

Class Member ID: <<refnum>>

**If You Received a Consumer Account Communication From Bank of America Between 9:00 p.m. and 8:00 a.m. On or After April 22, 2020, You May Be Entitled to a Payment from a Class Action Settlement**

*Si desea recibir esta notificación en español, llámenos o visite nuestra página web.*

A Settlement<sup>1</sup> has been reached in a class action lawsuit about whether Bank of America, N.A. (“Bank of America”) sent consumer account communications between 9:00 p.m. and 8:00 a.m. in violation of the Florida Consumer Collection Practices Act (“FCCPA”). Bank of America denies the allegations and any wrongdoing. **The Court has not decided who is right.**

**Who’s Included?** The Settlement includes: **All Florida residents (1) who were sent a Communication<sup>2</sup> not known to be undeliverable (2) between 9:00 P.M. and 8:00 A.M. in the resident’s local Florida time zone, (3) by Bank of America<sup>3</sup> or on Bank of America’s behalf (4) regarding a Consumer Account<sup>4</sup>, (5) where such Communication occurred on or between April 22, 2020 and the date of the Final Approval Order.** You received this email because records show that you may be a Settlement Class Member.

**What Are the Settlement Terms?** Bank of America has agreed to pay Settlement Class Members who submit a valid Claim Form and to pay for Notice and Administrative claims Costs of the Settlement, Attorneys’ Fees and Expenses incurred by counsel for the Settlement Class, and a Service Award for Plaintiff. Defendant will pay \$500,000 (the “Settlement Fund”). Each Settlement Class Member who submits a timely, valid, correct and verified Claim Form by the Claim Deadline in the manner required by this Agreement, making all the required affirmations and representations, shall be sent a Claim Settlement Payment by the Administrator on a pro rata basis not to exceed \$500. Settlement Class Claimants will receive their Claim Settlement Payments

---

<sup>1</sup> Capitalized terms herein have the same meanings as those defined in the Settlement Agreement, a copy of which may be found online at the Settlement Website below.

<sup>2</sup> **“Communication”** includes email, text/SMS, push alerts, and any other electronic notifications, including bill pay notifications and notifications sent via mobile or web application, concerning amounts owed to Bank of America or third parties.

<sup>3</sup> **“Bank of America”** includes Bank of America, N.A., its parent, subsidiary, and affiliate companies.

<sup>4</sup> **“Consumer Account”** includes any financial or other account, debt, or obligation, which accounts, debts, or obligations relate to or are primarily a consumer transaction (i.e., used for household, family, or personal purposes), including as applicable business and small business accounts to the extent used primarily for consumer purposes. This definition includes any account for which a natural person is obligated or allegedly obligated to pay any amount arising out of a consumer transaction.

via the method they submitted on their Claim Form within 60 Days following the Effective Date. One Claim is allowed per Settlement Class Member.

**How Can I Get a Claim Settlement Payment?** To get a Claim Settlement Payment, you must submit a Claim Form by the deadline stated below. You may download a Claim Form at the Settlement Website, [www.electroniccommunicationsettlement.com](http://www.electroniccommunicationsettlement.com), or request a Claim Form by calling the Administrator at the toll-free number below. To be valid, a Claim Form must be completed fully and accurately, signed under penalty of perjury, and submitted timely. You may submit a Claim Form by U.S. mail or file a Claim Form online. If you send in a Claim Form by U.S. mail, it must be postmarked by **January 26, 2024**. If you file a Claim Form online, then you must so file by **11:59 p.m. EST on January 26, 2024**.

**Your Other Options.** If you do not want to be legally bound by the Settlement, you must exclude yourself by **December 12, 2023**. If you do not exclude yourself, you will release any claims you may have, as more fully described in the Settlement Agreement, available at the Settlement Website. You may object to the Settlement by **December 12, 2023**. The Long Form Notice available on the Settlement Website explains how to exclude yourself or object. The Court will hold a Final Approval Hearing on **January 11, 2024 at 11:00 a.m. EST** to consider whether to approve the Settlement, a request for Attorneys' Fees and Expenses of up to \$150,000, and a Service Award of \$3,500 to the Class Representative. You may appear at the Final Approval Hearing, either yourself or through an attorney you hire, but you don't have to. For more information, call or visit the Settlement Website.

[www.electroniccommunicationsettlement.com](http://www.electroniccommunicationsettlement.com)

1- 833-383-9050