E-Served: May 10 2024 12:39PM PDT Via Case Anywhere

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7	Attorneys for Plaintiff Maureen Harrold and the Class						
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9	SUPERIOR COURT OF THE STATE OF CALIFORNIA COUNTY OF LOS ANGELES, CENTRAL DISTRICT						
10	MAUREEN HARROLD, individually and on	Case No. BC680214					
11	behalf of all others similarly situated,	(Assigned for All Purposes to the Honorable					
12	Plaintiff,	Yvette M. Palazuelos, Dept. 9)					
13	v.	DECLARATION OF TARAS KICK IN					
14		SUPPORT OF UNOPPOSED MOTION FOR ATTORNEYS' FEES, COSTS, AND					
15	MUFG UNION BANK, N.A.,	INCENTIVE AWARD					
16	Defendant.	Date: July 25, 2024					
17		Time: 10:00 a.m. Department 9					
18							
		Complaint Filed: October 19, 2017					
19		Amended Complaint Filed: July 29, 2020					
20		Trial Date: None Set					
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<u>DECLARATION OF TARAS KICK IN SUPPORT OF UNOPPOSED MOTION FOR</u> ATTORNEYS' FEES, COSTS, AND INCENTIVE AWARD

- I, Taras Kick, declare as follows:
- 1. I am an attorney admitted to practice in the State of California and a shareholder of The Kick Law Firm, APC, attorneys for Plaintiff and the class members. I submit this Declaration in support of Plaintiff's Unopposed Motion for Attorneys' Fees, Costs, and Incentive Award. I have personal knowledge of the following, except where stated upon information and belief, and if sworn as a witness, I could and would competently testify thereto.
- 2. I have been a member of the California State Bar since 1989, the year I graduated from the University of Pennsylvania Law School. Prior to that, in 1986, I graduated from Swarthmore College, from which I earned a Bachelor of Arts degree in Economics and Psychology. I have served as class counsel in numerous national and state class actions, including being appointed lead counsel and a member of plaintiffs' executive committees. For over five years, I was a member of the national Board of Directors of Public Justice, including its Class Action Preservation Committee. I am or have been a member of numerous other committees pertaining to consumer class actions, including the American Association for Justice Class Action Litigation Sub-Group; the Consumer Attorneys of California Class Action Group; the American Bar Association Committee on Class Actions & Derivative Suits; and, the State Bar of California Antitrust and Unfair Competition Litigation section. From 2012 through September 2017, I was a Commissioner of the California Law Revision Commission, an independent state agency created by statute in 1953 to assist the Legislature and Governor by examining California law and recommending needed reforms, having been appointed by Governor Edmund G. Brown Jr. in 2012, and was Chair of the Commission from September 2015 through September 2016 (although my role in this case is independent of any aspect of my duties with the Commission and does not reflect one way or the other any positions of the Commission). The Kick Law Firm, APC primarily represents plaintiffs in class actions.
- 3. The Kick Law Firm, APC's class action experience in which I have been appointed as lead class counsel includes numerous class actions in this same courthouse as the present case,

1	meaning Los Angeles Superior Court Complex Civil division, including in the following very recen-		
2	cases, all of which awarded a one-third attorneys' fee, the same percentage being sought here:		
3	Martyniuk v. USKO Express, Inc., LASC Case No. 20STCV07379, one-third attorneys' fees award		
4	granted by The Hon. Yvette M. Palazuelos on June 29, 2023; <i>Polar v. Button Transportation, Inc.</i> ,		
5	LASC Case No. 21STCV02575, one-third attorneys' fees award granted by The Hon. Carolyn B.		
6	Kuhl on May 31, 2023; <i>Torres, et al. v. Monetary Management of California, Inc.</i> , LASC Case No.		
7	21STCV09917, one-third attorneys' fees award granted by The Hon. William F. Highberger on		
8	June 30, 2023; Lizarraga v. Digby Southwest, Inc., LASC Case No. 19STCV27901, one-third		
9	attorneys' fees award granted by The Hon. Stuart M. Rice on November 13, 2023; <i>Gonzalez v.</i>		
10	Branded Online, et al., LASC Case No. 20STCV29702, one-third attorneys' fees award granted by		
11	The Hon. Maren Nelson on August 31, 2023; <i>Mitchel, et al. v. Pacific Investment & Management,</i>		
12	Inc., et al., one-third attorneys' fees award granted by The Hon. Elihu Berle on June 2, 2023; Ruiz,		
13	et al. v. Trans International Trucking, Inc., LASC Case No. 20STCV03790, one-third attorneys'		
14	fees award granted by The Hon. David S. Cunningham on April 11, 2023; <i>Yarian v. All Freight</i>		
15	Carriers, Inc., et al., LASC Case No. 19STCV28735, one-third attorneys' fees award granted by		
16	The Hon. Lawrence P. Riff on March 7, 2023; In Re Southern California Gas Leak Cases, Judicial		
17	Council Coordinated Proceeding No. 4861, one-third attorneys' fees award granted by The Hon.		
18	Daniel J. Buckley , Coordination Trial Judge, Dept. SSC-1, on April 29, 2022 (co-lead counsel).		
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4. In addition to class action cases in which I have been appointed as lead counsel in this same courthouse as this case, I have been appointed as lead counsel, or co-lead counsel, in at least the following additional cases across the country: Galgano v. TD Bank, N.A., No. CV2005623RBKSAK (D.N.J.); Smith v. Bank of Hawaii, United States District Court for the District of Hawaii, Case No. 1:16-cv-00513 (an overdraft fee class action, final approval granted on December 22, 2020); Coleman-Weathersbee v. Michigan State University Federal Credit Union, United States District Court for the Eastern District of Michigan, Case No. 2:19-cv-11674 (an overdraft fee class action, final approval granted on July 29, 2020); Walker v. People's United Bank, United States District Court for the District of Connecticut, Case No. 3:17-cv-00304 (an overdraft

fee class action, final approval granted on June 29, 2020); Story v. SEFCU, United States District
Court for the Northern District of New York, Case No. 1:18-cv-00764 (an overdraft fee class action.
final approval granted on February 25, 2021); Salls v. Digital Federal Credit Union, United States
District Court for the District of Massachusetts, Case. No. 18-cv-11262-TSH (an overdraft fee class
action, final approval granted in January 2020); Pingston-Poling v. Advia Credit Union, United
States District Court for the Western District of Michigan, Case No. 1:15-CV-1208 (an overdraft
fee class action, final approval granted in January 2020); Lloyd v. Navy Federal Credit Union.
United States District Court for the Southern District of California, Case No. 3:17-cv-01280 (and
overdraft fee class action, final approval granted May 18, 2019); Ketner v. SECU Maryland, Civil
No.:1:15-CV-03594-CCB (D. MD. 2017) (an overdraft fee class action, final approval granted
January 11, 2018); Towner v. 1st MidAmerica Credit Union, No. 3:15-cv-1162 (S.D. Ill. 2017) (an
overdraft fee class action, final approval granted in November 2017); Lane v. Campus Federal
Credit Union, Case No. 3:16-cv-00037 (M.D. La. 2017) (an overdraft fee class action, final approval
granted in August 2017); Fry v. MidFlorida Credit Union, United States District Court for the
Middle District of Florida, Case No. 8:15-CV-2743 (an overdraft fee class action, final approval
granted); Ramirez v. Baxter Credit Union, United States District Court for the Northern District of
California, Case No. 16-cv-03765-SI (an overdraft fee class action, final approval granted); <i>Lynch</i>
v. San Diego County Credit Union, San Diego County Superior Court, Case No. 37-2015-00008551
(an overdraft fee class action, final approval granted); Gunter v. United Federal Credit Union,
United States District Court for the District of Nevada, Case No. 3:15-cv-00483-MMD-WGC (an
overdraft fee class action, final approval granted); Hernandez v. Point Loma Credit Union, San
Diego County Superior Court, Case No. 37-2013-00053519 (an overdraft fee class action, final
approval granted); Gray v. Los Angeles Federal Credit Union, Los Angeles County Superior Court,
Case No. BC625500 (an overdraft fee class action, final approval granted); <i>Moralez v. Kern Schools</i>
Federal Credit Union, Kern County Superior Court, Case No. BCV-15-100538 (an overdraft fee
class action, final approval granted in June 2017); Manwaring v. Golden 1 Credit Union.
Secrements County Superior Court Case No. 24 2012 00142667 (on everdreft fee class action

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final approval granted); Casey v. Orange County Credit Union, Orange County Superior Court No. 30-2013-00658493-CJ-BT-CXC (an overdraft fee class action, final approval granted); Sewell v. Wescom Credit Union, Los Angeles County Superior Court No. BC5860 (an overdraft fee class action, final approval granted); Fernandez v. Altura Credit Union, Riverside County Superior Court, Case No. RIC1610873 (an overdraft fee class action, final approval granted); Hernandez v. Logix Federal Credit Union, Los Angeles County Superior Court, Case No. BC628495 (an overdraft fee class action, final approval granted); Bowens v. Mazuma Federal Credit Union, United States District Court for the Western District of Missouri, Case No. 15-00758-CV-W-BP (an overdraft fee class action, final approval granted); Santiago v. Meriwest Credit Union, Sacramento County Superior Court, Case No. 34-2015-00183730 (an overdraft fee class action, final approval granted); Howard v. Sage Software, Los Angeles County Superior Court Case No. BC487140 (final approval granted); Kirtlev v. Wadekar, United States District Court for the District of New Jersey, Case No. 05-5383 (final approval granted); Pereyra v. Mike Campbell & Associates, Los Angeles County Superior Court Case No. BC365631 (final approval granted); Oshaben v. Monster Worldwide, Inc., et al., San Francisco County Superior Court Case No. CGC-06-454538 (final approval granted); Cole v. T-Mobile USA, et al., Central District of California Case No. 06-6649 (final approval granted).

- 5. The Kick Law Firm, APC, undertook this case on a contingent basis, with the understanding that the firm would not be compensated for its efforts unless the case was successful. To date, TKLF has not been paid for any of its time spent on this matter. The time spent on this matter by the firm's attorneys has required considerable work that could have, and would have, been spent on other billable matters. As a result of having accepted and been devoted to this case, it is my informed belief this law firm wound up not representing parties in cases it otherwise would have, and which in my opinion likely would have compensated this firm at its hourly rates requested in this matter.
- 6. Plaintiff's \$5,000,000.00 recovery is in my opinion a good result given the complexity of the litigation and the remaining significant barriers which still would loom in the

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absence of settlement. Based on Plaintiff's expert data analysis, the Settlement Class's most likely recoverable damages at trial would have been approximately \$13.3 million. Each Settlement Class Member's maximum realistic recovery depends on the number of APSN Fees assessed during the Class Period. For some, only one APSN Fee was assessed. An expert is required to evaluate complicated account-level transaction data on the days that Overdraft Fees were assessed and to identify which Debit Card Transactions were authorized against a positive available balance, something the average Accountholder would not recognize from her Account statements. The Settlement will afford Plaintiff and the Settlement Class a recovery of approximately 37% of their most probable damages, without further risks attendant to litigation. This is on par with other account fee class actions challenging APSN Fees. Thus, the Settlement will provide Settlement Class Members with substantial relief, well within the range of reasonable recovery in light of the litigation risks.

7. In the context of overdraft fee class actions, one-third fee awards have been approved in dozens of similar settlements in California and nationwide, thus establishing this fee rate as that which would likely be negotiated in the private market. These cases in which I personally was involved as either lead counsel or co-lead counsel, and of which I therefore have personal knowledge, include but are not limited to Gray v. Los Angeles Federal Credit Union, Los Angeles County Superior, Case No. BC625500 (California state consumer class action alleged improper overdraft fees by a credit union, final approval granted in June 2017); Moralez v. Kern Schools Federal Credit Union, Kern County Superior Court, Case No. BCV-15-100538 (California state consumer class action regarding alleged improper overdraft fees by a credit union, final approval granted in June 2017); Manwaring v. Golden 1 Credit Union, Sacramento County Superior Court, Case No. 34-2013-00142667 (California state consumer class action regarding alleged improper overdraft fees by a credit union, final approval granted in December 2015); Casey v. Orange County Credit Union, Orange County Superior Court No. 30-2013-00658493-CJ-BT-CXC (California state consumer class action regarding alleged improper overdraft fees by credit union, final approval granted by the court in May 2015); Ketner v. SECU Maryland, Civil No.:1:15-CV-03594-CCB (D.

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MD. 2017) (consumer class action in the District of Maryland regarding alleged improper overdraft fees by a credit union, final approval granted on January 11, 2018); *Towner v. 1st MidAmerica Credit Union*, No. 3:15-cv-1162 (S.D. Ill. 2017) (consumer class action regarding alleged improper overdraft fees by a credit union, final approval granted in November 2017); *Lane v. Campus Federal Credit Union*, Case No. 3:16-cv-00037 (M.D. La. 2017) (consumer class action in the Middle District of Louisiana regarding alleged improper overdraft fees by a credit union, final approval granted in August 2017); *Pingston-Poling v. Advia Credit Union*, Case No. 1:15-CV-1208, (W.D. Mich., So. Division 2020) (consumer class action in the Western District of Michigan, forty percent fee awarded, final approval granted on January 21, 2020).

8. Before this action was filed, Class Counsel dedicated time and effort to an investigation of the facts and legal theories that would later support the action. This investigation included interviewing potential class representatives and analyzing their monthly account statements; obtaining various historical account agreements for Union Bank, as well as current account documents; researching potential causes of action; and researching potentially applicable laws and regulations. Only after this investigation was completed did Class Counsel draft and file the initial Complaints in each matter. When Defendant attempted to terminate this action via a Motion to Compel Arbitration, Class Counsel conducted additional legal research in support of their Opposition papers and drafted those documents. To further support Plaintiff's Opposition, Class Counsel engaged in arbitration-related discovery, including by taking Defendant's deposition. These efforts led the Court to enforce only the delegation clause of the arbitration agreement, rather than dismiss the case. In the arbitration proceedings before the Hon. Candace Cooper, Class Counsel conducted additional legal research and drafted Plaintiff's Amended Demand for Arbitration in the Arbitration and her Motion to Declare Arbitration Agreement Unenforceable. These motions also required supplemental briefing. When the arbitrator initially denied Plaintiff's motions, Class Counsel nevertheless persisted in arguing that the arbitration agreement was unenforceable and filed another supplemental brief regarding the "poison pill" provision in the agreement. These efforts led the arbitrator to reverse her prior opinion and dismiss the arbitration. Absent Class Counsel's skill and persistence in advocating on behalf of the class in this arbitration, the arbitration would have

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proceeded, and class members would have recovered nothing in this action. Despite Class Counsel's success before the arbitrator, Defendant attempted to terminate the action once again by filing a Motion to Vacate the Arbitration Award, which required Class Counsel to conduct legal research and draft Opposition papers. These efforts led to the Court's denial of the Motion to Vacate. Following the lifting of the stay, Class Counsel drafted and filed the First Amended Complaint and opposed Defendant's Motion to Compel Judicial Reference. Plaintiff propounded discovery requests targeted at understanding Defendant's fee practices throughout the class period; the motivations behind those fee practices; Defendant's understanding of key contractual terms; customers' understanding of key contractual terms; and classwide damages. When Defendant filed its Motion for Judgment on the Pleadings, Class Counsel evaluated the risks and costs associated with continued litigation and took the opportunity to engage in arm's-length settlement negotiations with the Defendant. Toward that end, Class Counsel retained a database expert and analyzed Defendant's damages analysis and data regarding Defendant's fee revenue related to the assessment of APSN Fees with the assistance of Plaintiff's expert. These efforts enabled a successful mediation in which the Parties were able to evaluate their positions based on objective criteria. Following the mediation, Class Counsel continued negotiating, drafting, and revising the Settlement Agreement on behalf of the class. Class Counsel then coordinated the production of Defendant's class transaction data for analysis by Plaintiff's expert, which enabled Plaintiff's expert to identify APSN Fees assessed against class members and allowed the Parties to deliver a class list to the Settlement Administrator. Finally, Class Counsel drafted the Motion for Preliminary Approval, drafted two supplemental memoranda in response to the Court's inquiries regarding the Settlement, and revised and re-negotiated the Settlement Agreement at the Court's direction. These efforts led the Court to preliminarily approve the Amended Settlement Agreement.

9. The Kick Law Firm, APC's lodestar in this matter is as follows:

Name	Rate	Hours	Fee
Taras Kick	\$1,057	73.7	\$77,900
Tyler Dosaj	\$777	35.9	\$27,894
	TOTAL	109.6	\$105,794

My experience is already set forth earlier in this declaration. Regarding the experience of Mr. Tyler

Dosaj, he was admitted to the California Bar in 2015, graduated *cum laude* from Harvard Law DECLARATION OF TARAS KICK IN SUPPORT OF UNOPPOSED MOTION FOR ATTORNEYS' FEES,

School in 2015, and received the Dean's Scholar Prize, and graduated *summa cum laude* with a B.A. in English from UCLA in 2011.

10. A more detailed breakdown of The Kick Law Firm, APC's lodestar in this matter is as follows:

Category	Taras	Tyler
	Kick/Attorney	Dosaj/Attorney
	Hours	Hours
Case Development, Background Investigation, and Case Administration		
Includes legal and factual research, review of relevant docs; other pre-suit tasks, etc.	11.8	
Finding Class Representative		
Includes developing info to seek class rep, interviewing potential class reps; signing class rep, and review and assessment of class rep's specific information, etc.	14.7	
Strategy Development, Case Analysis, Class Counsel Conferences		
Includes strategy meetings internally at firm and with co-counsel throughout case, etc.	7.8	
Pleadings	2	
Includes research, drafting, filing, etc.		
Motion practice	4.2	
Class Administration	5 (includes anticipated	
Includes seeking bids, discussion of notice plan and	work after	
cost efficiencies; overseeing notice process,	final	
responding to class member calls/emails, etc.	approval)	
Fee Petition Preparation	12.5	22.8
Motion for Final Approval Preparation	15.7	13.1
TOTAL	73.7	35.9

11. The Hours total above includes five hours of anticipated work following Final Approval, including overseeing the distribution of the settlement fund and preparing the Final Report. Furthermore, The Kick Law Firm, APC, for business judgment reasons has waived all of its time attributable two other attorneys who worked on the case, which would have totaled more than

an additional \$5,000, and also has waived all of its paralegal time spent on the matter, which I estimate at another \$10,000. If the Court wants the timesheets documenting the above work, The Kick Law Firm, APC remains ready, willing, and able to provide such further detail. Pursuant to the fee sharing arrangement among Class Counsel, The Kick Law Firm, APC is to receive one half of the agreed 25% of the amount to the firms of McCune Wright and The Kick Law Firm, APC, attorneys' fee award or their relative lodestar, whichever is greater. As indicated above, The Kick Law Firm, APC's lodestar amounts to \$105,794. Therefore, the firm would receive half of the 25% of \$416,625, meaning \$208,312.50, assuming the full fee award is granted. The accompanying Motion argues the total fee awarded should be one-third, pursuant to the percentage of recovery, and if the Court were to conduct a lodestar crosscheck it should conduct such an analysis as to Class Counsel as a whole. However, the Court in its Order granting the Motion for Preliminary Approval indicated it also wants a calculation of the multiplier for each law firm involved, and calculating this for TKLF would mean a multiplier only of 1.97x, well within California's accepted range ("Multipliers can range from 2 to 4 or even higher." Wershba v. Apple Computer, Inc. (2001) 91 Cal.App.4th 224, 255).

12. Plaintiff Maureen Harrold in my opinion made significant contributions to the success of this lawsuit for the Class, undertook reputational risks, and expended time and effort on behalf of the Class. I was the initial contact with Ms. Harrold, and had numerous calls with her before the filing in which she asked very pointed questions about the issues in the case, and the process of a class action. She was always available to talk with me whenever I called, and provide requested documents and information. Additionally, Ms. Harrold provided essential information for the prosecution of this action and in connection with negotiations and settlement, gathered and provided pertinent documents, took time to participate in phone calls with counsel, and reviewed the settlement documents. At no time did Plaintiff ever have a guarantee of any personal benefit as a result of this case. In addition, even if the success of the lawsuit could have been assumed, Plaintiff stood to recover only the amounts of her improperly assessed overdraft fees, which are minimal when considered against the time and effort Plaintiff devoted to the action on behalf of the class. She also already has provided a Declaration In Support of Preliminary Approval, and is providing

an additional declaration which will be filed concurrently with this Motion.

- APSN liability theory had not been extensively litigated or tried before it was filed. Indeed, this case was filed before the Second Circuit issued its opinion in *Roberts v. Capital One, N.A.* (2d Cir. 2017) 719 Fed.Appx. 33, which reversed the district court's decision dismissing the plaintiff's APSN claim. The APSN liability theory also presented tremendous difficulties in assessing class damages. Because APSN Fees typically cannot be identified by reference to account statements alone, the class damages analysis required discovery of Defendant's internal data propounded by Class Counsel, which drew on Class Counsel's extensive experience in other banking fee class actions. Further, Class Counsel's success in obtaining dismissal of the arbitration depended on the novel argument that *McGill v. Citibank, N.A.* (2017) 2 Cal. 5th 945 rendered the entire arbitration agreement unenforceable on account of the "poison pill" provision in the contract. This argument was untested at the appellate level when Plaintiff first briefed it. More broadly, Defendant's arbitration defense raised difficult questions of contractual interpretation and California law at several stages of the litigation. This is in addition to all of the expected complexities of a class action involving the intersection of financial regulation laws and contract law.
- 14. Class Counsel collectively has decades of experience in class action litigation and has successfully handled national, regional, and statewide class actions throughout the United States, in both state and federal courts. For over a decade, each of the attorneys applying to be appointed Class Counsel have focused a substantial portion of their class action practices on cases challenging Overdraft Fees and other bank fees assessed by financial institutions.
- 15. Class Counsel undertook this Action on an entirely contingent fee basis and assumed a substantial risk that the litigation might yield little or no recovery, leaving them uncompensated for their substantial time. During this action, Class Counsel faced substantial risks of non-payment. Plaintiff's claims might have failed on Defendant's Motion for Judgment on the Pleadings, at summary judgment, or at trial if the Court or factfinder had agreed with Defendant's interpretation of the applicable contracts. Defendant intended to raise its arbitration clause as a defense at the class certification stage, raising the possibility that certification would be denied and the class would

appeal. Defendant would have pursued all of these options in the absence of a settlement, and possesses the financial resources to do so. Despite the risks and difficulties presented throughout this litigation, Class Counsel forged a significant resolution that provides substantial relief to the Settlement Class, which favors the requested fee award. The fee award is similarly justifiable because the time spent on this matter by Class Counsel has required considerable work that could have, and would have, been spent on other billable matters. As a result of having accepted and been devoted to this case, Class Counsel wound up not representing parties in cases they otherwise would have, and which likely would have compensated Class Counsel at their hourly rates requested in this matter.

recover nothing. Further, any result favorable to the Settlement Class might have been reversed on

- 16. I am informed by the Settlement Administrator, Kroll, that to date, there have been no objections to the Settlement or attorneys' fee request and no class members have filed requests to be excluded.
- 17. Class Counsel entered into a fee sharing arrangement among their firms that is intended in part to reflect each firm's relative contribution to the investigation, development, litigation, and settlement of this class action lawsuit. Specifically, as already disclosed to the Court in conjunction with the Motion for Preliminary Approval, under the Joint Prosecution Agreement among the firms, which Plaintiff approved, the McCune Law Group and The Kick Law Firm, APC will collectively receive 25% of the total attorneys' fees or their relative lodestar, whichever is greater; Tycko and Zavareei LLP and Kopelowitz Ostrow P.A. will each receive 40% of the remainder of the attorneys' fees; and KalielGold PLLC would receive the final 20% of the attorneys' fees. The total fee has not increased solely by reason of this agreement, as required by California Rule of Professional Conduct 1.5.1. As demonstrated in the concurrently filed declarations of Class Counsel, the McCune Law Group, The Kick Law Firm, APC, and KalielGold PLLC (which at the time was still Tycko and Zavareei LLP as set forth in the declaration of KalielGold PPLC) were responsible for the development of the case, pre-suit investigation, and the retention of the class representative. Tycko and Zavareei LLP and Kopelowitz Ostrow P.A. were generally responsible