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15 Attorneys for Defendant

16 BANK OF AMERICA, N.A.

17 [*ADDITIONAL COUNSEL LISTED IN SIGNATURE BLOCK*]

18 **UNITED STATES DISTRICT COURT**

19 **SOUTHERN DISTRICT OF CALIFORNIA**

20 **SAN DIEGO DIVISION**

21 IN RE: BANK OF AMERICA
22 CALIFORNIA UNEMPLOYMENT
23 BENEFITS LITIGATION,

Case No. 21-MD-02992-LAB-MSB

24 **DECLARATION OF JENNIFER
25 LENNON IN SUPPORT OF
26 DEFENDANT'S MOTION TO
27 DISSOLVE PRELIMINARY
28 INJUNCTION**

Date: TBD

Time: TBD

Ctrm: 14A - 14th Floor

Judge: Hon. Larry Alan Burns

Filed/Lodged Concurrently with:

1. Notice of Motion & Motion to Dissolve Preliminary Injunction
2. Memorandum of Points and Authorities
3. [Proposed] Order

1 I, Jennifer Lennon, declare as follows:

2 1. I am a Product Management and State Liaison for Bank of America,
3 N.A. (“BANA”).

4 2. I make this declaration based upon personal knowledge and belief,
5 upon BANA’s records maintained in the ordinary course and scope of business, and
6 upon information gathered from other BANA employees. If called to testify as to
7 any of the matters set forth in this declaration, I could and would competently
8 testify thereto.

9 3. Beginning on February 15, 2024, the California Employment
10 Development Department (“EDD”) has stopped funding any benefits through
11 BANA’s prepaid debit cards. Instead, EDD has transitioned to a new vendor,
12 Money Network, for the distribution of unemployment, disability, and Paid Family
13 Leave benefits.

14 4. EDD has publicly announced the transition from BANA to Money
15 Network, and has informed BANA that it has notified all active EDD benefits
16 recipients of the transition from BANA to Money Network, and that these
17 individuals have been sent a new Money Network card for future EDD benefits
18 loads.

19 5. In connection with this transition, BANA has begun the process of
20 closing all of its EDD prepaid debit cards and accounts.

21 6. Any BANA EDD prepaid debit account that is inactive (meaning it has
22 not had a deposit from EDD or transacted within the prior 120 days) and has a
23 balance greater than zero has been closed or will be closed in the coming days.
24 BANA has sent or will send these cardholders a notice (which was approved by
25 EDD) notifying them that their BANA EDD prepaid debit card accounts have been
26 closed and their cards deactivated, and providing them with instructions for
27 contacting BANA to receive a check for the remaining balance in their account. A
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1 true and correct copy of that notice is attached as Exhibit A.

2 7. Active BANA EDD prepaid debit cardholders (*i.e.*, those who have
3 received a deposit from EDD or transacted within the prior 120 days) were sent or
4 will be sent a notice (which was approved by EDD) informing them that (1) they
5 can use the balance on their BANA EDD prepaid debit cards by transacting
6 normally (*e.g.*, at retailers, ATMs, online) through April 15, 2024, (2) they can
7 access their BANA EDD prepaid debit card account online to make transfers
8 through April 30, 2024; (3) their accounts will be closed after April 30, 2024; and
9 (4) after that date, they may call BANA to receive a check for the remaining
10 balance on their BANA EDD prepaid debit card account. A true and correct copy
11 of that notice is attached as Exhibit B.

12 8. BANA EDD prepaid debit cardholders have been instructed to contact
13 BANA's Main Servicing Call Center to request a check if there is a balance
14 remaining in their BANA EDD prepaid debit card account after it is closed.
15 Cardholders may request a check at any time, including before their BANA EDD
16 prepaid debit card account is closed, up until the point, following account closure,
17 at which any remaining unclaimed funds escheat to the state pursuant to state law.

18 9. Callers must authenticate their identity with BANA in order to request
19 a check. Callers with a blocked account or those who fail multiple levels of
20 authentication will be directed to the Fraud Call Center for additional assistance
21 with authentication before they can request a check for the balance in their
22 accounts.

23 10. The Fraud Call Center will not be able to assist any users with
24 regaining access to their BANA EDD prepaid debit cards after April 30, 2024, as
25 all accounts will be closed. The only assistance that the Fraud Call Center can
26 provide is to authenticate callers with blocked accounts or those who have failed
27 authentication so that they can request a check for the remaining funds in their
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1 account or view their transaction history online.

2 11. EDD has reviewed and approved BANA's plan for the transition and
3 closure of accounts, including BANA's notices to cardholders, the timeline and
4 approach for account closure, and the issuance of checks for remaining funds.

5 I declare under the penalty of perjury that the foregoing is true and correct.
6 Executed on this 22 day of February, 2024.

7
8 By: 
9 JENNIFER LENNON

SIGNATURE CERTIFICATION

Pursuant to Section 2(f)(4) of the Electronic Case Filing Administrative Policies and Procedures Manual, I hereby certify that the content of this document is acceptable to Jennifer Lennon, and that I have obtained Ms. Lennon's electronic signature in the filing of this document.

Dated: February 22, 2024

/s/ Matthew L. Riffie