Exhibit 10

UNITED STATES DISTRICT COURT

SOUTHERN DISTRICT OF CALIFORNIA

IN RE BANK OF AMERICA CALIFORNIA UNEMPLOYMENT BENEFITS LITIGATION	Case No. 3:21-md-02992-GPC MSB **DECLARATION OF ROLAND OOSTHUIZEN IN SUPPORT OF PLAINTIFFS' MOTION FOR CLASS CERTIFICATION**
This Document Relates to All Actions	Judge: Hon. Gonzalo P. Curiel

I, ROLAND OOSTHUIZEN, declare as follows:

1. I am one of the named Plaintiffs in this case. I submit this declaration in support of Plaintiffs' Motion for Class Certification. I have personal knowledge of the facts in this declaration, to which I could and would testify if called upon to do so.

2. In April 2020, I began receiving EDD unemployment insurance benefits that were paid through a Bank of America EDD debit card ("EDD debit card") that was directly linked to a Bank of America EDD debit card account ("EDD debit card account") in my name.

3. My Bank of America EDD debit card had a magnetic stripe, but there was no EMV chip in the card.

4. On or around September 28, 2020, I logged into my EDD debit card account online to check the balance and I noticed daily unauthorized withdrawals from Bank of America ATMs on five successive days beginning September 24, 2020, through September 28, 2020, in the amount of $1,000 each, totaling $5,000.

5. Immediately after discovering the unauthorized ATM withdrawals, I used Bank of America's (the "Bank") online portal to suspend my card. I then called the Bank using the number on the back of my card to report these unauthorized withdrawals and to attempt to get reimbursed for the money that had been taken from my account. I spent three hours on hold before being disconnected. The next day, I again called the Bank and, after waiting on hold for approximately two and a half hours, I was finally able to reach a representative in the claims department. I identified the specific ATM withdrawals that I had not authorized, informed the Bank's representative that I had the card in my possession at all relevant times and did not authorize anyone to make the withdrawals, and was told by the Bank's representative that my claim had been filed and would be investigated.

6. In mid-October 2020, I received a letter in the mail from the Bank dated October 1, 2020—just one business day after I filed my claim—informing me that the Bank had closed my claim and would not be reimbursing me for the $5,000 taken from

my account. The letter provided no explanation of the Bank's findings, stating only: "Your claim has been closed because we believe the account or the claim have been the subject of fraud or suspicious activity."

7. After receiving the Bank's letter denying my claim, I again called the Bank to re-open my claim. A Bank representative advised me to send the Bank information about my claim and any police report I had filed by fax.

8. On November 5, 2020, I faxed Bank of America a written statement regarding the theft and my request to re-open my claim with information regarding the police report I had filed with the Los Angeles Sheriff's Department reporting the theft and other documentation, including documentation showing I was at work when some of the unauthorized ATM withdrawals occurred. In my fax, I specifically asked the Bank to provide me with the information it had discovered in any investigation it conducted before denying my fraud claim. I never received a response to my fax.

9. Between September 28 and November 15, 2020, I called the Bank to request assistance with my unauthorized transaction claim on multiple separate occasions, typically waiting on hold for more than an hour and often not being able to reach a representative. The Bank did not offer me any option to receive a call back when the next agent became available. Calling the Bank's toll-free number was the only option the Bank provided me for reaching a customer service representative. I am not aware of any communication from the Bank advising me, or other EDD debit cardholders, of any other options for reaching a customer service representative, such as by email or online.

10. After I filed a class action lawsuit against the Bank on January 26, 2021, I received a letter from the Bank dated January 27, 2021, stating that the Bank had "completed an additional review" of my claim and, "[a]s a result of [the Bank's] research" had credited me with the $5,000 that had been stolen from me the previous September. I received this credit 120 days after I submitted my unauthorized transaction claim to the Bank.

11. In this case, I seek to be appointed as a class representative.

12. Since becoming involved in this case, I have had many communications with my attorneys regarding discovery, case updates, case filings, and other matters. I have also searched for and produced documents and have responded to written discovery requests and verified my responses. I was deposed by the Bank's attorneys in March 2024. I intend to continue working with my attorneys, and if appointed by the Court as a class representative, I intend to continue to pursue this case by, among other things, reviewing important case filings, participating in the discovery and trial process, staying informed and participating in discussions with my attorneys regarding significant developments in the case. I am committed to working with my attorneys to obtain the best possible result for the class consistent with good faith and sound judgment.

13. I understand that if I am appointed as a class representative, I will be responsible for overseeing the prosecution of this case by my attorneys. My interests in this matter are consistent with, and not antagonistic to, the interests of the members of each of the classes that I seek to represent. I understand and will fulfill the duties of a class representative, including the duties to prosecute this case on behalf of each class as a whole, and to consider the interests of each class as a whole just as I consider my own interests.

I declare under penalty of perjury that the foregoing is true and correct. Executed on July 27, 2024, at COLTON, California.

ROLAND OOSTHUIZEN