

Cheryl Rethaford v. Columbia State Bank

NOTICE OF PENDING CLASS ACTION AND PROPOSED SETTLEMENT  
**READ THIS NOTICE FULLY AND CAREFULLY; THE PROPOSED SETTLEMENT  
MAY AFFECT YOUR RIGHTS!**

**IF YOU HAD A CHECKING ACCOUNT WITH COLUMBIA STATE BANK AND YOU WERE CHARGED AN INSUFFICIENT FUND FEE OR AN OVERDRAFT FEE BETWEEN JANUARY 29, 2015, AND FEBRUARY 27, 2023, THEN YOU MAY BE ENTITLED TO A CREDIT OR PAYMENT FROM A CLASS ACTION SETTLEMENT**

Para una notificación en Español, llamar 1-833-419-0965 o visit [www.csbsettlement.com](http://www.csbsettlement.com).

The Pierce County Superior Court of the State of Washington has authorized this Notice; it is not a solicitation from a lawyer.

You may be a member of the settlement class in Cheryl Rethaford v. Columbia State Bank, in which the Named Plaintiff alleges that Columbia State Bank unlawfully assessed Retry Fees on consumer and business accounts between December 15, 2015, and February 28, 2023. On February 28, 2023, Columbia State Bank merged with Umpqua Bank, so Umpqua Bank, as successor by merger to Columbia State Bank is referred to in this Notice as the “Bank.” Retry Fees means overdraft and/or insufficient fund fees that were charged and not refunded for Automated Clearing House (ACH) and check transactions that were re-submitted by a merchant after being returned by the Bank for insufficient funds. If you are a Class Member and if the settlement is approved, then you may be entitled to receive a credit or payment from the \$700,000.00 Settlement Fund. Additionally, if you were assessed a Retry Fee but that fee was not paid and your account was later closed, the Bank may have agreed not to pursue collection of that fee as part of the settlement.

The Court has preliminarily approved this settlement. It will hold a Final Approval Hearing in this case on March 15, 2024. 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 to the Named Plaintiff for her services on behalf of the Class; up to one-third of the Value of the Settlement as attorneys’ fees; reimbursement of costs incurred by the attorneys; and the Settlement Administrator’s estimated costs. 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, the Bank has agreed to issue a credit to your account if you are a current customer or a check to you if you are no longer a customer.

**To obtain a more detailed explanation of the settlement terms and other important documents, please visit [www.csbsettlement.com](http://www.csbsettlement.com). Alternatively, you may call 1-(833)-419-0965.**

**If the Final Approval Hearing is held by Zoom or by other remote means, information on how to access the hearing can be found at [www.csbsettlement.com](http://www.csbsettlement.com).**

*If you do not want to participate in this settlement—you do not want to receive a credit or 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 **January 8, 2024**. If you want to object to this settlement, you may object by submitting an objection postmarked no later than **February 22, 2024**. You may learn more about the opt-out and objection procedures by visiting [www.csbsettlement.com](http://www.csbsettlement.com) or by calling 1-833-419-0965.*

Rethaford v. Columbia State Bank Settlement Administrator  
c/o Settlement Services, Inc.  
PO Box 10269  
Tallahassee, FL 32302-2269

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