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Attorneys for Plaintiff Dorsha Wilson

SUPERIOR COURT OF THE STATE OF CALIFORNIA
FOR THE COUNTY OF ORANGE

DORSHA WILSON, individually, and on
behalf of other members of the general public
similarly situated, and on behalf of other
aggrieved employees pursuant to the California
Private Attorneys General Act;

Plaintiff,

vs.

AMERICAN FIRST CREDIT UNION, a
California corporation; and DOES 1 through
100, inclusive,

Defendants.

Case No.: 30-2024-01391465-CU-OE-CXC

Honorable Layne H. Melzer
Department CX102

CLASS ACTION

NOTICE OF RULING

Complaint Filed:	April 3, 2024
FAC Filed:	July 14, 2025
Trial Date:	None Set

1 **TO ALL PARTIES AND THEIR ATTORNEYS OF RECORD:**

2 **PLEASE TAKE NOTICE THAT** on March 5, 2026, the above-entitled Court issued a minute
3 order granting Plaintiff Dorsha Wilson's ("Plaintiff") Motion for Preliminary Approval of Class
4 Action and PAGA Settlement. The Court adopted its tentative ruling in full and Plaintiff's counsel
5 was ordered to give notice, including to the Labor and Workforce Development Agency, and to file a
6 proof of service. A true and correct copy of the Court's March 5, 2026 Minute Order is attached hereto
7 as Exhibit 1. A true and correct copy of the Court's March 6, 2026 Revised Order Granting
8 Preliminary Approval of Class Action and PAGA Settlement is attached hereto as Exhibit 2.

9 Dated: March 9, 2026

PARKER & MINNE, LLP

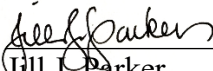
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11 By: 
12 Jill J. Parker
13 Attorneys for Plaintiff
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EXHIBIT 1

**SUPERIOR COURT OF CALIFORNIA,
COUNTY OF ORANGE
CIVIL COMPLEX CENTER**

MINUTE ORDER

DATE: 03/05/2026

TIME: 02:00:00 PM

DEPT: CX102

JUDICIAL OFFICER PRESIDING: Layne H. Melzer

CLERK: L. Mendez

REPORTER/ERM: None

BAILIFF/COURT ATTENDANT: A. Condaras

CASE NO: **30-2024-01391465-CU-OE-CXC** CASE INIT.DATE: 04/03/2024

CASE TITLE: **Wilson vs. American First Credit Union**

CASE CATEGORY: Civil - Unlimited CASE TYPE: Other employment

EVENT ID/DOCUMENT ID: 74745903

EVENT TYPE: Motion for Approval of Class Settlement

MOVING PARTY: Dorsha Wilson

CAUSAL DOCUMENT/DATE FILED: Motion - Other for preliminary approval of class action settlement,
08/01/2025

APPEARANCES

No Appearance by all parties

Tentative Ruling posted on the Internet.

The Tentative Ruling was accepted and no appearance was requested.

The Court confirms the tentative ruling, a copy of which is attached and included herein by reference.

Wilson vs. American First Credit Union
30-2024-0139465

Motion for Preliminary Approval of Class and PAGA Settlement

The Court has reviewed the supplemental materials provided by Class Counsel and finds that they adequately address the previously identified issues. Accordingly, Plaintiff Dorsha Wilson's Motion for Preliminary Approval of Class Action and PAGA Settlement is **GRANTED**.

This is a putative wage-and-hour class action and PAGA matter. On 4/3/2024, Plaintiff Dorsha Wilson, individually and on behalf of all others similarly situated, filed a class action complaint against Defendant American First Credit Union. (ROA #2.) The operative complaint is the first amended complaint (FAC), filed on 7/14/2024 per stipulation and order, alleging various Labor Code wage-and-hour violations and unfair business practices, including a claim for PAGA penalties. (ROA #47.)

On 8/1/2025, Plaintiff filed the instant motion for preliminary approval of the class action and PAGA settlement. On 1/8/2026, the Court continued the first hearing on the motion and asked Class Counsel to address various issues.

Plaintiff has submitted for the Court's review both the Joint Stipulation of Class Action and PAGA Settlement and the First Amendment to Class Action Settlement Agreement (collectively, "Settlement Agreement"), as well as an original and amended Class Notice. The motion seeks preliminary approval of the parties' proposed settlement for the non-reversionary gross settlement amount (GSA) of \$625,000.

Based on a review of all papers submitted, including the Settlement Agreement, the Court finds the settlement falls within the range of what is considered fair and reasonable, subject to a final determination at the Final Approval hearing.

The Motion for Final Approval will be heard on August 20, 2026 at 2:00 p.m. in Department CX102. All papers for the Motion for Final Approval must be filed and served no later than sixteen (16) court days before the hearing date. If Class Counsel cannot meet this deadline, then they must request a continuance of the hearing. Failure to do so may result in the issuance of an Order to Show Cause re Monetary Sanctions.

At the Final Approval hearing, evidence supporting the request for an award of attorneys' fees should be presented in the form of time records or a summary of time spent on the substantive tasks, so as to enable the Court to evaluate the lodestar and costs claimed. Class Counsel should state by declaration whether time records were kept and created contemporaneously or otherwise. The Court also reminds Class Counsel that although a determination regarding the amount of the attorneys' fees award will not be made until final approval, the Court is unlikely to approve attorneys' fees in excess of thirty percent (30%) of the GSA absent unique circumstances. As a result, Class Counsel should address whether any such unique circumstances exist.

Also at the Final Approval hearing, Class Counsel must also disclose whether counsel has any fee-splitting arrangement with any other counsel, or confirm none exists.

Additionally, at the Final Approval hearing, Plaintiff and Class Counsel must provide detailed declarations describing circumstances to justify the requested enhancement award and addressing the factors set forth in *Golba v. Dick's Sporting Goods, Inc.* (2015) 238 Cal.App.4th 1251, 1272, and *Clark*

v. American Residential Services, LLC (2009) 175 Cal.App.4th 785, 804. Plaintiff must provide an estimate of the hours spent participating in this litigation.

Plaintiff to give notice of this Court's ruling, including to the LWDA, within five (5) court days, and file proof of service.

EXHIBIT 2

**SUPERIOR COURT OF THE STATE OF CALIFORNIA
FOR THE COUNTY OF ORANGE**

DORSHA WILSON, individually, and on
behalf of other members of the general public
similarly situated, and on behalf of other
aggrieved employees pursuant to the California
Private Attorneys General Act;

Plaintiff,

vs.

AMERICAN FIRST CREDIT UNION, a
California corporation; and DOES 1 through
100, inclusive,

Defendants.

Case No.: 30-2024-01391465-CU-OE-CXC

Honorable Layne H. Melzer
Department CX102

CLASS ACTION

**REVISED [~~PROPOSED~~] ORDER
GRANTING PRELIMINARY APPROVAL
OF CLASS ACTION AND PAGA
SETTLEMENT**

Date: March 5, 2026
Time: 2:00 p.m.
Dept.: CX102

Complaint Filed: April 3, 2024
Trial Date: None Set

1 **[PROPOSED] ORDER**

2 Plaintiff Dorsha Wilson’s (“Plaintiff”) Motion for Preliminary Approval of Class Action and
3 PAGA Settlement (“Motion”) came on for hearing before this Court on March 5, 2026. The Court,
4 having considered Plaintiff’s Motion, memorandum of points and authorities in support thereof, and
5 supporting declarations filed therewith, and good cause appearing, **HEREBY ORDERS THE**
6 **FOLLOWING:**

7 1. The Court **GRANTS** preliminary approval of the Joint Stipulation of Class Action
8 and PAGA Settlement (“Original Agreement”) attached as Exhibit 1 to the Declaration of Jill J.
9 Parker in Support of Plaintiff’s Motion for Preliminary Approval of Class Action and PAGA
10 Settlement, ROA 60, and the First Amendment to Class Action Settlement Agreement
11 (“Amendment”) attached as Exhibit 8 to the Supplemental Declaration of Jill J. Parker in Support of
12 Plaintiff’s Motion for Preliminary Approval of Class Action and PAGA Settlement, ROA____
13 (collectively, the Original Agreement and the Amendment are referred to herein as the “Settlement”
14 or “Settlement Agreement”). The Court finds the Settlement Agreement to be within the range of
15 reasonableness of a settlement that ultimately could be granted approval by the Court at the final
16 approval hearing. All capitalized terms used herein shall have the same meaning as defined in the
17 Settlement Agreement.

18 2. It appears to the Court on a preliminary basis that the Settlement Agreement is fair,
19 adequate, and reasonable. It appears to the Court that adequate investigation and research have been
20 conducted such that counsel for the parties at this time are able to reasonably evaluate their
21 respective positions. It further appears to the Court at this time that the Settlement Agreement will
22 avoid substantial additional costs by all parties, as well as avoid the delay and risks that would be
23 presented by the further prosecution of the case. It further appears that the Settlement Agreement
24 has been reached as the result of intensive, serious and non-collusive, arms-length negotiations, and
25 was entered into in good faith.

26 3. The Court preliminarily finds that the Settlement Agreement, including the
27 allocations for Attorneys’ Fees and Litigation Costs, Class Representative Enhancement Award,
28 Administration Costs, PAGA Penalties, and payments to the Class Members and PAGA Members

provided thereby, appear to be within the range of reasonableness of a settlement that could ultimately be given final approval by this Court. Indeed, the Court has reviewed the monetary recovery that is being granted as part of the Settlement Agreement and preliminarily finds that the monetary settlement awards made available to the Class Members and PAGA Members are fair, adequate, and reasonable when balanced against the probable outcome of further litigation relating to certification, liability, and damages issues. The Gross Settlement Amount is \$625,000.00. The Net Settlement Amount is the Gross Settlement Amount less Attorneys' Fees and Litigation Costs, Class Representative Enhancement Award, Administration Costs, and PAGA Penalties, calculated as follows:

Gross Settlement Amount:	\$625,000.00
Less Attorneys' Fees (not to exceed amount):	-\$218,750.00
Less Litigation Costs (not to exceed amount):	- \$30,000.00
Less Class Representative Enhancement Award (not to exceed amount):	- \$10,000.00
Less Administration Costs (not to exceed amount):	- \$10,000.00
Less PAGA Penalties:	- \$50,000.00
Estimated Net Settlement Amount:	\$306,250.00

4. The Court concludes that, for settlement purposes only, the proposed Class meets the requirements for certification under section 382 of the California Code of Civil Procedure in that: (a) the Class is ascertainable and so numerous that joinder of all members of the Class is impracticable; (b) common questions of law and fact predominate, and there is a well-defined community of interest amongst the members of the Class with respect to the subject matter of the litigation; (c) Plaintiff's claims are typical of the claims of the members of the Class; (d) Plaintiff will fairly and adequately protect the interests of the members of the Class; (e) a class action is superior to other available methods for the efficient adjudication of the controversy; and (f) Class Counsel are qualified to act as counsel for Plaintiff in her individual capacity and as the representative of the Class.

1 5. The Court conditionally certifies, for settlement purposes only, the Class, defined as
2 follows:

3 All current and former hourly-paid or non-exempt employees who worked for
4 Defendant in the State of California at any time during the period from April 3, 2020,
5 through May 11, 2025.

6 6. For purposes of settlement, the PAGA Members are defined as follows:

7 All current and former hourly-paid or non-exempt employees who worked for Defendant in
8 the State of California at any time during the period from April 3, 2023 through May 11,
9 2025.

10 7. For purposes of settlement only, the Court designates Plaintiff Dorsha Wilson as the
11 Class Representative.

12 8. For purposes of settlement only, the Court designates Arby Aiwazian, Joanna Ghosh,
13 and Elizabeth Parker-Fawley of Lawyers *for* Justice, PC and Jill J. Parker and S. Emi Minne of
14 Parker & Minne, LLP as Class Counsel.

15 9. The Court designates ILYM Group, Inc. as the third-party Settlement Administrator.

16 10. The Parties are ordered to implement the Settlement Agreement according to the
17 terms of the Settlement Agreement.

18 11. No later than fourteen (14) calendar days after the date of this Order, Defendant shall
19 provide the Settlement Administrator with the Class List consisting of the following information for
20 each Class Member: (1) full name; (2) last known home address; (3) last known telephone number;
21 (4) Social Security number; (5) start and end dates of active employment as a non-exempt employee
22 of Defendant in the State of California; (6) total Workweeks during the Class Period; (7) total Pay
23 Periods during the PAGA Period; and (8) any other information required by the Settlement
24 Administrator in order to effectuate the terms of the Settlement.

25 12. The Court approves, as to form and content, the Notice of Class Action Settlement
26 (“Class Notice”) attached as **Exhibit A** to this Order. The Court finds that the Class Notice appears
27 to fully and accurately inform the Class Members of all material elements of the Settlement, of Class
28 Members’ right to be excluded from the Class Settlement by submitting a Request for Exclusion, of

1 Class Members' right to dispute the Workweeks credited to each of them, and of each Class
2 Member's right and opportunity to object to the Class Settlement by sending an objection to the
3 Settlement Administrator or appearing at the Final Approval Hearing. The Court further finds that
4 distribution of the Class Notice substantially in the manner and form set forth in the Settlement
5 Agreement and this Order, and that all other dates set forth in the Settlement Agreement and this
6 Order, meet the requirements of due process and shall constitute due and sufficient notice to all
7 persons entitled thereto. The form and method of giving notice complies fully with the requirements
8 of California Code of Civil Procedure section 382, California Civil Code section 1781, Rules 3.766
9 and 3.769 of the California Rules of Court, the California and United States Constitutions, and other
10 applicable law.

11 13. The Court directs the Administrator to mail the Class Notice by First-Class U.S. mail
12 to all Class Members within seven (7) calendar days after receiving the Class List from Defendant,
13 in accordance with the terms of the Settlement Agreement.

14 14. The Court hereby approves the proposed procedure, set forth in the Settlement
15 Agreement, for seeking exclusion from the Class Settlement. Any Class Member may choose to be
16 excluded from the Class Settlement by submitting a timely and valid written Request for Exclusion
17 in conformity with the requirements set forth in the Class Notice, to the Settlement Administrator, no
18 later than the date which is sixty (60) calendar days from the initial mailing of the Class Notice to
19 Class Members ("Response Deadline"), or, in the case of a re-mailed Class Notice, the Response
20 Deadline will be thirty (30) calendar days from the original sixty (60) calendar day deadline. Any
21 such person who timely and validly chooses to opt out of, and be excluded from, the Class
22 Settlement will not be entitled to any recovery under the Class Settlement and will not be bound by
23 the Class Settlement or have any right to object, appeal, or comment thereon. If the Settlement is
24 granted final approval, Class Members who have not submitted a timely and valid request to be
25 excluded from the Settlement (i.e., Participating Class Members) shall be bound by the Class
26 Settlement and any final judgment based thereon, and PAGA Members will be entitled to recovery
27 from the PAGA Settlement and will be deemed to release the Released PAGA Claims, irrespective
28 of whether they opt out of the Class Settlement.

1 15. The Court further approves the procedures for Participating Class Members to object
2 to the Settlement Agreement, as set forth in the Notice and the Settlement Agreement. To object to
3 the Class Settlement, a Participating Class Member must submit a written objection to the Settlement
4 Administrator on or before the Response Deadline. The objection must be signed and must contain
5 the information that is required, as set forth in the Class Notice, including and not limited to the
6 grounds for the objection. The procedures and requirements for filing objections in connection with
7 the final fairness hearing are intended to ensure the efficient administration of justice and the orderly
8 presentation of any Participating Class Member's objection to the Settlement Agreement, in
9 accordance with the due process rights of all Class Members. Participating Class Members who
10 wish to object to the Class Settlement may also appear at the Final Approval Hearing to object to the
11 Class Settlement.

12 16. The hearing on Plaintiff's Motion for Final Approval is scheduled to take place in
13 Department CX102 of this Court, located at 751 W. Santa Ana Blvd, Santa Ana, California 92701,
14 on August 20, 2026 at 2:00 p.m. At the Final Approval hearing, the Court will consider: (a)
15 whether the Settlement Agreement should be finally approved as fair, reasonable, and adequate for
16 the Class; (b) whether a judgment granting final approval of the Settlement Agreement should be
17 entered; and (c) whether Plaintiff's application for the Class Representative Enhancement Award,
18 Administration Costs, and Class Counsel's Attorneys' Fees and Litigation Costs should be granted.

19 17. Counsel for the parties shall file memoranda, declarations, or other statements and
20 materials in support of their request for final approval of Plaintiff's application for the Class
21 Representative Enhancement Award, Administration Costs, and Class Counsel's Attorneys' Fees
22 and Litigation Costs, at least sixteen (16) court days prior to the hearing on Plaintiff's Motion for
23 Final Approval.

24 18. The Settlement is not a concession or admission, and shall not be used against
25 Defendant as an admission or indication with respect to any claim of any fault or omission by
26 Defendant. Whether or not the Settlement is finally approved, neither the Settlement, nor any
27 document, statement, proceeding or conduct related to the Settlement, nor any reports or accounts
28 thereof, shall in any event be construed as, offered or admitted into evidence as, received as or

1 deemed to be in evidence for any purpose adverse to Defendant, including, but not limited to,
2 evidence of a presumption, concession, indication or admission by Defendant of any liability, fault,
3 wrongdoing, omission, concession, or damage, except for legal proceedings concerning the
4 implementation, interpretation, or enforcement of the Settlement.

5 19. Pending the Final Approval Hearing, all proceedings in this Action, other than
6 proceedings necessary to carry out or enforce the terms and conditions of the Settlement Agreement
7 and this Order, are stayed.

8 20. Counsel for the Parties are hereby authorized to utilize all reasonable procedures in
9 connection with the administration of the Settlement Agreement which are not materially
10 inconsistent with either this Order or the terms of the Settlement Agreement.

11 21. In the event the Settlement does not become effective in accordance with the terms of
12 the Settlement Agreement, or the Settlement is not finally approved, or is terminated, cancelled or
13 fails to become effective for any reason, this Order shall be rendered null and void, shall be vacated,
14 and the Parties shall revert back to their respective positions as of before entering into the Settlement
15 Agreement.

16 22. The Court reserves the right to adjourn or continue the date of the Final Approval
17 Hearing and any dates provided for in the Settlement Agreement without further notice to the Class
18 Members, and retains jurisdiction to consider all further applications arising out of or connected with
19 the Settlement pursuant to California Code of Civil Procedure section 664.6 and Rule 3.769(h) of the
20 California Rules of Court.

21 **IT IS SO ORDERED.**

22 DATED: **March 06, 2026**

23 By: 
24 The Honorable Layne H. Melzer
25 Judge of The Superior Court
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EXHIBIT A

NOTICE OF CLASS ACTION SETTLEMENT

Wilson v. American First Credit Union

Superior Court of the State of California for the County of Orange, Case No. 30-2024-01391465-CU-OE-CXC

You are not being sued. This is a Court-approved notice that affects your rights. Please read it carefully.

The purpose of this Notice is to let you know of a proposed settlement (the “Settlement”) that has been reached in a class and representative action that is pending in the Superior Court for the County of Orange. The lawsuit was filed by a former employee, Dorsha Wilson (“Plaintiff”) against American First Credit Union (“Defendant”) (collectively, Plaintiff and Defendant are referred to as the “Parties”), entitled *Wilson v. American First Credit Union*, Orange County Superior Court Case No. 30-2024-01391465-CU-OE-CXC (the “Lawsuit”).

In the Lawsuit, Plaintiff seeks to represent: (1) all current and former hourly-paid or non-exempt employees who worked for Defendant in the State of California at any time during the period from April 3, 2020 to May 11, 2025 (“Class Members”); and (2) all current and former hourly-paid or non-exempt employees who worked for Defendant in the State of California at any time during the period from April 3, 2023 to May 11, 2025 (“PAGA Members”).

The proposed Settlement has two main parts: (1) a “Class Settlement” requiring Defendant to fund Individual Settlement Payments, and (2) a “PAGA Settlement” requiring Defendant to fund Individual PAGA Payments and pay penalties to the California Labor and Workforce Development Agency (“LWDA”).

The Court granted preliminary approval of the Parties’ settlement on [Date], and has scheduled a hearing on [Date] at [Time] (the “Final Approval Hearing”) to determine whether or not to grant final approval of the Settlement. **Your legal rights may be affected, and you have a choice to make now.**

1. WHAT ARE MY OPTIONS?	
DO NOTHING	Receive an Individual Settlement Payment and an Individual PAGA Payment (if eligible). By doing nothing, you will receive an Individual Settlement Payment, and, if eligible, an Individual PAGA Payment. However, you will release the right to assert all of the Released Class Claims (see Section 8 below) against Defendant and the other Released Parties.
EXCLUDE YOURSELF FROM THE CLASS SETTLEMENT	Exclude Yourself from the Class Settlement and Receive No Individual Settlement Payment. If eligible, you will still receive an Individual PAGA Payment because you cannot exclude yourself from the PAGA Settlement. You may opt-out of the Class Settlement by submitting a signed Request for Exclusion (see Section 9(B) below) that must be sent no later than [Response Deadline]. If you submit a valid and timely Request for Exclusion, you will not receive any payment from the Class Settlement and you will not be bound by the release of class claims provided under the Settlement. You cannot opt-out of the PAGA Settlement. Defendant must pay Individual PAGA Payments to all PAGA Members and who must give up their rights to pursue Released PAGA Claims (see Section 8 below).
OBJECT TO THE CLASS SETTLEMENT	Object to the Class Settlement. If you choose to participate in the Class Settlement, you may submit an objection to the Class Settlement. To object, you can submit an objection (see Section 9(C) below) to the Settlement Administrator no later than [Response Deadline], or you can appear at the Final Approval Hearing and state any objections to the Class Settlement. If the Court overrules your objection, you will receive an Individual Settlement Payment, and you will release the right to assert all of the Released Class Claims (see Section 8 below) against Defendant and the other Released Parties.
CHALLENGE THE	You may Challenge the Calculation of Your Workweeks/Pay Periods.

CALCULATION OF YOUR WORKWEEKS/ PAY PERIODS

The amount of your Individual Settlement Payment and Individual PAGA Payment (if any) depends on how many Workweeks and how many Pay Periods you worked during the Class Period and the PAGA Period, respectively. The number of Class Period Workweeks and PAGA Pay Periods that you worked according to Defendant's records is stated in Section 6. If you wish to dispute the Workweeks and/or Pay Periods credited to you in this Notice, you must submit a challenge to the Settlement Administrator no later than **[Response Deadline]** as described in Section 6.

2. WHY DID I GET THIS NOTICE?

Defendant's records show that you were employed by Defendant in California at some point during the period from April 3, 2020 to May 11, 2025 (the "Class Period"). The Court has authorized this notice because you have the right to know about the Settlement and your options before the Court decides whether to approve it. This notice explains what the Lawsuit is about, the terms of the Settlement, and your rights.

3. WHAT IS THIS LAWSUIT ABOUT?

On April 3, 2024, Plaintiff filed a Class Action Complaint for Damages in the Superior Court for the County of Orange. On March 20, 2025, Plaintiff provided written notice to the LWDA and Defendant of the specific provisions of the California Labor Code that she contends were violated ("PAGA Notice"). On July 14, 2025, Plaintiff filed a First Amended Class Action Complaint & Enforcement Under the Private Attorneys General Act, California Labor Code § 2698, et seq. (the "Operative Complaint"). Plaintiff alleged that Defendant failed to pay all wages due, including overtime wages, meal period premiums, rest period premiums, and minimum wages; failed to timely pay wages during employment and upon termination; failed to issue compliant wage statements; failed to maintain accurate payroll records; failed to reimburse all necessary business expenses; engaged in unfair business practices; and owed penalties pursuant to the California Labor Code Private Attorneys' General Act of 2004, California Labor Code §§ 2698, et seq. ("PAGA"). In the Operative Complaint, Plaintiff sought to represent a class of all current and former non-exempt and/or hourly-paid employees who worked for Defendant in the State of California at any time during the Class Period.

Defendant denies all of the material allegations in the Operative Complaint and asserted numerous affirmative defenses.

4. WHY IS THERE A SETTLEMENT?

The Court has not made any decision about the merits of Plaintiff's Lawsuit. There has been no trial. However, to avoid additional expense and the risks of continued litigation, Plaintiff and Defendant have concluded that it is in their respective best interests and the interest of the Class Members and PAGA Members to settle the Lawsuit on the terms summarized in this Notice.

The Settlement was reached after an exchange of extensive information about the facts and legal arguments in support of, and against, all of the claims raised in the Lawsuit. Plaintiff, Class Counsel, and Defendant all support this Settlement due to, among other things, Defendant's potential defenses to liability, the inherent risk associated with a trial on the merits, the delays and uncertainties associated with litigation, and the benefits provided to Class Members and PAGA Members under the Settlement.

5. SUMMARY OF THE SETTLEMENT

Defendant has agreed to pay a settlement amount of Six Hundred Twenty-Five Thousand Dollars and Zero Cents (\$625,000.00) (the "Gross Settlement Amount"). The portion of the Gross Settlement Amount that is available for payment to the Class Members is referred to as the "Net Settlement Amount." The Net Settlement Amount will be the Gross Settlement Amount less the following payments which are subject to approval by the Court: (1) Class Representative Enhancement Award in an amount not to exceed Ten Thousand Dollars and Zero Cents (\$10,000.00), (2) PAGA Penalties in an amount not to exceed Fifty Thousand Dollars and Zero Cents (\$50,000.00), (3) Attorneys' Fees in an amount not to exceed thirty-five percent (35%) of the Gross Settlement Amount (i.e., \$218,750.00), (4) Litigation Costs in an amount not to exceed Thirty Thousand Dollars and Zero Cents (\$30,000.00), and (5) Settlement Administration Costs in an amount not to exceed Ten Thousand Dollars and Zero Cents (\$10,000.00).

Fifty Thousand Dollars and Zero Cents (\$50,000.00) of the Gross Settlement Amount has been allocated towards penalties under the PAGA (“PAGA Penalties”), of which 65% will be allocated to the LWDA (“LWDA Payment”), and the remaining 35% will be allocated to the PAGA Members (“Employee PAGA Amount”).

Class Members are eligible to receive payment of their pro rata share of the Net Settlement Amount (“Individual Settlement Payment”) based on the number of weeks that each Class Member was credited to have worked for Defendant as an hourly-paid or non-exempt employee in the State of California at any time during the Class Period, and worked at least one day (“Workweeks”).

The Settlement Administrator has divided the Net Settlement Amount by the Workweeks of all Class Members to yield the “Estimated Class Workweek Value” and multiplied each Class Member’s individual Workweeks by the Estimated Class Workweek Value to yield his or her estimated Individual Settlement Payment that he or she may be eligible to receive under the Settlement. If the Court grants final approval of the Settlement, the Settlement Administrator shall divide the final Net Settlement Amount by the Workweeks of all Class Members who did not submit a valid and timely Request for Exclusion (“Participating Class Members”) to yield his or her Individual Settlement Payment, which shall be paid from the Net Settlement Amount, less applicable employee-side tax withholdings.

Each Individual Settlement Payment will be allocated twenty percent (20%) to wages, which will be reported on an IRS Form W2, and eighty percent (80%) to penalties and interest, which will be reported on an IRS Form 1099 (if applicable). The Settlement Administrator will withhold the employee’s share of taxes and withholdings with respect to the wage portion of the Individual Settlement Payments, and issue checks to Participating Class Members for their Individual Settlement Payments (i.e., payment of their Individual Settlement Payment net of these taxes and withholdings). The employer’s share of taxes on the wage portion of Individual Settlement Payments will be paid by Defendant separately and in addition to the Gross Settlement Amount. The Individual PAGA Payments are characterized as penalties rather than wages for tax purposes. The Administrator will report the Individual PAGA Payments on IRS 1099 Forms.

6. YOUR WORKWEEKS BASED ON DEFENDANT’S RECORDS

According to Defendant’s records, during the period from April 3, 2020 to May 11, 2025 (i.e., the Class Period) you worked for Defendant as an hourly-paid or non-exempt employee in California for approximately [REDACTED] Workweeks.

According to Defendant’s records, during the period from April 3, 2023 to May 11, 2025 (i.e., the PAGA Period) you worked for Defendant as an hourly-paid or non-exempt employee in California for approximately [REDACTED] Workweeks.

If you wish to dispute the Workweeks or Pay Periods credited to you in this Notice, you must submit a written, signed challenge (“Workweeks Dispute”) to the Settlement Administrator. The Workweeks Dispute must contain: (1) the case name and number of the Lawsuit (*Wilson v. American First Credit Union*, Case No. 30-2024-01391465-CU-OE-CXC); (2) your full name, address, telephone number, signature, and last four digits of your Social Security number; and (3) a statement setting forth the number of Workweeks during the Class Period and/or Pay Periods during the PAGA Period that you contend is correct and any relevant documentation in support thereof. The Workweeks Dispute must be submitted to the Settlement Administrator by mail, fax, or e-mail no later than [Response Deadline]. For your convenience, a form is included with this Notice that you may fill out if you wish to dispute the Workweeks or Pay Periods credited to you in this Notice. If you prefer, you may send a written letter instead which contains all of the required information.

7. WHAT IS MY ESTIMATED INDIVIDUAL SETTLEMENT PAYMENT?

As explained above, your estimated Individual Settlement Payment and Individual PAGA Payment (if eligible) is based on the number of Workweeks credited to you.

Under the terms of the Settlement, your Individual Settlement Payment is estimated to be \$[REDACTED]. The Individual Settlement Payment is subject to reduction for the employee’s share of taxes and withholdings with respect to the wages portion of the Individual Settlement

Payment.

Under the terms of the Settlement, your Individual PAGA Payment is estimated to be \$ [REDACTED].

Your Individual Settlement Payment and Individual PAGA Payment (if applicable) reflected in this Notice is only an estimate. Your actual Individual Settlement Payment and Individual PAGA Payment (if applicable) may be higher or lower.

The settlement approval process may take multiple months. Payments will be distributed only after the Court grants final approval of the Settlement, and after the Settlement goes into effect.

8. WHAT RIGHTS AM I RELEASING IF I PARTICIPATE IN THE SETTLEMENT?

If the Court approves the Settlement, the Court will enter a judgment and the Settlement Agreement will bind all Participating Class Members (i.e., Class Members who have not submitted a timely and valid Request for Exclusion) as well as all PAGA Members. This will bar all Participating Class Members and PAGA Members from bringing certain claims against Defendant.

Upon the Effective Date and the full funding of the Gross Settlement Amount, Plaintiff and all Participating Class Members waive, release, and discharge Released Parties of any and all Released Class Claims. "Released Class Claims" means any and all wage-related claims that were alleged in or which could have been alleged in the Operative Complaint based on the factual allegations in the Operative Complaint, arising during the Class Period, including the following claims, under any legal theory of liability, for: (1) alleged failure to pay overtime wages pursuant to California Labor Code sections 510, 1194, and 1198 and the IWC Wage Orders; (2) alleged failure to provide meal periods pursuant to California Labor Code sections 226.7 and 512 and the IWC Wage Orders; (3) alleged failure to provide rest periods pursuant to California Labor Code section 226.7 and the IWC Wage Orders; (4) alleged failure to pay all minimum wages owed pursuant to California Labor Code sections 1194, 1194.2, 1197, and 1197.1 and the IWC Wage Orders; (5) alleged failure to pay all wages owed at termination pursuant to California Labor Code sections 201-203 and the IWC Wage Orders; (6) alleged failure to pay all wages in a timely manner during employment pursuant to California Labor Code section 204 and the IWC Wage Orders; (7) alleged failure to furnish accurate itemized wage statements pursuant to California Labor Code section 226 and the IWC Wage Orders; (8) alleged failure to maintain adequate payroll records pursuant to California Labor Code section 1174 and the IWC Wage Orders; (9) alleged failure to reimburse all necessary business expenses pursuant to California Labor Code sections 2800 and 2802 and the IWC Wage Orders; and (10) alleged violations of California Business & Professions Code sections 17200, et seq.

Upon the Effective Date and the full funding of the Gross Settlement Amount, Plaintiff and PAGA Members, on behalf of the State of California, waive, release, and discharge Released Parties of any and all Released PAGA Claims. "Released PAGA Claims" means any and all claims, actions, and causes of action for civil penalties under the Private Attorneys General Act, California Labor Code section 2698, et seq., arising during the PAGA Period, based on the factual allegations and legal theories in the PAGA Notice and Operative Complaint, for alleged violations of California Labor Code sections 201, 202, 203, 204, 226(a), 226.7, 510, 512(a), 1174(d), 1194, 1197, 1197.1, 1198, 2800, and 2802, and Industrial Welfare Commission Wage Orders, including inter alia, Wage Order 4-2001.

"Released Parties" means Defendant and its past and present officers, officers, directors, members, managers, investors, predecessors, successors, assigns, insurers, reinsurers, employees, supervisors and agents.

The information provided in this Notice is only a summary. The terms of the Settlement Agreement are the binding terms of this settlement, and all of these terms, including the releases that will bind you as a class member if you do not submit a Request for Exclusion, are set forth fully in the Settlement Agreement that is on file with the Court and which can also be found at [www.\[REDACTED\]](http://www.[REDACTED]). If the Court does not approve the Settlement, or the Settlement does not become final for some other reason, the litigation against Defendant will continue.

9. WHAT ARE MY RIGHTS AND OPTIONS AS A CLASS MEMBER?

A. PARTICIPATE IN THE SETTLEMENT

If you wish to participate in the Settlement and receive money from the Settlement, you do not have to do anything. You will automatically be included in the Settlement and will be issued your Individual Settlement Payment and Individual PAGA Payment (if eligible). If you participate in the Settlement, you will be bound by its terms and any judgment, whether favorable or not, that may be entered by the Court based thereon, and you will release all of the claims described in Section 8 above. As a Participating Class Member, you will not be separately responsible for the payment of attorneys' fees or litigation costs and expenses, unless you retain your own counsel, in which event you will be responsible for your own attorneys' fees and expenses.

B. EXCLUDE YOURSELF FROM THE CLASS SETTLEMENT

If you wish to exclude yourself from the Class Settlement because you wish to pursue a separate lawsuit against Defendant for the claims asserted in this Lawsuit, or if you do not wish to participate in the Settlement for other reasons, you must submit a signed Request for Exclusion to the Settlement Administrator asking to exclude yourself from the Settlement. The Request for Exclusion must: (1) contain the case name and number of the Lawsuit (*Wilson v. American First Credit Union*, Case No. 30-2024-01391465-CU-OE-CXC); (2) contain your full name, address, telephone number, and last four digits of your Social Security number; (3) be signed by you or your authorized representative; (4) contain a clear statement that you request to be excluded from the Class Settlement; and (5) be mailed, faxed, or e-mailed to the Settlement Administrator, no later than [Response Deadline] to the following address:

[Name of Settlement Administrator]
[Mailing Address]
[E-mail Address]
[Fax No.]

For your convenience, a form is included with this Notice that you may fill out if you wish to exclude yourself from the Class Settlement. If you prefer, you may send a written letter instead which contains all of the required information. Requests for Exclusion that are sent after [Response Deadline] will not be valid. Requests for Exclusion that do not include all of the required information will be deemed null, void, and ineffective.

If the Court grants final approval of the Settlement, any Class Member who submits a valid and timely Request for Exclusion will not be entitled to receive any payment from the Settlement, will not be bound by the Settlement (and the release of claims described in Section 8 above), and will not have any right to object to, appeal, or comment on the Settlement. Any Class Members who do not submit a valid and timely request for exclusion will be deemed Participating Class Members and will be bound by all terms of the Settlement, including those pertaining to the release of claims described in Section 8 above, as well as any judgment, whether favorable or not, that may be entered by the Court based thereon.

PAGA Members will receive their share of the PAGA payment, regardless of whether they opt out of being a Class Member.

Any Class Member that does not request exclusion may, if the Class Member so desires, enter an appearance through counsel.

C. OBJECT TO THE CLASS SETTLEMENT

If you do not think the Class Settlement is fair, you can object to the Class Settlement and tell the Court you do not agree with the Class Settlement or some part of it if you have not submitted a Request for Exclusion from the Class Settlement. The Court will consider your views. To object, you must submit a written objection to the Settlement Administrator or appear at the final settlement hearing to explain your objection. To be valid, a written objection must: (1) contain the case name and number of the Lawsuit (*Wilson v. American First Credit Union*, Case No. 30-2024-01391465-CU-OE-CXC); (2) contain your full name, address, telephone number, signature, and last four digits of your Social Security number; (3) clearly state the grounds for the objection; (4) state whether you intend to appear at the Final Approval Hearing; and (5) be mailed, faxed, or e-mailed to the Settlement Administrator, no later than [Response Deadline] to the address listed in Section 9(B). For your convenience, a form is included with this Notice that you may fill out if you wish to object to the Class Settlement. If you prefer, you may send a written letter instead which contains all of the required information.

10. WHEN AND WHERE IS THE FINAL APPROVAL HEARING?

The Court will hold a Final Approval Hearing on [Date] at [Time] in Department CX102 of the Orange County Superior Court, located at 751 West Santa Ana Blvd., Santa Ana, CA 92701 to determine whether the Settlement should be finally approved as fair, reasonable, and adequate. The Court will also be asked to approve and award Attorneys' Fees and Litigation Costs to Class Counsel and the Class Representative Enhancement Award. The hearing may be postponed without further notice to Class Members. It is not necessary for you to appear at the Final Approval Hearing, although you may appear if you wish to.

11. WHAT IF I HAVE QUESTIONS?

A complete copy of the Operative Complaint, Settlement Agreement, Preliminary Approval Order, and this Notice are available at www.[REDACTED]. This website may be updated periodically to update the Class Members on any developments in the case.

You may also view the Settlement Agreement and documents filed in the Action for a fee by visiting the civil clerk's office, located at 751 West Santa Ana Boulevard, Santa Ana, California 92701 or 700 Civic Center Drive West, Santa Ana, California 92701, during business hours, or online by visiting the following website: <https://www.occourts.org/online-services/case-access>, clicking "Access Now" next to "Civil Case & Document Access", clicking "Accept Terms" on the following page, and then typing in the Case Number "30-2024-01391465-CU-OE-CXC" in the search field.

For further information about this case, you may contact Class Counsel or the Settlement Administrator. Class Counsel's contact information is as follows:

Arby Aiwarzian, Esq.
Joanna Ghosh, Esq.
LAWYERS for JUSTICE, PC
450 North Brand Blvd., Suite 900
Glendale, California 91203
Telephone: (818) 265-1020

Jill J. Parker, Esq.
S. Emi Minne, Esq.
PARKER & MINNE, LLP
700 S. Flower Street, Suite 1000
Los Angeles, California 90017
Telephone: (310) 882-6833

The contact information for the Settlement Administrator is as follows:

[Name of Settlement Administrator]
[Mailing Address]
[Telephone Number]
[E-mail Address]
[Fax No.]

DO NOT CONTACT THE COURT, DEFENDANT, OR DEFENDANT'S ATTORNEYS ABOUT THIS NOTICE.

REQUEST FOR EXCLUSION FORM
Wilson v. American First Credit Union
Superior Court of the State of California for the County of Orange
Case No. 30-2024-01391465-CU-OE-CXC

USE AND RETURN THIS FORM ONLY IF YOU WISH TO EXCLUDE YOURSELF FROM THE CLASS SETTLEMENT.

If you wish to exclude yourself from the Class Settlement, you may submit a letter as described in the Notice or read, complete, and sign this form. The form must be sent to the Settlement Administrator, by mail, fax, or e-mail on or before **[RESPONSE DEADLINE]**, at the following address:

[Name of Settlement Administrator]
[Mailing Address]
[E-mail Address]
[Fax No.]

I request to be excluded from the class action settlement in the matter of *Wilson v. American First Credit Union*, Orange County Superior Court Case No. 30-2024-01391465-CU-OE-CXC. By excluding myself from the class action settlement, I understand that I will not be bound by the settlement and release of the Released Class Claims, and that I will not receive an Individual Settlement Payment. I understand that, if I am a PAGA Member (i.e., if I am a current or former hourly-paid or non-exempt employee who worked for American First Credit Union within the State of California at any time during the period from April 3, 2023 to May 11, 2025) I will still be bound by the settlement and release of the Released PAGA Claims and will be issued an Individual PAGA Payment.

Full Name: _____

Address: _____

Telephone Number: _____

Signature: _____ Date: _____

To ensure that this form is properly processed on your behalf and to avoid confusion in the event that multiple individuals having the same or similar names submit this form, please provide the last 4 digits of your Social Security Number to the administrator so that your identity may be confirmed: _____

If you do not wish to exclude yourself from the Class Settlement (and you wish to receive payment from the Class Settlement), you should not return this form – you do not need to take any action.

WORKWEEKS/PAY PERIODS DISPUTE FORM
Wilson v. American First Credit Union
Superior Court of the State of California for the County of Orange
Case No. 30-2024-01391465-CU-OE-CXC

If you wish to dispute the number of Workweeks or Pay Periods credited to you in the Notice of Class Action Settlement (“Notice”), you may fill out this form and mail, fax, or e-mail it to the Settlement Administrator, or submit a letter as described in the Notice, on or before **[RESPONSE DEADLINE]**, at the following address:

[Name of Settlement Administrator]
[Mailing Address]
[E-mail Address]
[Fax No.]

If you believe the number of Workweeks or Pay Periods credited to you in the Notice is incorrect, fill out the section below and attach any documentation that you have to support your dispute.

Number of Workweeks you believe should be credited to you for the period from April 3, 2020 to May 11, 2025 (i.e., the Class Period):	_____
Number of Pay Periods you believe should be credited to you for the period from April 3, 2023 to May 11, 2025 (i.e., the PAGA Period):	_____

Information Supporting the Number of Workweeks /Pay Periods You Contend is Correct:

Full Name: _____

Address: _____

Telephone Number: _____

Signature: _____ Date: _____

To ensure that this form is properly processed on your behalf and to avoid confusion in the event that multiple individuals having the same or similar names submit this form, please provide the last 4 digits of your Social Security Number to the administrator so that your identity may be confirmed: _____

If you do not wish to dispute the number of Workweeks or Pay Periods credited to you, you should not return this form – you do not need to take any action.

OBJECTION TO CLASS SETTLEMENT FORM

Wilson v. American First Credit Union

Superior Court of the State of California for the County of Orange

Case No. 30-2024-01391465-CU-OE-CXC

If you wish to object to the Class Settlement and you have not submitted a Request for Exclusion from the Class Settlement, you may fill out this form and mail, fax, or e-mail it to the Settlement Administrator, or submit a letter as described in the Notice of Class Action Settlement, on or before **[RESPONSE DEADLINE]**, at the following address:

[Name of Settlement Administrator]

[Mailing Address]

[E-mail Address]

[Fax No.]

REASON FOR OBJECTION(S):

Please state each reason you do not like the Settlement and any legal support for your objection:

Please check the box next to one of the following statements:

☐ I intend to appear at the Final Approval Hearing.

☐ I do not intend to appear the Final Approval Hearing.

Full Name: _____

Address: _____

Telephone Number: _____

Signature: _____ Date: _____

To ensure that this form is properly processed on your behalf and to avoid confusion in the event that multiple individuals having the same or similar names submit this form, please provide the last 4 digits of your Social Security Number to the administrator so that your identity may be confirmed: _____

If you do not wish to object to the Class Settlement, you should not return this form – you do not need to

take any action. For more information, please consult the Notice of Class Action Settlement.