



United States District Court for the
Northern District of California

Paula Sparkman v. Comerica Bank, et al.

Case No. 4:23-cv-02028-DMR

Notice of Proposed Class Action Settlement

***Authorized by the U.S. District Court for the Northern
District of California***

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

Since July 20, 2020,
has your claim for
unauthorized
transactions on
your California
Way2Go card been
denied?

You may be part of
a proposed
settlement class.

The parties have
reached a proposed
\$1,956,000
settlement.
Attorneys for the
class will seek
\$489,000 in fees and
costs of \$56,536.

Your estimated
payment will be 73%
of your denied claim.

The attorneys' motion
for fees and costs will
be posted on this
website by October 11,
2025. If you disagree
with the settlement or
the attorneys' fees, you
can object. To object or
opt out, you must act
by November 10, 2025.

The Court will hold a
final approval hearing
on December 11, 2025,
at 1pm. The motion for
final approval of the
settlement will be
posted to this website
by November 27, 2025.

Important things to know:

- Your rights are affected whether you act or not. If you take no action, you will receive your payment, you will be bound by the settlement, and you will not be able to sue Comerica Bank or Conduent State & Local Solutions, Inc. about the same issues.

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About The Notice

Why did I get a postcard or email notice?

The postcard and email notices and this website tell you about the settlement of a class action lawsuit, *Paula Sparkman v. Comerica Bank, et al.* brought on behalf of all persons issued a California Way2Go Prepaid Mastercard who had their unauthorized transfer dispute denied for conflicting information. **You received a postcard or email 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.

For the precise terms of the settlement, please see the settlement agreement available on the Settlement Website: www.caunauthorizedtransactionssettlement.com, by contacting class counsel at 1-855-349-7023, by accessing the Court docket in this case, for a fee, through the Court’s Public Access to Court Electronic Records (PACER) system at <https://ecf.cand.uscourts.gov>, or by visiting the office of the Clerk of the Court for the United States District Court for the Northern District of California, Oakland Courthouse, 1301 Clay Street, Oakland, CA 94612, between 9:00 a.m. and 4:00 p.m., Monday through Friday, excluding Court holidays.

PLEASE DO NOT TELEPHONE THE COURT OR THE COURT CLERK’S OFFICE TO INQUIRE ABOUT THIS SETTLEMENT OR THE CLAIM PROCESS.

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:

Options	More information about each option
Do Nothing	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.
Opt Out by November 10, 2025	Exclude yourself from the settlement. You will get no payment. This option allows you to bring another lawsuit against Comerica Bank and Conduent State & Local Solutions, Inc. about the same issues.
Object by November 10, 2025	Tell the Court why you don't 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.
Go to a Hearing on December 11, 2025 at 1pm	Ask to speak in Court about the fairness of the settlement. You may attend and request permission to speak at the hearing but you cannot object to the settlement unless you file an objection by November 10, 2025 .

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: **November 10, 2025**

Your deadline to opt out: **November 10, 2025**

Settlement final approval hearing: **December 11, 2025 at 1pm**

Learning About the Lawsuit

What is this lawsuit about?

The lawsuit claims that Comerica Bank and Conduent State & Local Solutions, Inc. violated the Electronic Funds Transfer Act, violated the California Unfair Competition Law, and breached their contract by denying California Way2Go cardholder's disputes involving alleged unauthorized transactions for conflicting information.

Comerica Bank and Conduent State & Local Solutions, Inc. deny that they did anything wrong.

Why is there a settlement in this lawsuit?

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 Paula Sparkman) sues on behalf of all people who have similar claims. Defendants have agreed not to oppose this case proceeding as a class for settlement purposes.

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

What happens next in this lawsuit?

You have until **November 10, 2025** to object to or opt out of the settlement, with further details on these options provided below.

The Court will hold a final approval hearing to decide whether to approve the settlement. The hearing will be held in person in Courtroom 4, 3rd Floor, of the Oakland Courthouse for the U.S. District Court for the Northern District of California, 1301 Clay Street, Oakland, California 94612.

Settlement Class Members who file a timely objection may appear in person or by videoconference:

Where: <https://www.cand.uscourts.gov/judges/ryu-donna-m-dmr/>.

When: December 11, 2025 at 1pm

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 don't 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 or the parties decide to end it, 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?

Comerica Bank and Conduent State & Local Solutions, Inc. have agreed to create a \$1,956,000.00 Settlement Fund to be divided among all the Settlement Class Members. This money will also be used to pay for costs and fees approved by the Court, including the cost of administering this settlement (expected to be approximately \$24,536).

The portion of the fund that each Settlement Class Member will receive will be determined based on the value of each Settlement Class Member's disputed claim. If 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.

Members of the settlement class will “release” their claims as part of the settlement, which means they cannot sue Comerica Bank or Conduent State & Local Solutions, Inc. for the same issues and legal violations raised in this lawsuit. The full terms of the release can be found on the Settlement Website:
www.caunauthorizedtransactionssettlement.com/page/docs.

If there is money left over after the distribution process is completed, it will be donated to the Consumer Federation of California.

How much will my payment be?

Each Settlement Class member who does not opt-out will receive a proportionate share of the \$1,956,000.00 Settlement Fund, calculated based on the amount of their unauthorized transaction dispute. It is estimated that you will get about 73% of the amount of your denied unauthorized transaction dispute. For example, if a Settlement Class Member’s unauthorized transaction dispute totals \$1,000, the Settlement Class Member will receive \$730, which is 73% of \$1,000.

To request your estimated payment, call 1-855-349-7023.

You will receive payment either via check or via an electronic payment. To select an electronic payment method, visit the Settlement Website.

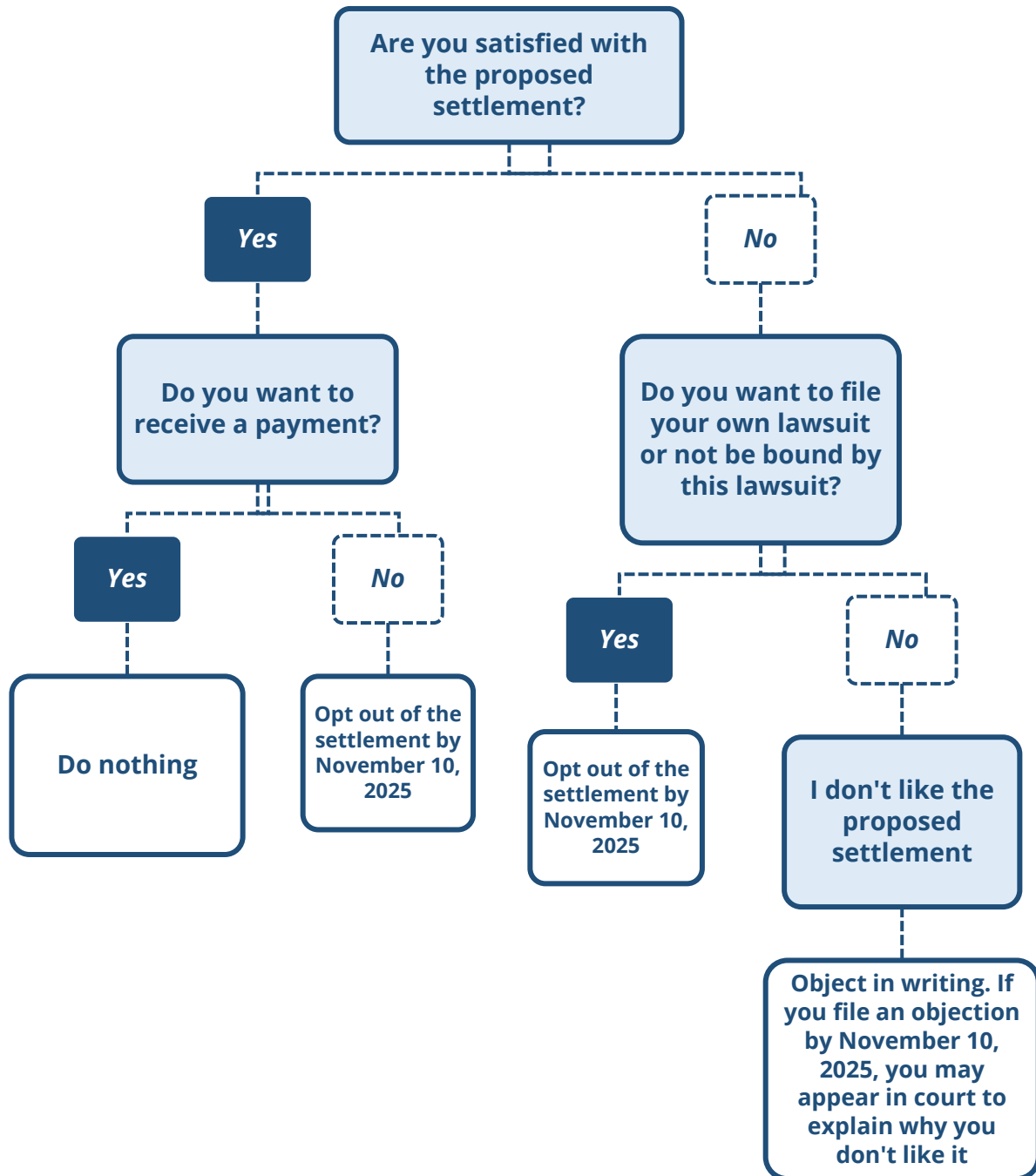
Deciding What to Do

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 by filing a timely objection that complies with the requirements on pages 10-11. This chart shows the effects of each option:

	Do Nothing	Opt Out	Object
Can I receive settlement money if I . . .	YES	NO	YES
Am I bound by the terms of this lawsuit if I . . .	YES	NO	YES
Can I pursue my own case if I . . .	NO	YES	NO
Will the class lawyers represent me if I . . .	YES	NO	NO

What is the best path for me?



Receiving a Payment

How do I receive a payment?

If you received the settlement notice via email or mail then you are a member of the settlement class. You will receive a payment unless you opt-out of the settlement. You are not required to file a claim to receive a payment.

Your settlement payment will be sent to you as a check, unless you select an electronic payment method. If you want to select an electronic payment, click [here](#).

It is estimated that your payment will be about 73% of the amount of your denied unauthorized transaction dispute. To request your estimated payment, call 1-855-349-7023.

Do I have a lawyer in this lawsuit?

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

Your lawyers:

- Beth E. Terrell and Blythe Chandler from Terrell Marshall Law Group PLLC
- E. Michelle Drake from Berger Montague PC
- 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 from the Settlement Fund. **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 \$489,000 (which is 25% of the settlement fund) in attorneys' fees plus the reimbursement of \$56,536 in out-of-pocket expenses.

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. The lawyers' complete request will be filed with the Court and posted to this website no later than October 11, 2025.

Your lawyers will also ask the Court to approve a payment of \$10,000.00 to the Class Representative for the time and effort she contributed to the case. If approved by the Court, this 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 that you keep the right to sue Comerica Bank or Conduent State & Local Solutions, Inc. or be part of another case against them about the issues in this lawsuit. **If you have a pending lawsuit against Comerica Bank and Conduent State & Local Solutions, Inc. speak to your lawyer in that case immediately.** You must timely 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 in writing. A timely request to opt out must be sent by mail and must be postmarked by **November 10, 2025**. The request must clearly indicate 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 (*Sparkman v. Comerica Bank, et al.*), your name, address, telephone number, and signature.

You may mail the request to:

Sparkman v Comerica
c/o Settlement Administrator
PO Box 23680
Jacksonville, FL 32241

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 should 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. If the Court denies approval, no settlement payments will be sent out, and the lawsuit will continue. If that is what you want to happen, you should object. You may, but don't need to, hire your own lawyer to help you.

To object, you must send a letter to the Court that:

- (1) includes the case name and number (*Paula Sparkman v. Comerica Bank, et al.*, Case No. 23-cv-02028-DMR)
- (2) includes your full name, address and telephone number;
- (3) (if you are represented) include the name, address, and telephone number of counsel;
- (4) states the reasons for your objection;
- (5) says whether either you or your lawyer intend to appear at the final approval hearing;
- (6) includes your signature.

The written objection must be filed with the Court by **November 10, 2025**.

You may file your written objection in person at any location of the United States District Court for the Northern District of California, electronically by using the Court's ECF system, or by mail to:

Clerk of the Court
U.S. District Court for the Northern District of California
1301 Clay Street, Suite 400 S
Oakland, CA 94612

A Final Approval Hearing will be held on December 11, 2025 at 1pm subject to change by the Court. Any changes to the time or date will be posted on this website. You can also monitor case activity and changes to the dates and time of the Final Approval Hearing by accessing the Court docket in this case through the Court's Public Access to Court Electronic Records (PACER) system at <https://ecf.cand.uscourts.gov>, or by visiting the office of the Clerk of the Court for the United States District Court for the Northern District of California, 1301 Clay Street, Oakland, CA 94612, between 9:00 a.m. and 4:00 p.m., Monday through Friday, excluding Court holidays.

Doing Nothing

What are the consequences of doing nothing?

If you do nothing, you will receive a 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 Comerica Bank and Conduent State & Local Solutions, Inc. 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.caunauthorizedtransactionssettlement.com/page/docs

Key Resources

How do I get more information?

This notice is a summary of the proposed settlement. The complete settlement with all its terms can be found on the Settlement Website:

<https://www.caunauthorizedtransactionssettlement.com/page/docs>

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 regarding the settlement.

Resource	Contact Information
Settlement Administrator	Sparkman v Comerica c/o Settlement Administrator PO Box 23680 Jacksonville, FL 32241
Your Lawyers (Class Counsel)	<p>E. Michelle Drake BERGER MONTAGUE PC 1229 Tyler Street NE, Suite 205 Minneapolis, MN 55413 emdrake@bergermontague.com</p> <p>Beth E. Terrell Blythe Chandler TERRELL MARSHALL LAW GROUP PLLC 936 North 34th Street, Suite 300 Seattle, WA 98103-8869 bterrell@terrellmarshall.com bchandler@terrellmarshall.com</p> <p>1-855-349-7023 Daniel A. Schlanger SCHLANGER LAW GROUP LLP 60 East 42nd Street, 46th floor, New York, NY 10165 dschlanger@consumerprotection.net</p>

**Court (DO NOT
CONTACT)**

U.S. District Court for the Northern District of
California
1301 Clay Street
Oakland, CA 94612

**Instructions for accessing the Court's Case Management/ Electronic Case
Files (CM/ECF) system.**

To access the docket online go to <https://ecf.cand.uscourts.gov>, you will need to create an account. You can then access documents by clicking on "Searches," on the next page clicking on "Case Number Search," then entering the case number and clicking "Search." On the following page, click the link. You may then download images of every document filed in the case for a fee.