

IN THE DISTRICT COURT OF MUSKOGEE COUNTY
STATE OF OKLAHOMA

SARAH LEE, EDWYNA SYNAR, AND
KYLE BROWN, INDIVIDUALLY AND
ON BEHALF OF ALL OTHERS
SIMILARLY SITUATED,

PLAINTIFFS,

V.

TTCU FEDERAL CREDIT UNION,
D/B/A TULSA TEACHERS FEDERAL
CREDIT UNION,

DEFENDANT.

CASE NO. CJ-2020-283

Judge Smith

FILED
MUSKOGEE COUNTY

APR 28 2026

Robyn Boswell, Court Clerk

By M. Dem Deputy

FINAL APPROVAL ORDER

This matter is before the Court on the unopposed motion of Plaintiffs Sarah Lee, Edwyna Synar and Kyle Brown, pursuant to O.S. § 12-2023(E), for final approval of the class action Settlement Agreement and Release (the "Settlement")¹, and the Court, being duly advised, now finds that the motion should be, and hereby is GRANTED.

IT IS THEREFORE ORDERED, ADJUDGED, and DECREED as follows:

1. Terms capitalized herein and not otherwise defined shall have the meanings ascribed to them in the Settlement.
2. This Court has jurisdiction over the subject matter of this lawsuit and

¹ The Settlement was attached as Exhibit 1 to the Declaration of Lynn A. Toops filed on May 14, 2025.

jurisdiction over the Plaintiffs and Defendant in the above-captioned case (the “Parties”).

3. On June 11, 2025, the Court entered the Preliminary Approval Order in which the Court granted preliminary approval to the Settlement and certified the following Classes as meeting the requirements of O.S. § 12-2023(A) and (B)(3) for settlement purposes (collectively, the “Settlement Classes”):

APSN Class

All consumer customers of Defendant who have or have had accounts with Defendant who were charged and not refunded an APSN fee during the Class Period of August 31, 2015, through May 1, 2024.

Multiple NSF Class

All consumer customers of Defendant who have or have had accounts with Defendant who were assessed and not refunded Multiple NSF Fees during the Class Period of August 31, 2015, through May 1, 2024.

Transfer Fee Class

All consumer customers of Defendant who have or had accounts with Defendant who during the Class Period of August 31, 2015, through May 1, 2024: (1) had sufficient funds in their savings, money market, or other similar account to cover a checking account transaction for which there were not sufficient funds in the checking account; and (2) were charged and not refunded an OD Fee or NSF Fee, rather than a Transfer Fee.

Unauthorized Fee Class

All consumer customers of Defendant who during the Class Period of August 31, 2015, through May 1, 2024 were assessed a fee labeled as “ACH RET FEE.”

4. The Court re-affirms this certification. The Court re-affirms its appointment of Plaintiffs as Class Representatives of the Settlement Classes and its appointment of Plaintiffs’ counsel as Class Counsel for the Settlement Classes.

5. The Court finds that notice of the Settlement was provided to the Settlement Classes as set forth in the Preliminary Approval Order and that such notice was the best notice practicable and complies with the requirements of Due Process.

6. The Court finds that the terms of the proposed Settlement represent a “fair, reasonable, and adequate” compromise. The Court therefore grants final approval to the Settlement and directs the parties to the Settlement to perform and satisfy the terms and conditions of the Settlement that are triggered by final approval.

7. The Court finds that attorneys’ fees, expenses, and service awards set forth in the Settlement are fair and reasonable and the Court therefore approves payment of those amounts from the Settlement Fund. Specifically, the Court approves and orders payments from the Settlement Fund, under the terms of the Settlement, of: (a) \$1,333,333.33 to Class Counsel as attorneys’ fees; (2) \$103,833.08 to Class Counsel for reimbursement of litigation expenses; and (c) \$10,000 each to Plaintiffs Sarah Lee and Edwyna Synar as service awards, and forgiveness of certain debts of Claudia King and her estate, represented by Stephen Kyle Matney Brown.

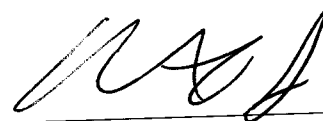
8. Upon the Effective Date, the releases set forth in the Settlement shall become effective.

9. This order is a final judgment because it disposes of all claims against all parties to this lawsuit. The Court retains jurisdiction over the Settlement Agreement, the Parties to the Settlement Agreement and the Settlement Class

Members, and all matters relating to the administration and enforcement of the Settlement Agreement.


THERE BEING NO JUST REASON FOR DELAY, LET JUDGMENT BE ENTERED.

IT IS SO ORDERED this th 28 day of April, 2026




Hon. Bret Smith
District Judge

Approved by:



Randall Long DBA 22216
Attorney for Defendant



Matt Alison
Attorney For Plaintiffs