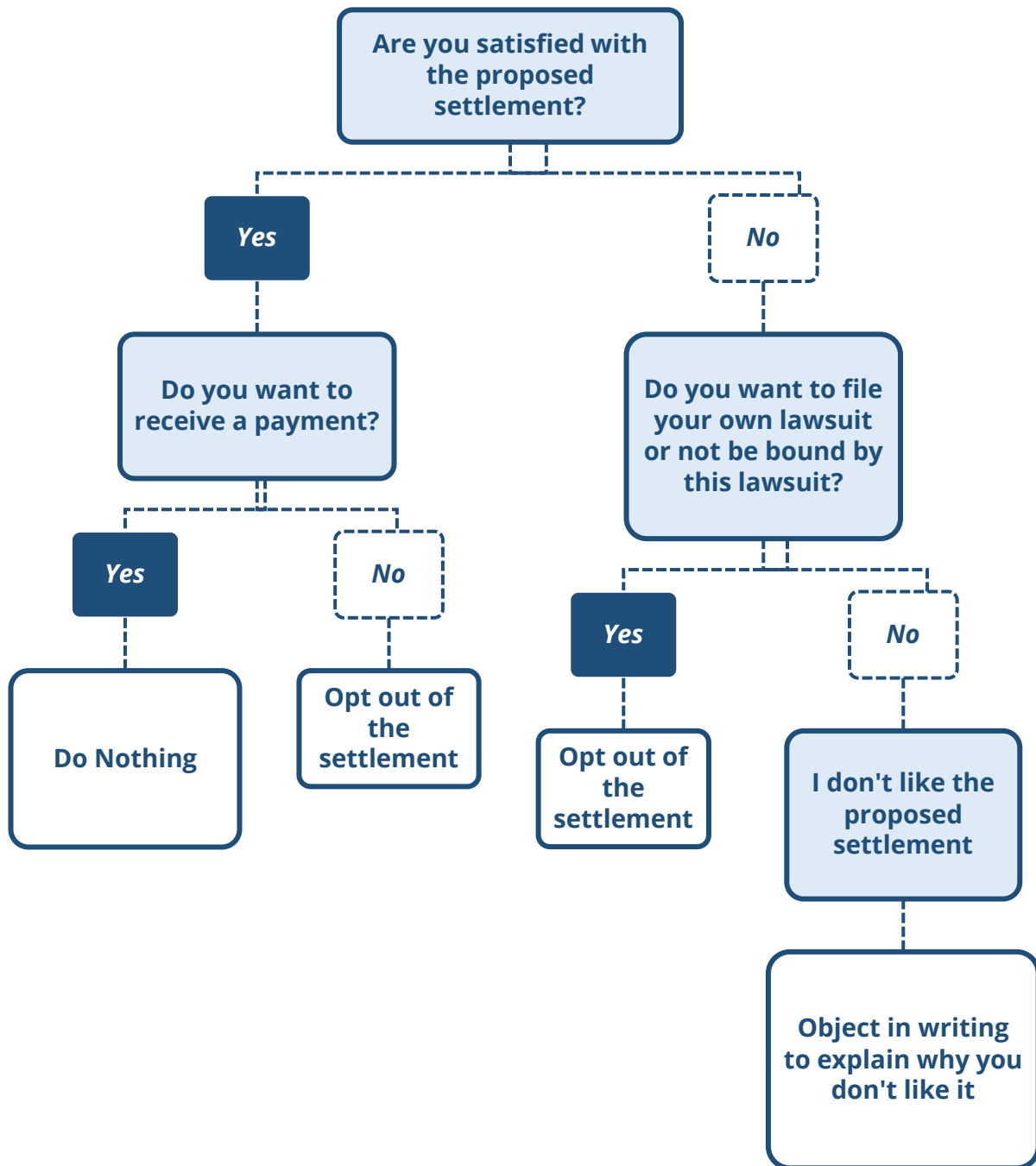
# Deciding What to Do

## 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. 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?



## Do I have a lawyer in this lawsuit?

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

### **Your lawyers:**

- David F. Sugerman and Nadia H. Dahab from Sugerman Dahab
- Beth E. Terrell, Blythe Chandler, and Ryan Tack-Hooper from Terrell Marshall Law Group PLLC
- 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 by OnPoint. **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 \$554,782 total in attorneys' fees and out-of-pocket expenses. The lawyers' complete request will be filed with the Court and posted to the settlement website no later than Feb 19, 2025.

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.

Your lawyers will also ask the Court to approve a Service Payment of \$10,000 to the Class Representative for the time and effort she contributed to the case. If approved by the Court, the Service Payment 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 you keep the right to sue OnPoint or be part of another case against OnPoint about the issues in this lawsuit. **If you have a pending lawsuit against OnPoint speak to your lawyer in that case immediately.** You may need to 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 that is postmarked no later than April 7, 2025. It must contain a statement that clearly indicates 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 (*Granados v. OnPoint Community Credit Union*), your name, address, telephone number, and signature. A request to Opt-Out by an owner or a co-owner on an account will be treated as a request to Opt-Out by all owners on the account.

**Granados v OnPoint CCU**  
c/o Settlement Administrator  
PO Box 23678  
Jacksonville, FL 32241-3678  
833-404-4963

# 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 must 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. You may, but don't need to, hire your own lawyer to help you.

You can only object if you stay in the class. If you opt out of the class, you cannot object because the case no longer affects you.

The objection must:

- (1) be in writing;  
be filed with the Clerk of the Court by April 7, 2025;
- (2) include the case name and number (*Granados v. OnPoint Community Credit Union*, 3:21-CV-00847-SI);
- (3) include your full name, address and telephone number;
- (4) (if you are represented) include the name, address, and telephone number of counsel;
- (5) state the reasons for your objection;
- (6) state whether either you or your lawyer intend to appear at the final approval hearing;
- (7) include your signature.

The written objection must be filed with the Clerk of the Court by April 7, 2025.

File your written objection using the Court's ECF system or mail your written objection to:

District Court Clerk's Office  
Room 740  
Mark O. Hatfield United States Courthouse  
1000 S.W. Third Avenue  
Portland, Oregon 97204

You may ask the Court for permission to speak at the Fairness Hearing

on June 10, 2025. To do so, you or your lawyer must send a letter stating that it is your “Notice of Intention to Appear in *Granados v. OnPoint Community Credit Union*, Case No. 3:21-cv-00847-SI,” Your Notice of Intention to Appear must be filed or mailed so as to be filed with the Court no later than April 7, 2025. The Notice of Intention to Appear must include copies of any papers, exhibits, or other evidence that you will present to the Court in connection with the Fairness Hearing. You cannot speak at the hearing if you exclude yourself from the settlement.

## Doing Nothing

### What are the consequences of doing nothing?

If you do nothing, you will receive 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 OnPoint 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.GranadosEFTAsettlement.com](http://www.GranadosEFTAsettlement.com).

## Key Resources

### How do I get more information?

This notice is a summary of the proposed settlement. The complete settlement with all its terms and related case documents can be found on the settlement website [www.GranadosEFTAsettlement.com](http://www.GranadosEFTAsettlement.com). 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, OnPoint, or OnPoint’s counsel regarding the settlement.

Resource	Contact Information
<b>Settlement Administrator</b>	<p><b>Granados v OnPoint CCU</b>  c/o Settlement Administrator  PO Box 23678  Jacksonville, FL 32241-3678  833-404-4963</p>
<b>Your Lawyers (Class Counsel)</b>	<p>David F. Sugerman  Nadia H. Dahab  SUGERMAN DAHAB  101 SW Main Street, Suite 910  Portland, OR 97204  david@sugermandahab.com  nadia@sugermandahab.com</p> <p>Beth E. Terrell  Blythe Chandler  Ryan Tack-Hooper  TERRELL MARSHALL LAW  GROUP PLLC  936 North 34th Street, Suite 300  Seattle, WA 98103-8869  bterrell@terrellmarshall.com  bchandler@terrellmarshall.com  rtack-hooper@terrellmarshall.com</p> <p>Daniel A. Schlanger  SCHLANGER LAW GROUP LLP  80 Broad Street, Suite 1301  New York, NY 10004  dschlanger@consumerprotection.net</p>
<b>Court</b>	<p>U.S. District Court District of Oregon  Mark O. Hatfield U.S. Courthouse  1000 S.W. Third Ave.  Portland, OR 97204</p>