

PX 20

Bradley Garfield

In Re Bank of America CA Unemployment Benefits Litigation

1 UNITED STATES DISTRICT COURT
2 SOUTHERN DISTRICT OF CALIFORNIA

3 - - -
4

5 IN RE BANK OF AMERICA Case No.
6 CALIFORNIA UNEMPLOYMENT
7 BENEFITS LITIGATION 3:21-md-02992-GPC-MSB
8
9

10 - - -

11 December 10, 2024

12 - - -
13
14

15 Videotape Deposition of BRADLEY GARFIELD,
16 taken pursuant to notice, held at Goodwin
17 Procter, 3025 JFK Blvd. - 7th Floor,
18 Philadelphia, Pennsylvania 19104, commencing at
19 9:05 a.m., on the above date, before Lori Guyer,
20 Professional Court Reporter and Notary Public in
21 and for the Commonwealth of Pennsylvania.
22

23 Job No. 10154399
24

Bradley Garfield

In Re Bank of America CA Unemployment Benefits Litigation

1 APPEARANCES :

2 CONNIE K. CHAN, ESQUIRE
3 JAMES BALTZER, ESQUIRE
4 ALTSHULER BERZON, LLP
5 177 Post Street - Suite 300
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7 Cchan@altber.com

8 For - The Plaintiffs and the
9 Proposed Class

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15 For - The Defendant, Bank of
16 America

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23 For - The Defendant

24 (The following Counsel were present via Zoom)

KARIN B. SWOPE, ESQUIRE
BRIAN DANITZ, ESQUIRE
COTCHETT, PITRE & MCCARTHY, LLP
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For - The Plaintiffs and the
Proposed Class

Bradley Garfield

In Re Bank of America CA Unemployment Benefits Litigation

1 APPEARANCES CONTINUED:

2
3 ILANA PLATKIEWICZ, ESQUIRE
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8 For - Individual Plaintiffs

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14 For - Individual Plaintiffs

15 CAROLINE HUNSICKLER, ESQUIRE
16 ALTSHULER BERZON, LLP
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18 San Francisco, California 94108
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20 For -

21 AMANDA LAUS, ESQUIRE

22 ALSO PRESENT:

23 Nate Armstrong, Videographer
24

Bradley Garfield

In Re Bank of America CA Unemployment Benefits Litigation

1 THE VIDEOGRAPHER: Good morning.
2 We are now going on the record. The
3 time is 9:05 a.m. Eastern on
4 December 10, 2024.

5 This is the video deposition of
6 Bradley Garfield being taken in the
7 matter of In Re: Bank of America
8 California Unemployment Benefits
9 Litigation pending in the United States
10 Court Southern District of California,
11 Case Number 3:21-md-02992-GPC-MSB.

12 This deposition is being taken at
13 Goodwin Procter, 3025 John F. Kennedy
14 Boulevard, Philadelphia, Pennsylvania.
15 19104.

16 My name is Nathaniel Armstrong
17 appearing for Aptus Court Reporting
18 located at 401 West 8th Street, Suite
19 1680, San Diego, California, 92101.
20 I'm the official videographer, and this
21 is the only authorized video recording
22 of the deposition.

23 The audio and video recording
24 will take place at all times unless all

Bradley Garfield

In Re Bank of America CA Unemployment Benefits Litigation

1 counsel agree to go off the record.

2 Would counsel please identify
3 yourselves and state whom you represent
4 starting with the noticing attorney?

5 MS. C. CHAN: This is Connie Chan
6 of Altshuler Berzon, first class
7 plaintiff, and with me today is my
8 colleague James Baltzer.

9 MS. Y. CHAN: This is Yvonne Chan
10 from Jones Day on behalf of Bank of
11 America and the witness, and with me is
12 Angelica Rankins from Goodwin.

13 THE VIDEOGRAPHER: Thank you.

14 The court reporter today is
15 Lori Guyer and she may now swear or
16 affirm the deponent.

17 - - -

18 BRADLEY GARFIELD, after having
19 been duly sworn, was examined and
20 testified as follows:

21 - - -

22 EXAMINATION

23 - - -

24 BY MS. C. CHAN:

Bradley Garfield

In Re Bank of America CA Unemployment Benefits Litigation

1 Q. Good morning, Mr. Garfield.

2 A. Good morning.

3 Q. Thank you very much for being
4 here.

5 MS. Y. CHAN: And, Connie, just
6 before we start, we had agreed to
7 reserve all objections except as to
8 form. I just wanted to put that on the
9 record.

10 BY MS. C. CHAN:

11 Q. Mr. Garfield, have you ever been
12 deposed before?

13 A. Yes.

14 Q. How many times have you been
15 deposed before?

16 A. Once.

17 Q. When was that?

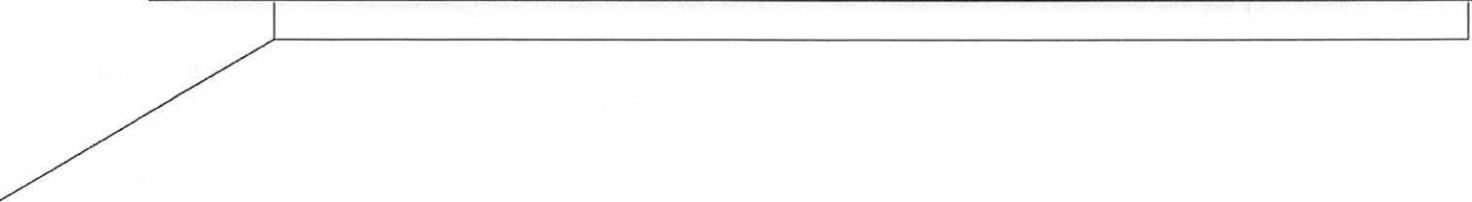
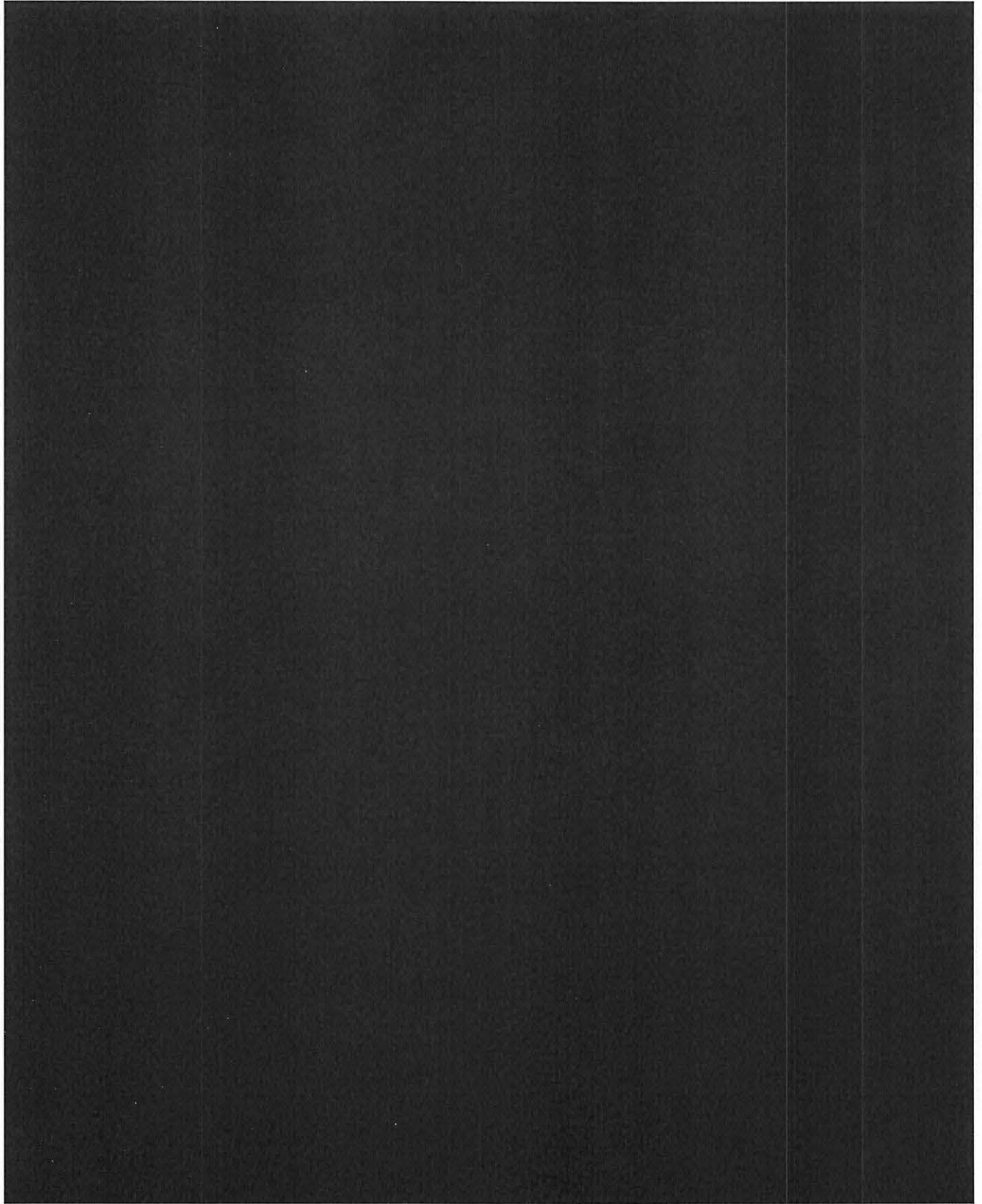
18 A. 2021, maybe.

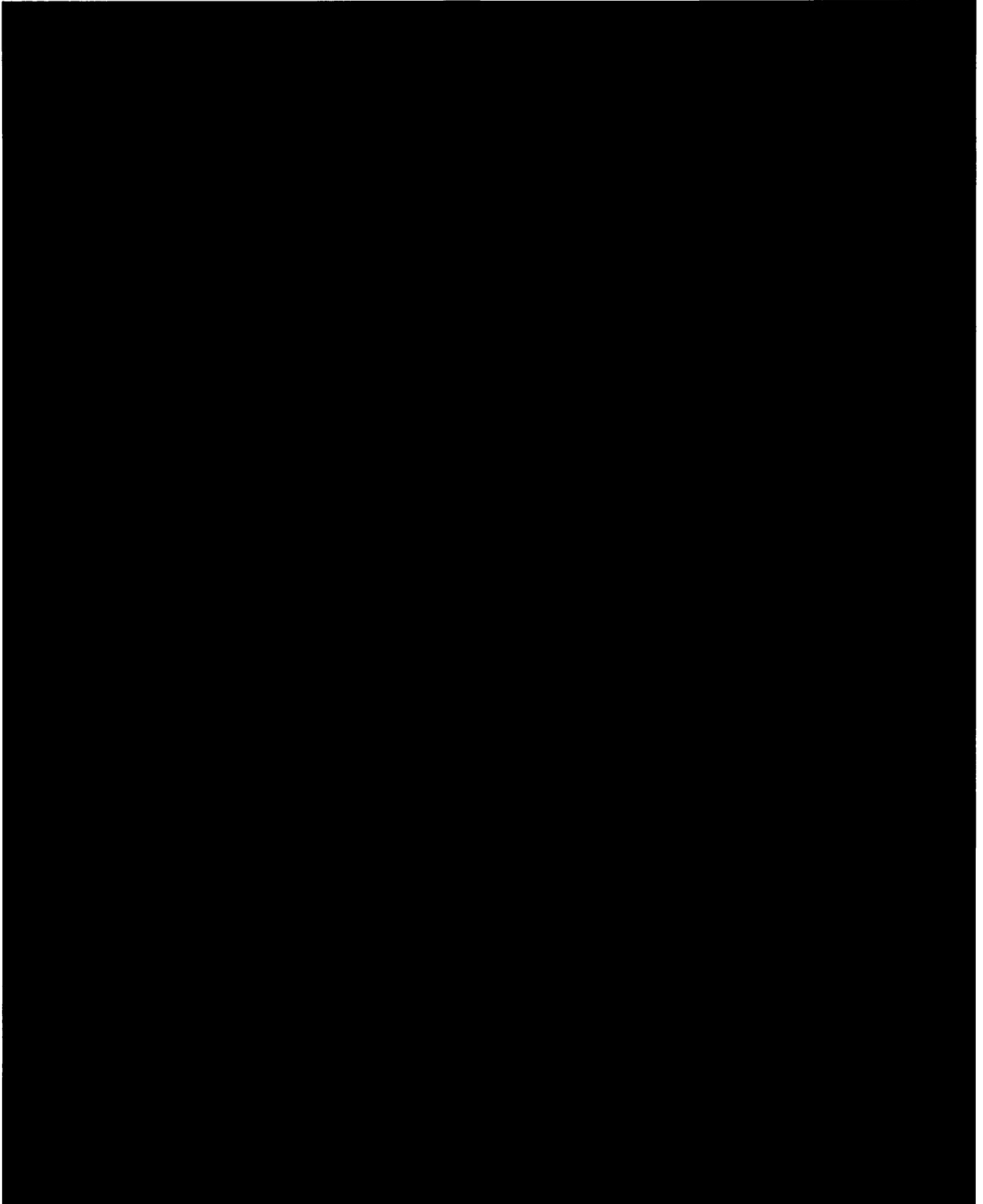
19 Q. Was that a deposition on behalf
20 of the bank or in your individual capacity?

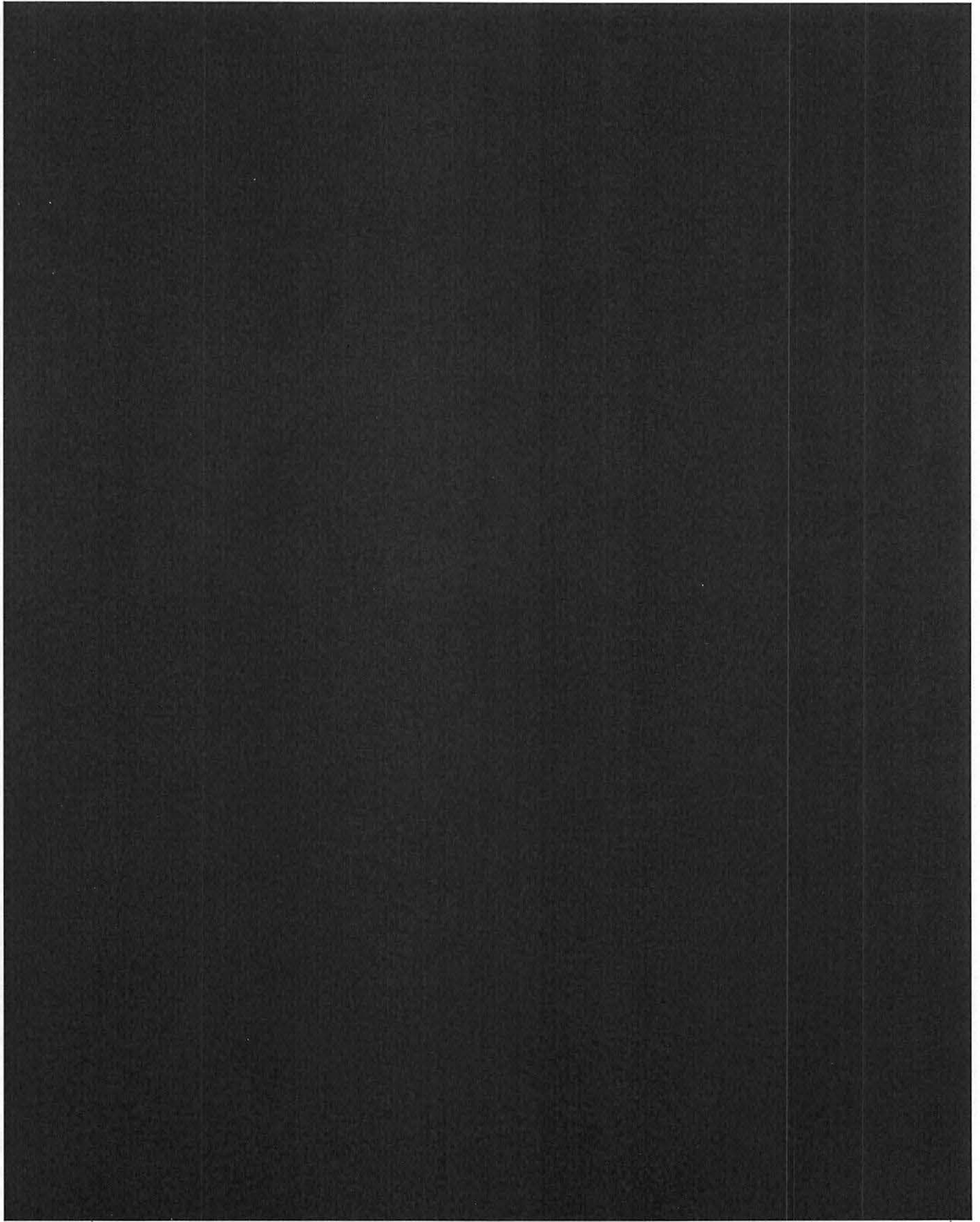
21 A. Individual.

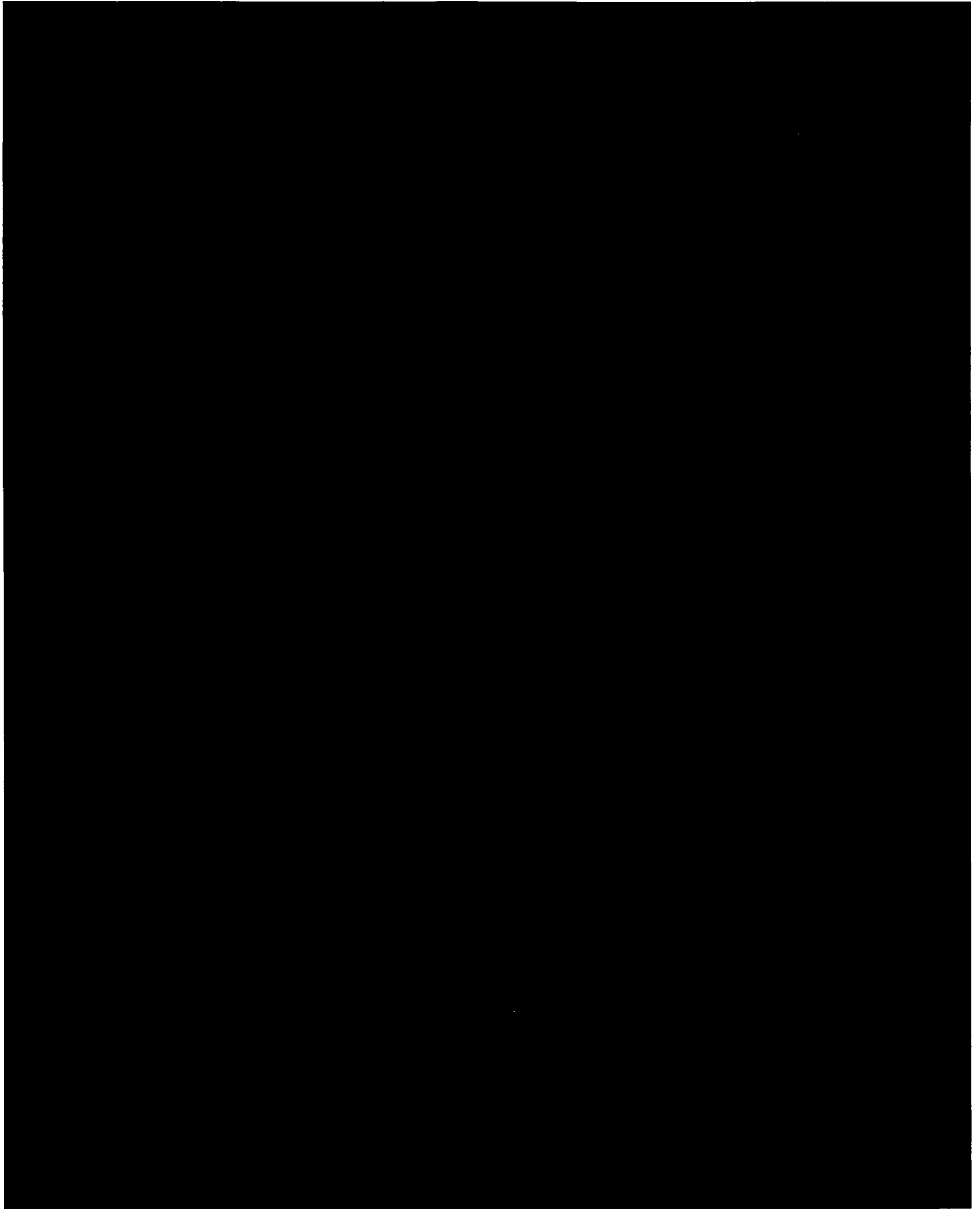
22 Q. Okay. What kind of matter was
23 that in?

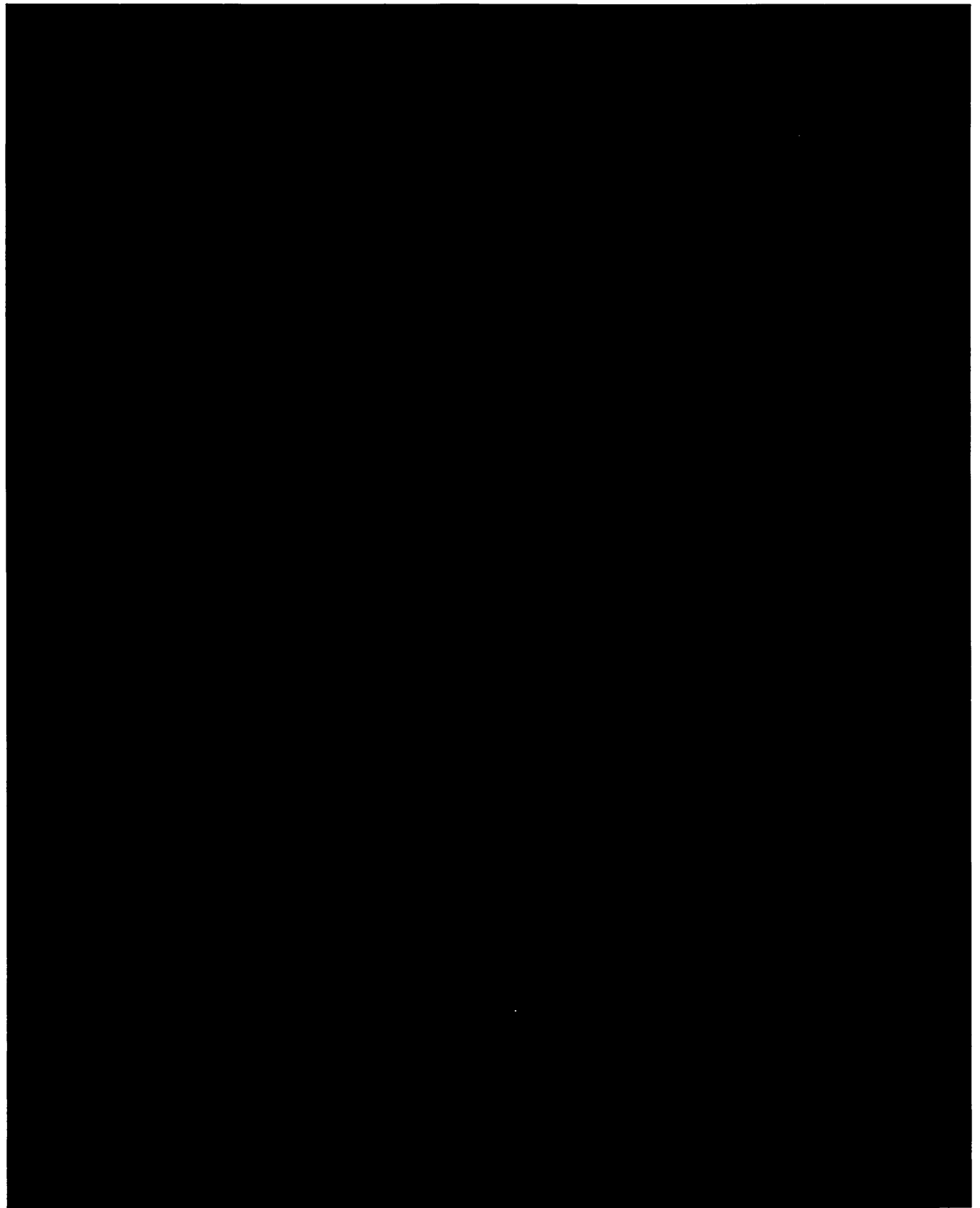
24 A. A slip and fall.

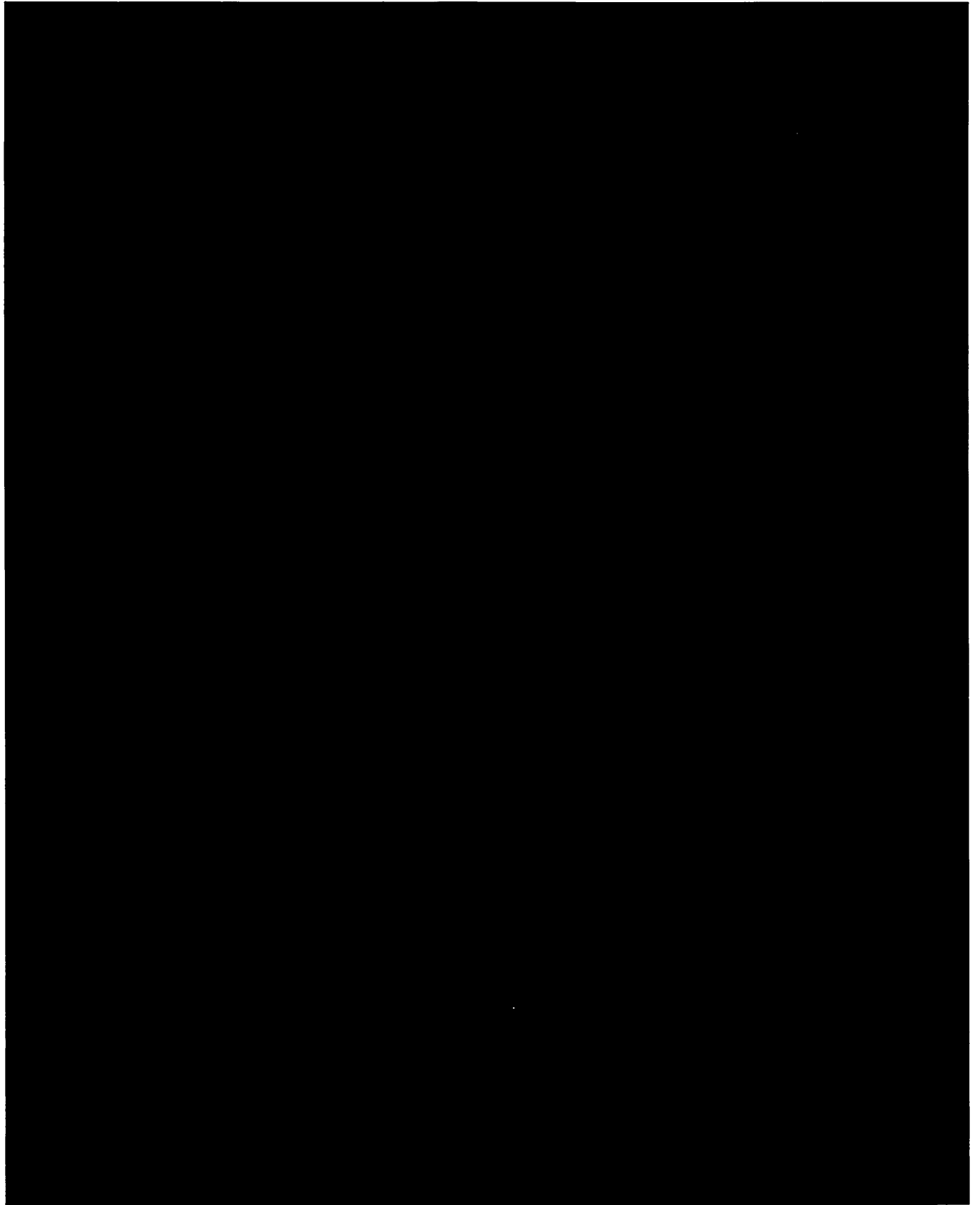


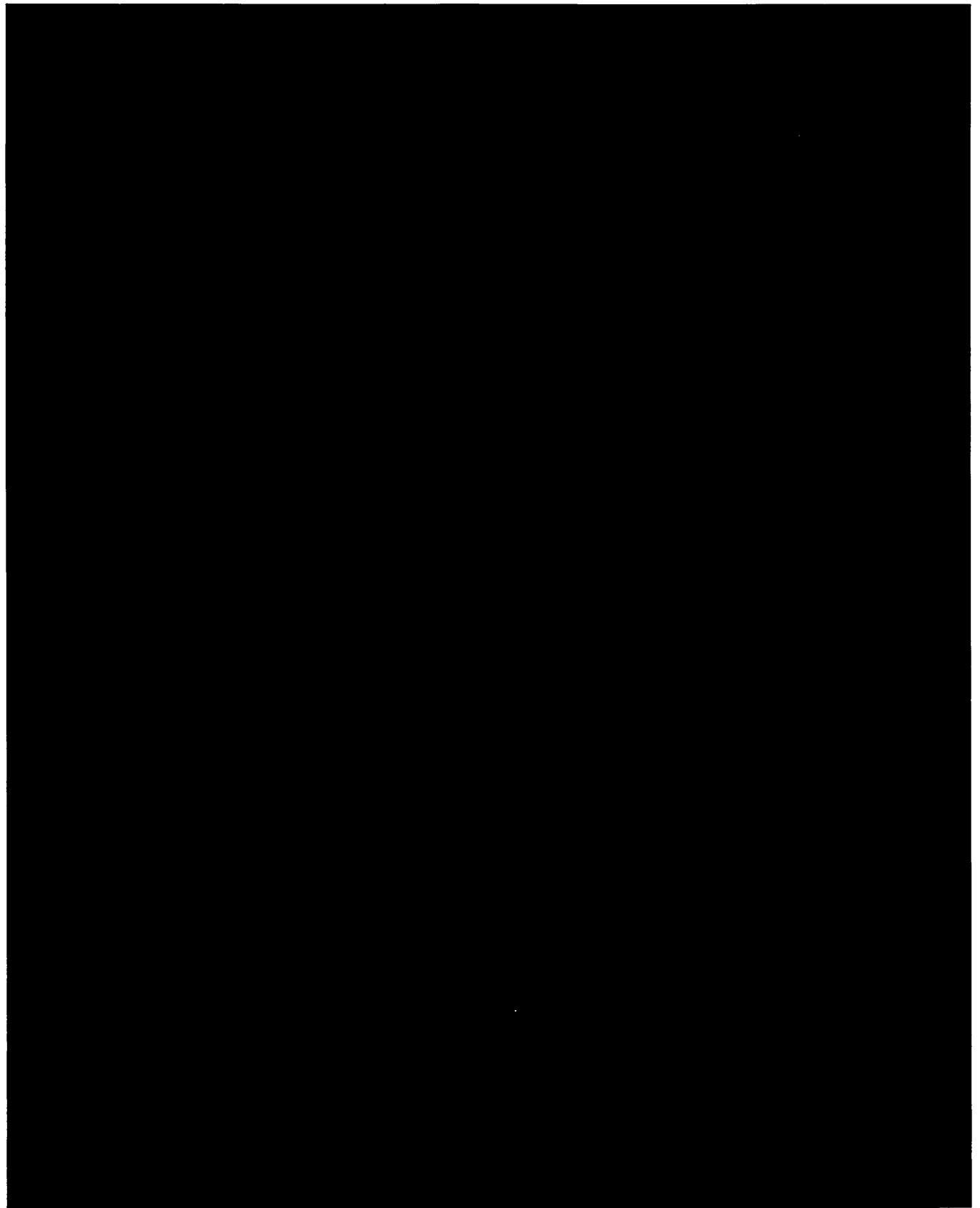


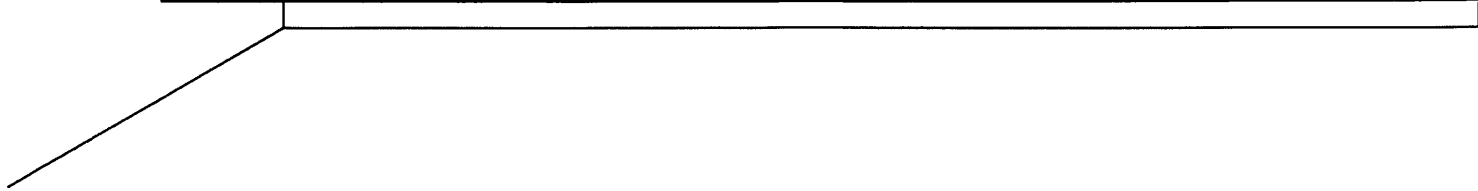
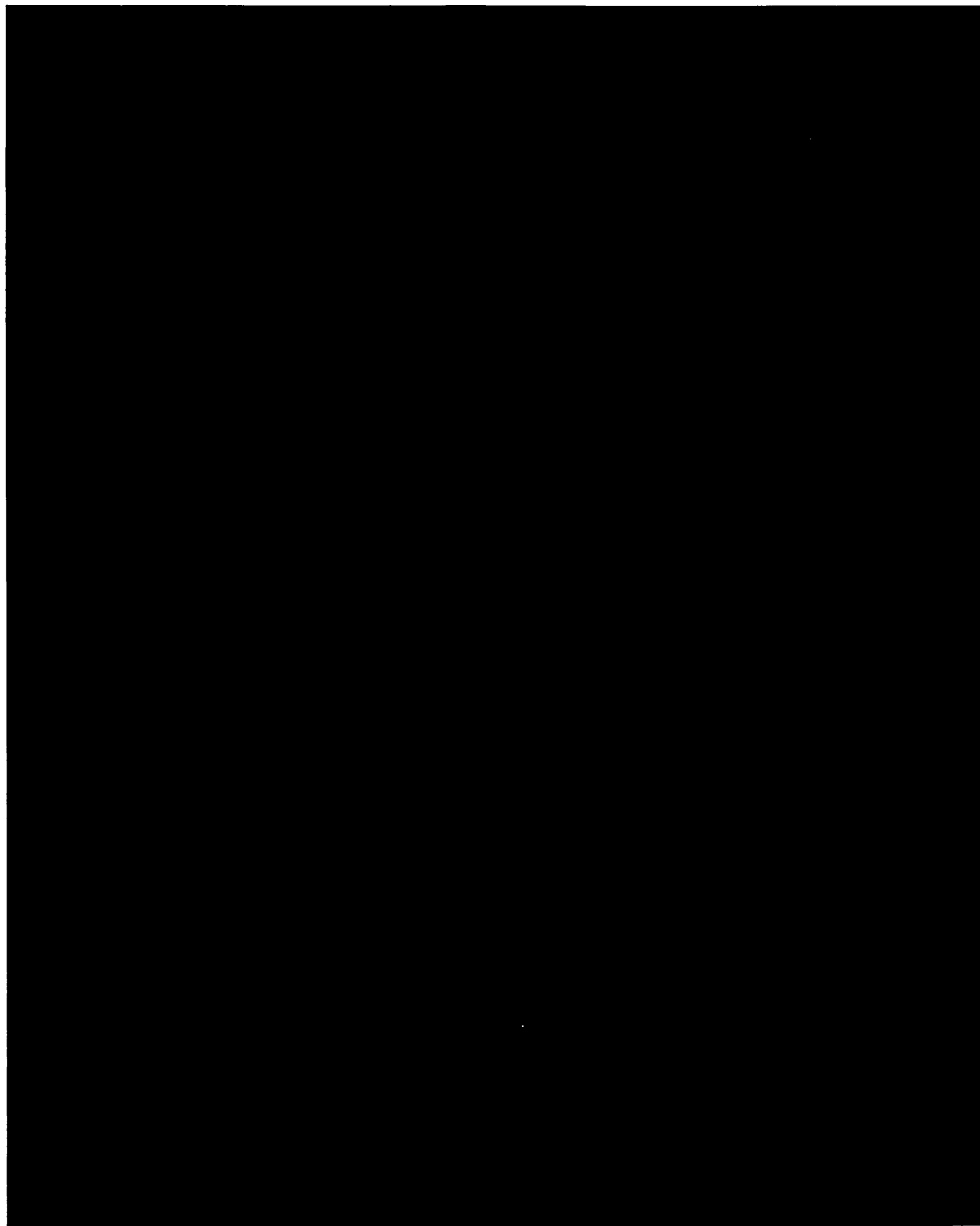


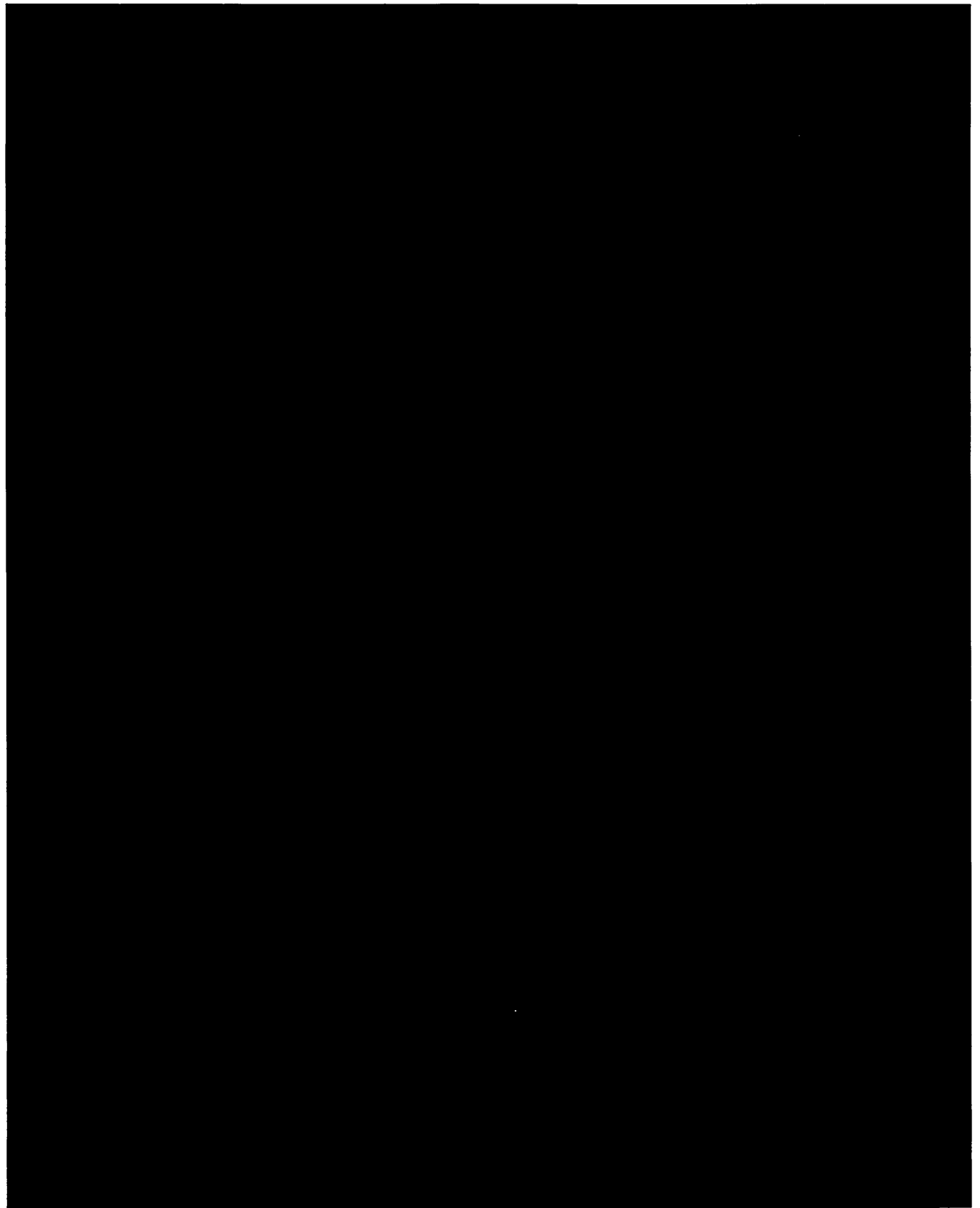


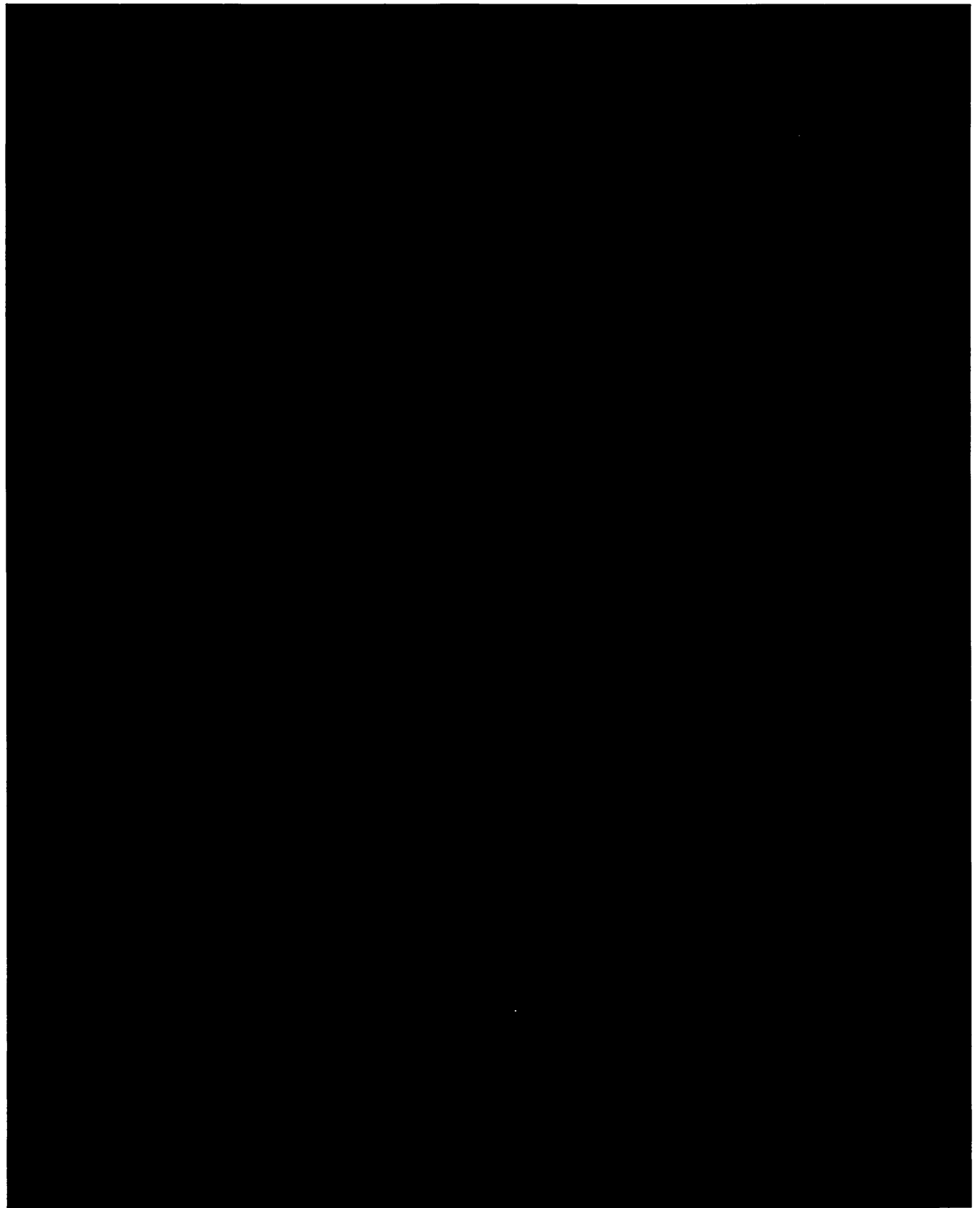


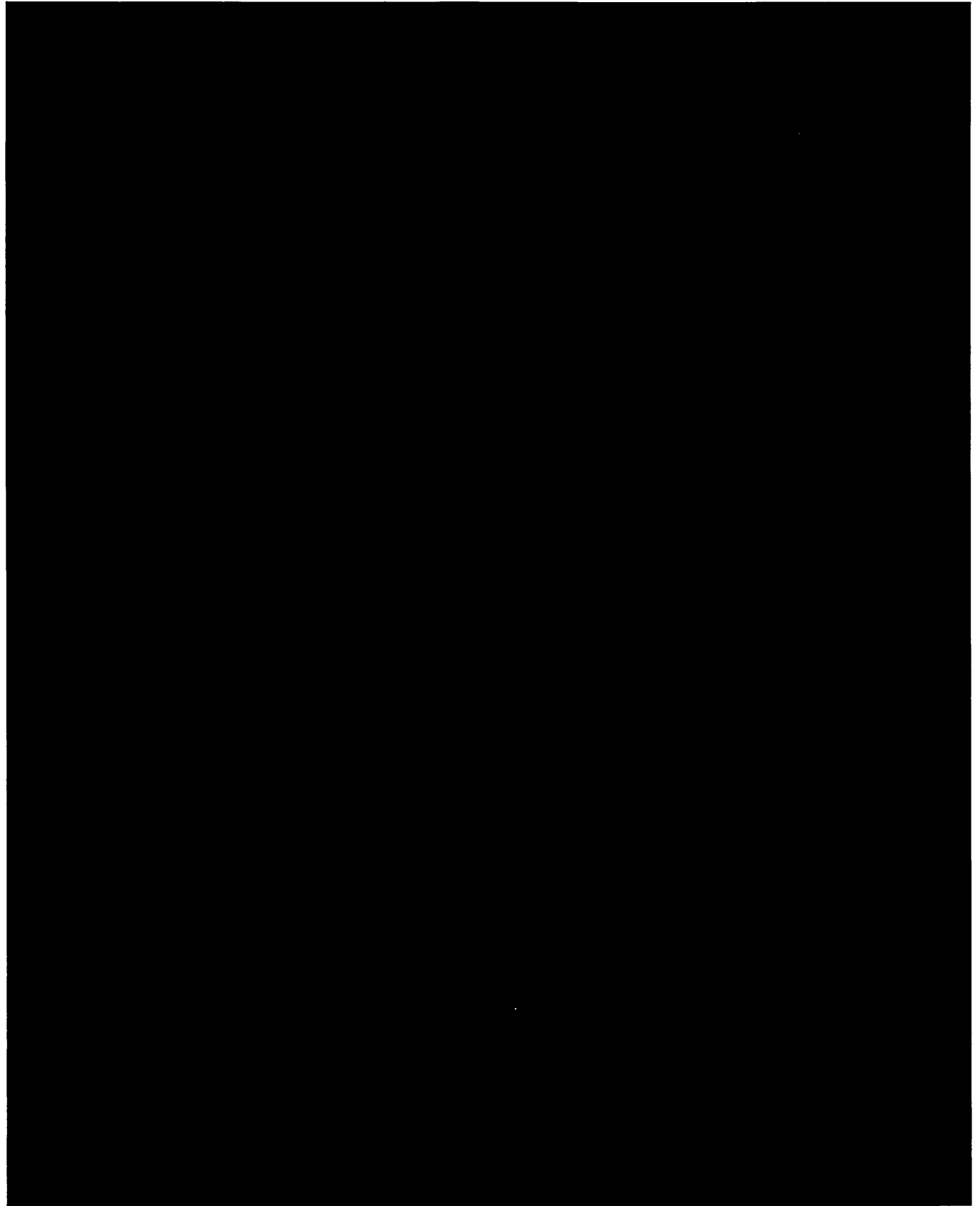


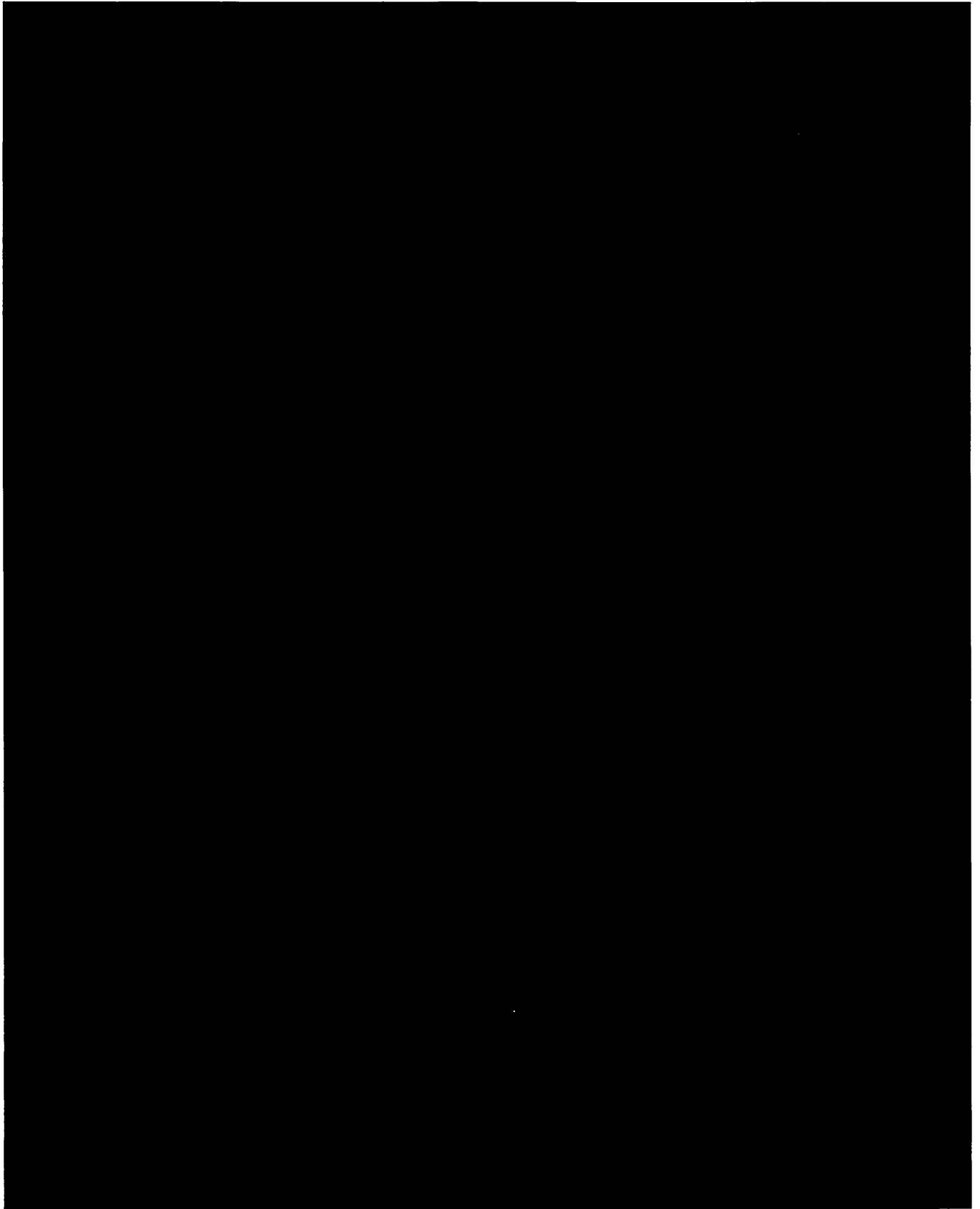


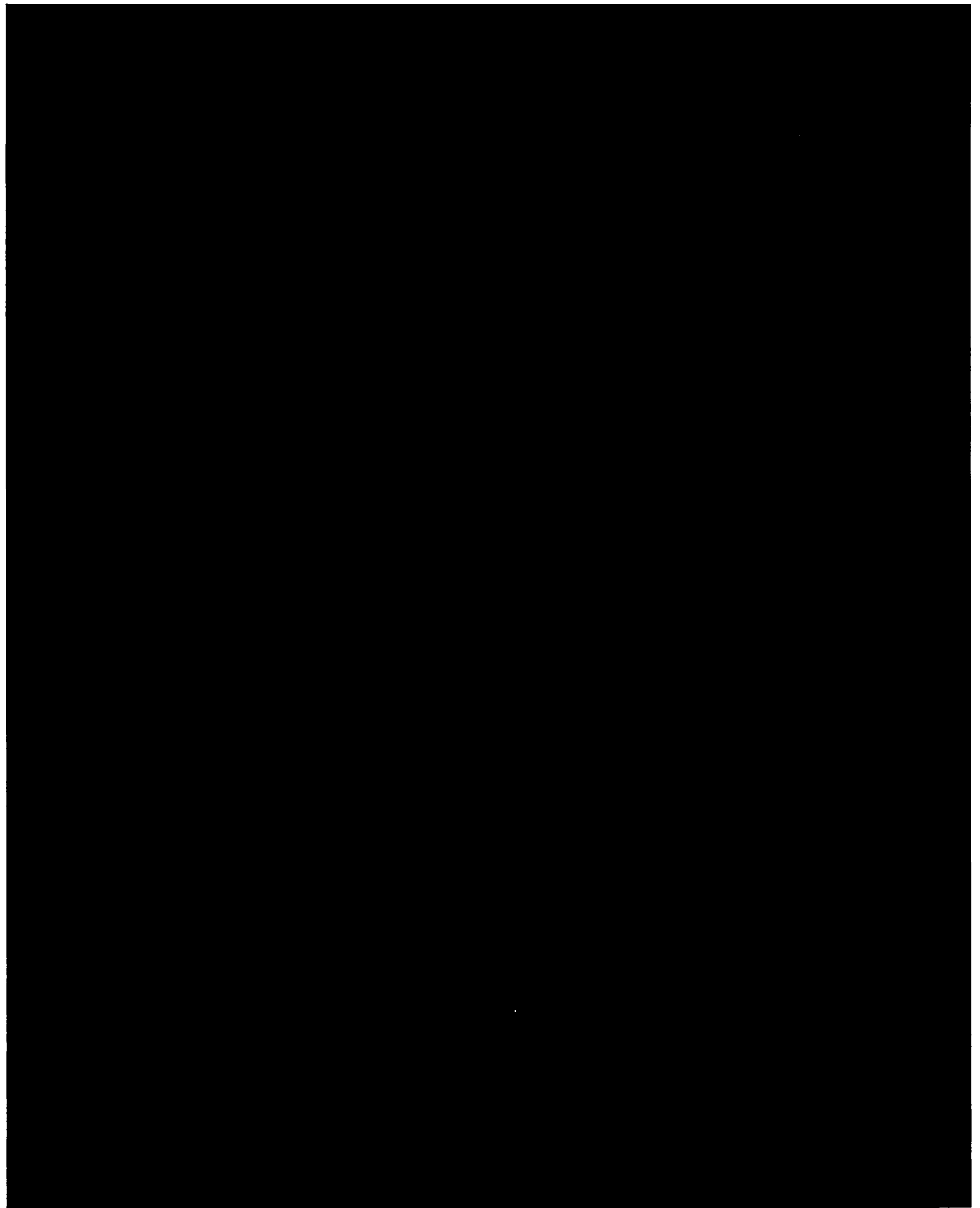


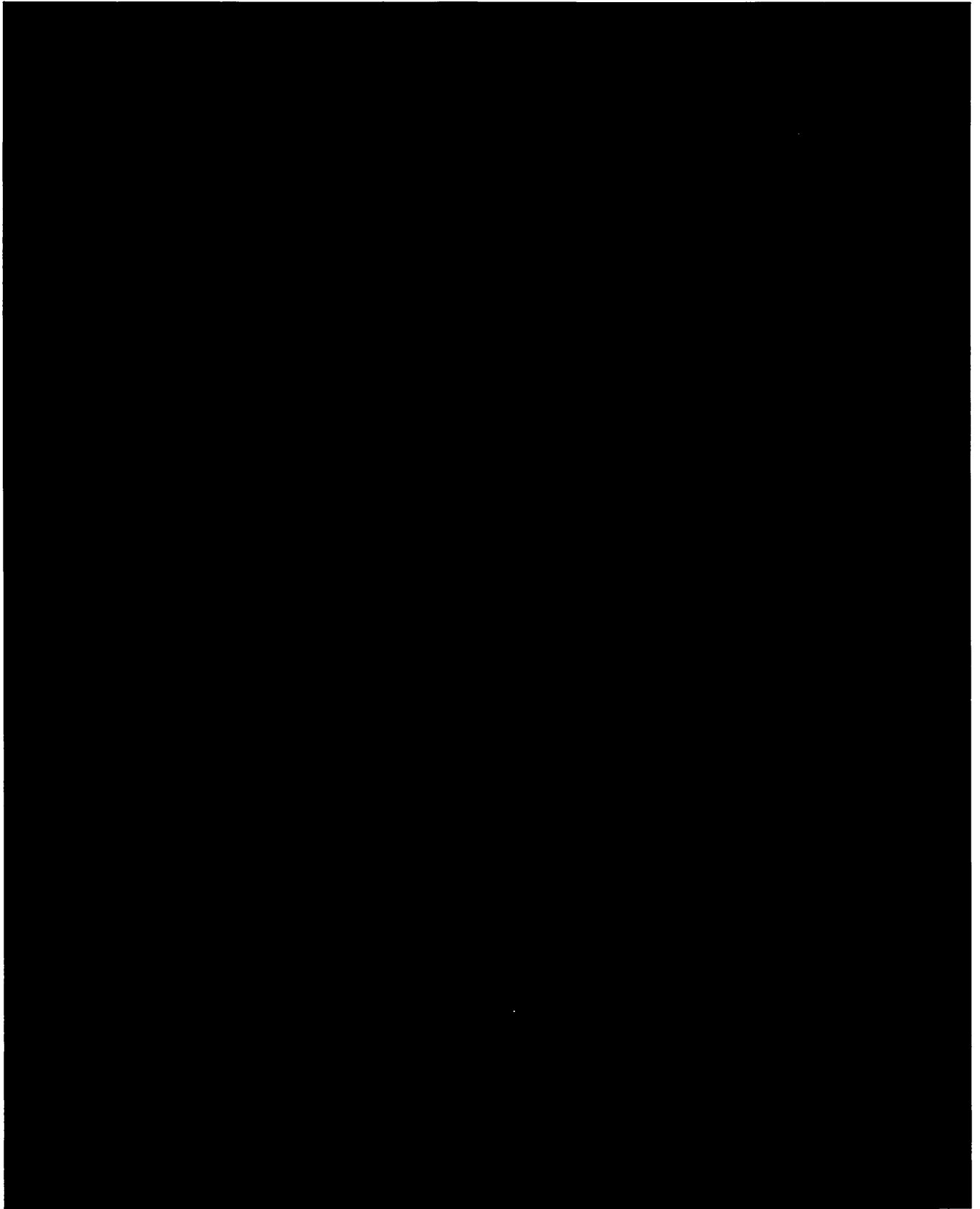


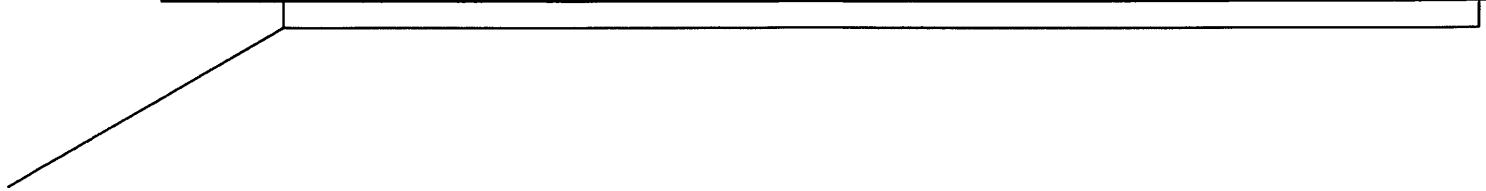
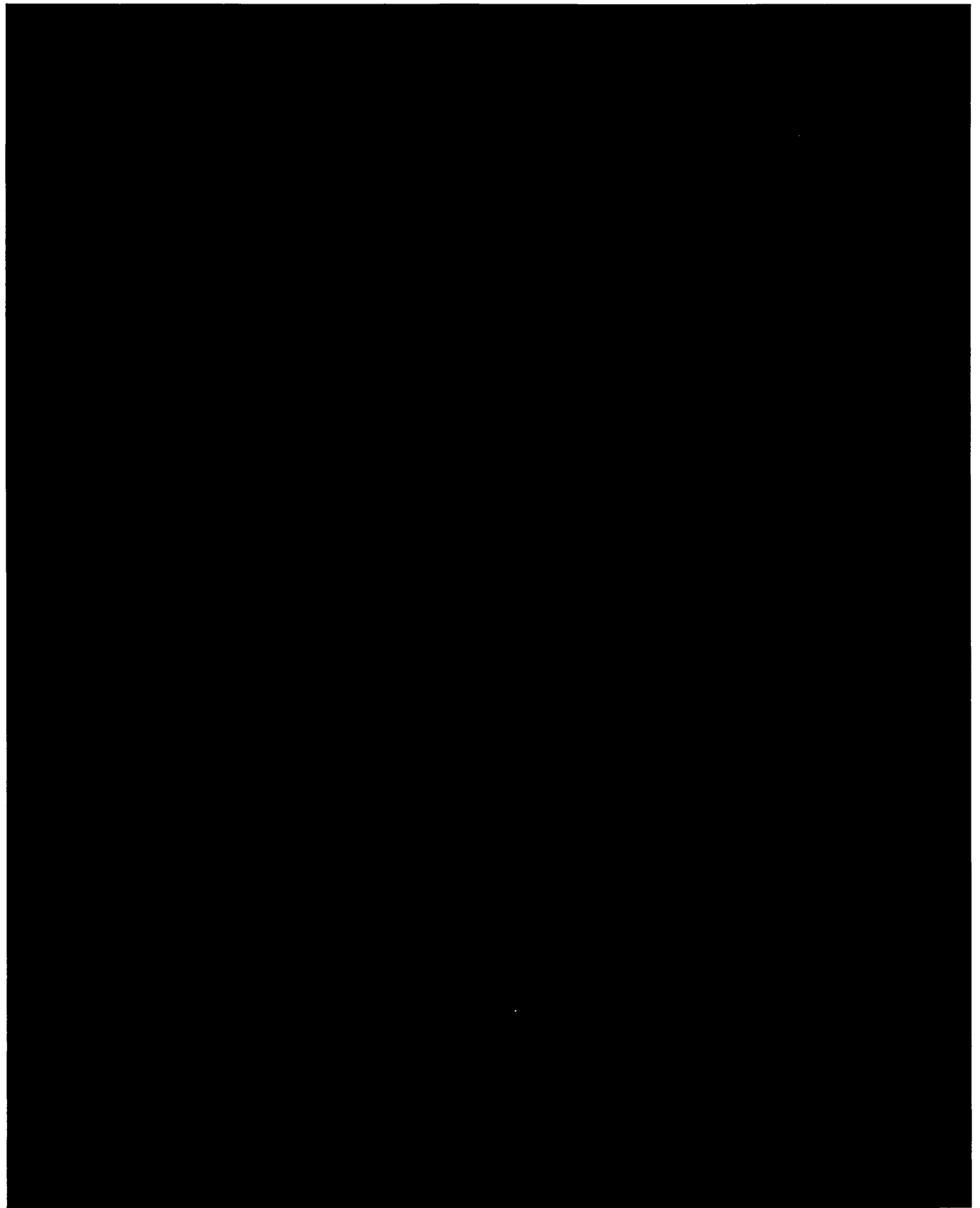


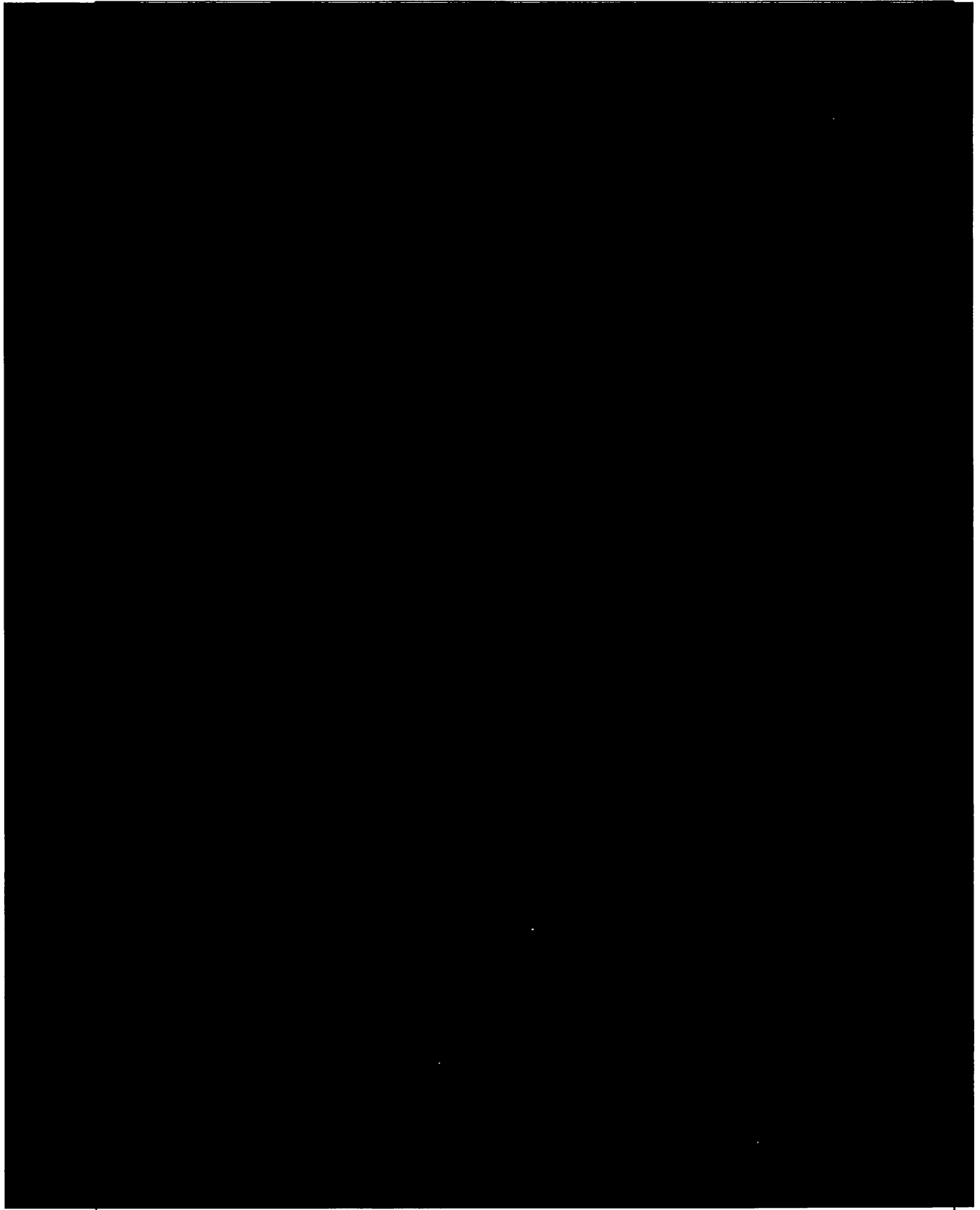


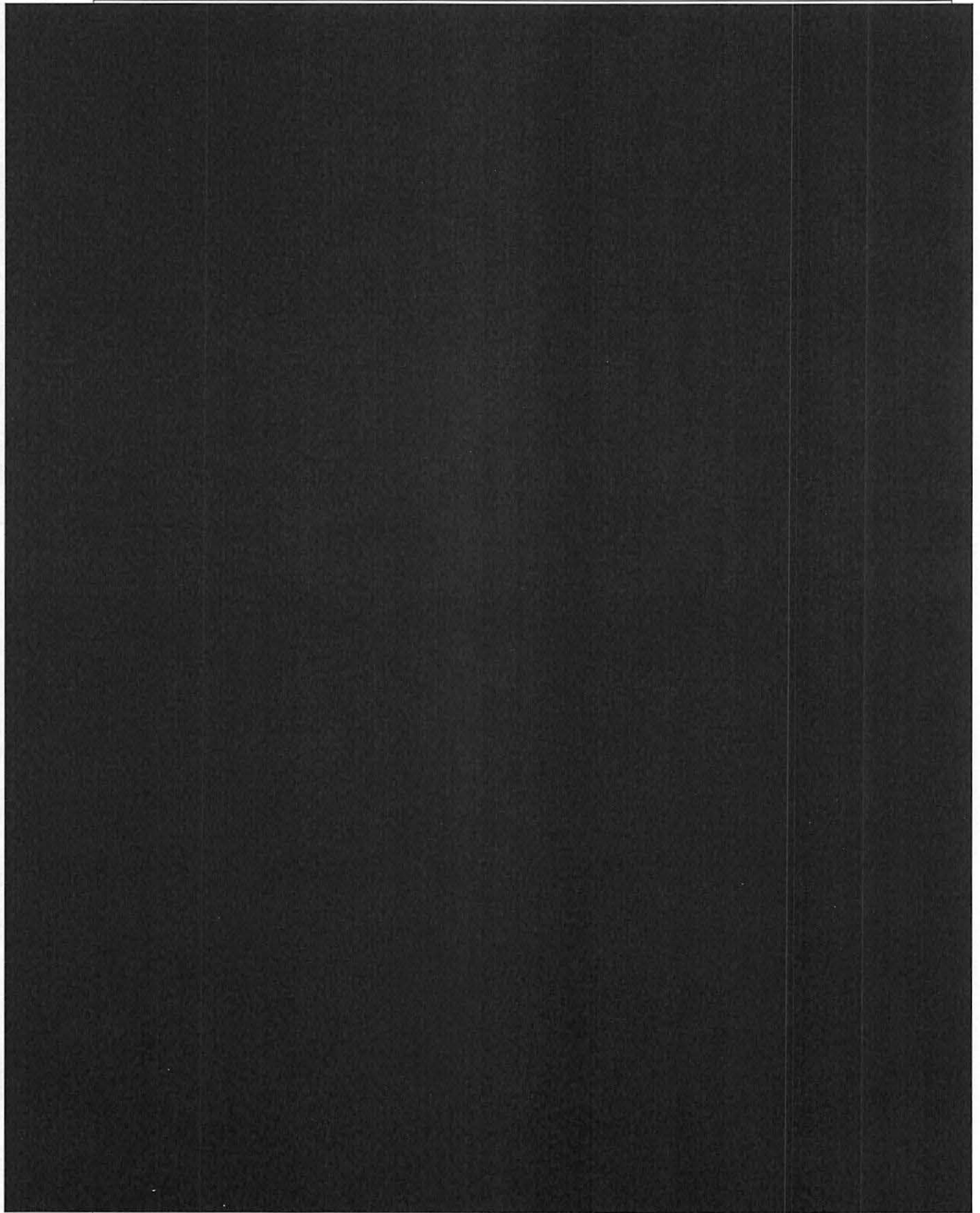


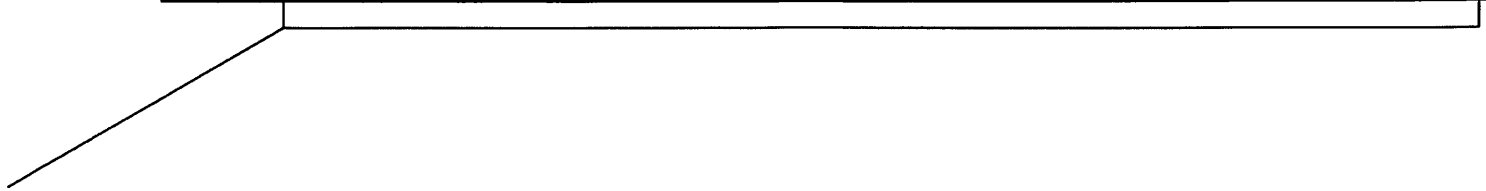
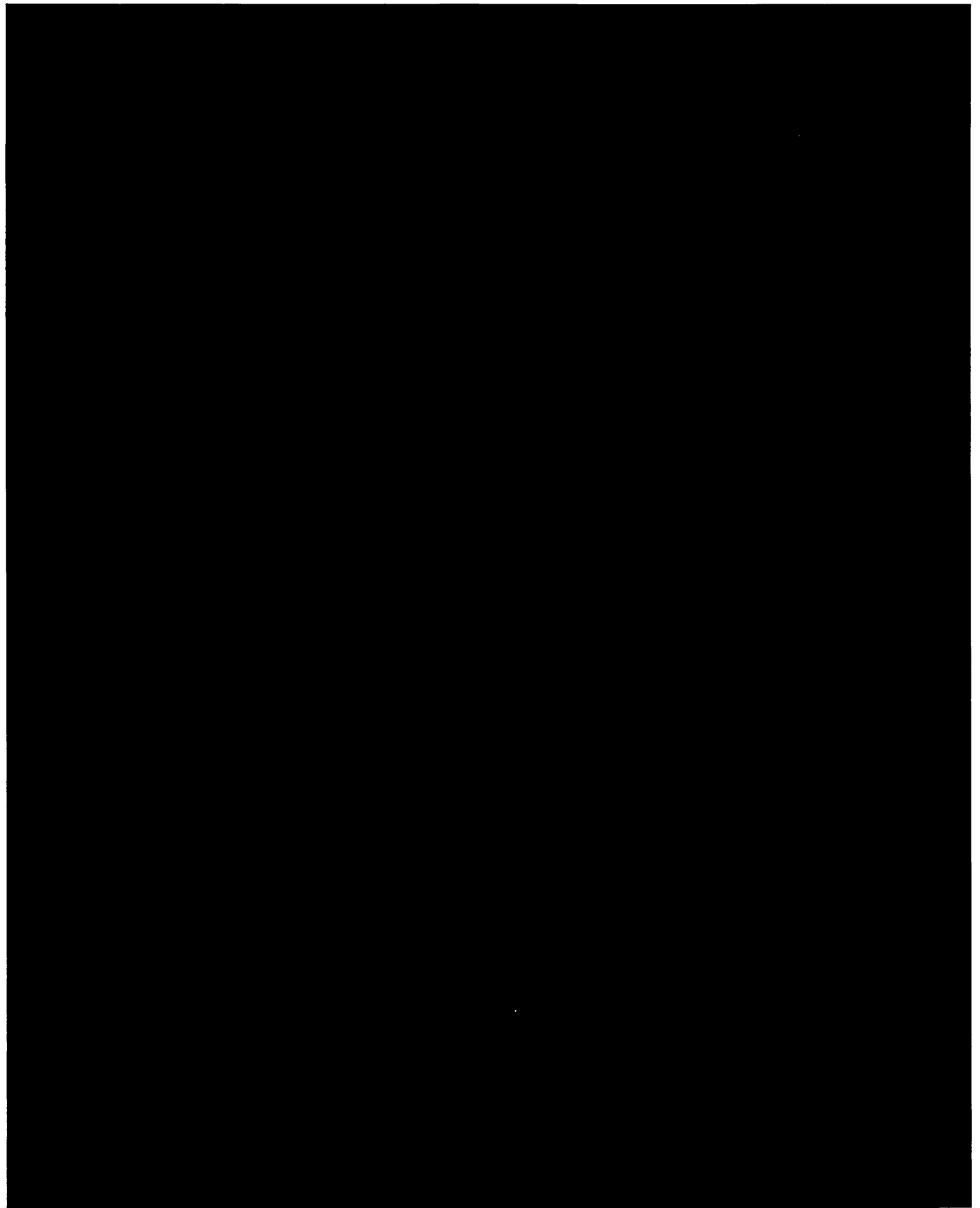


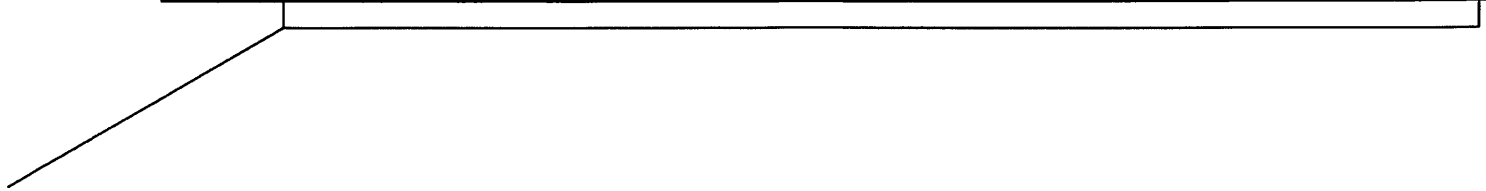
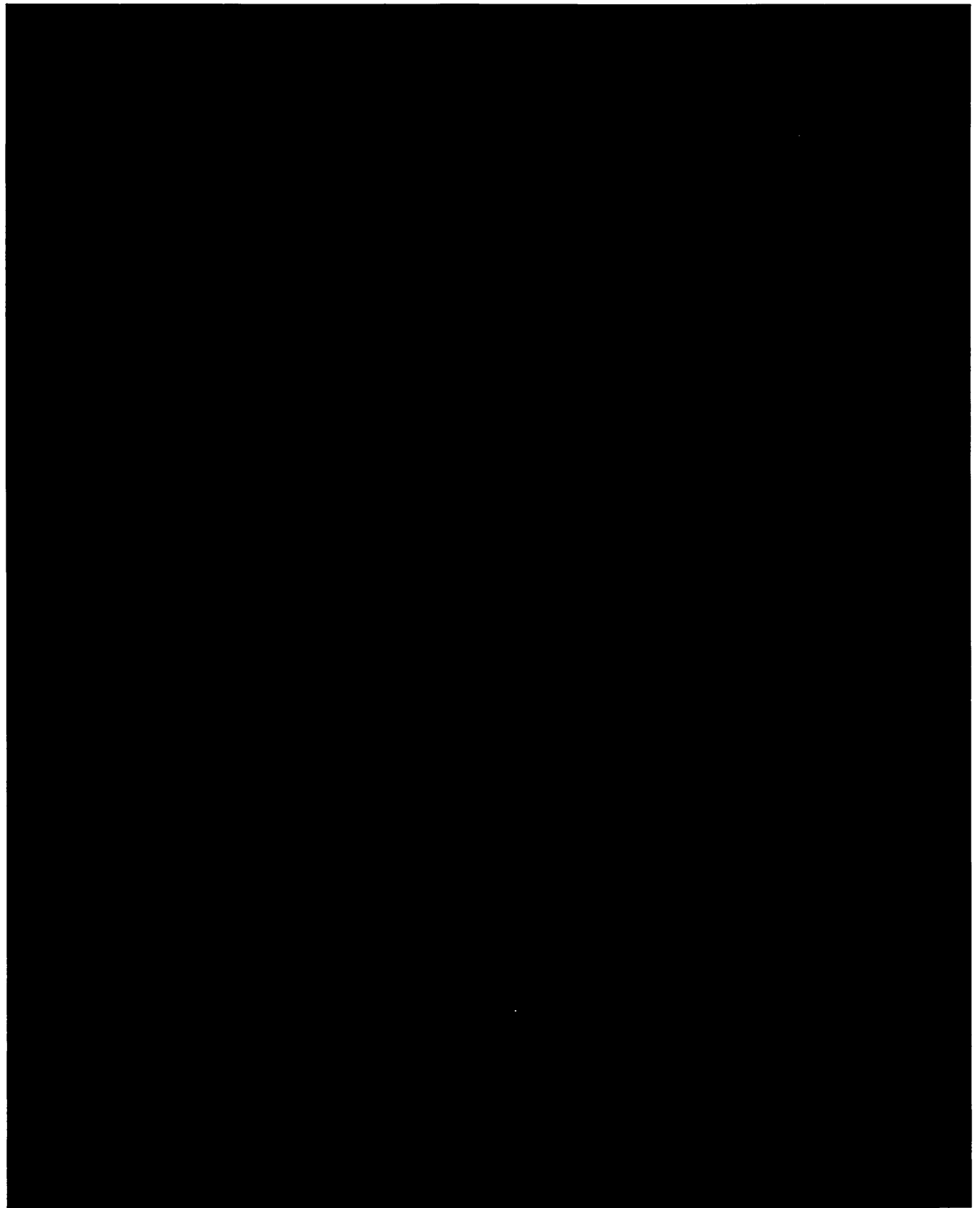


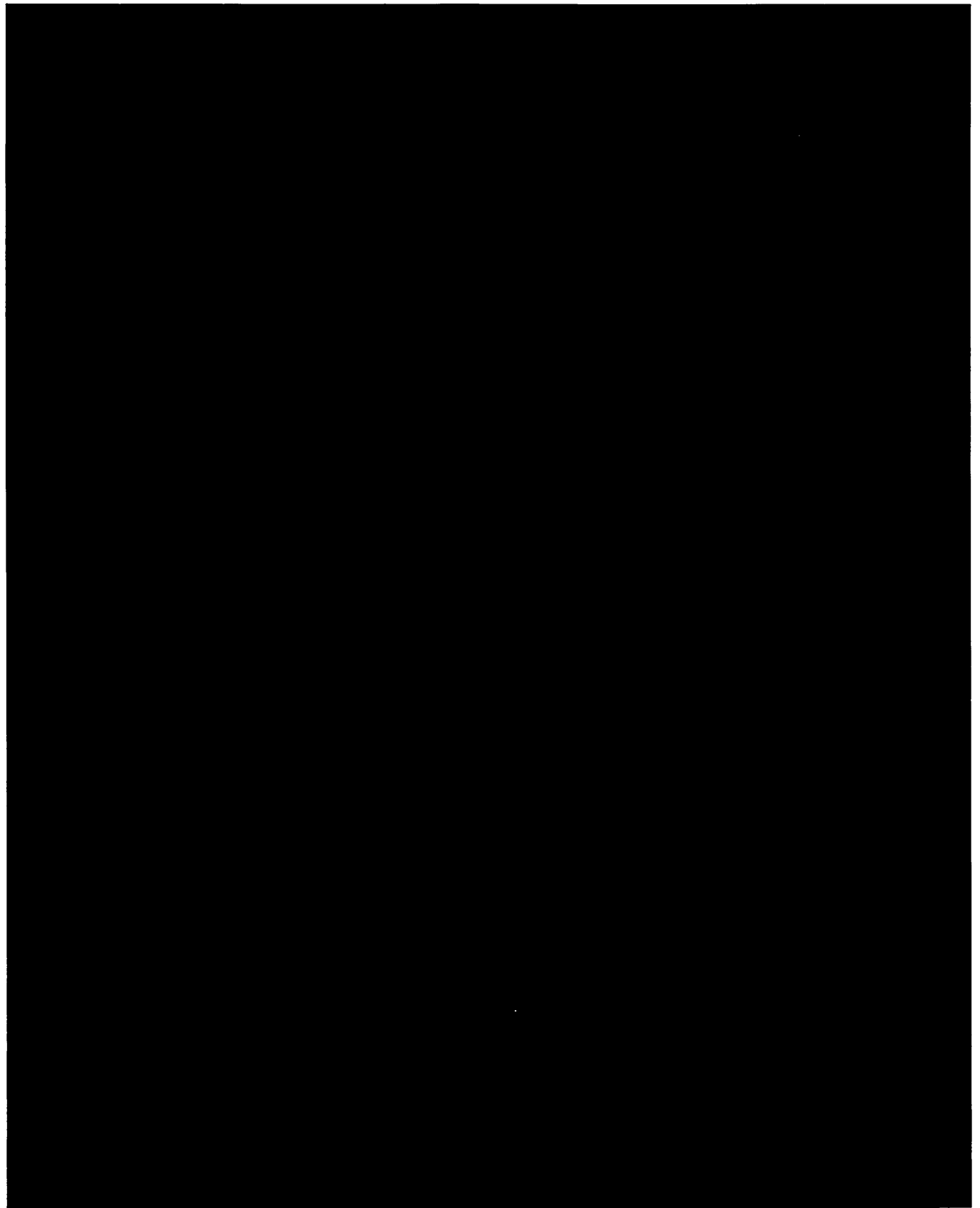


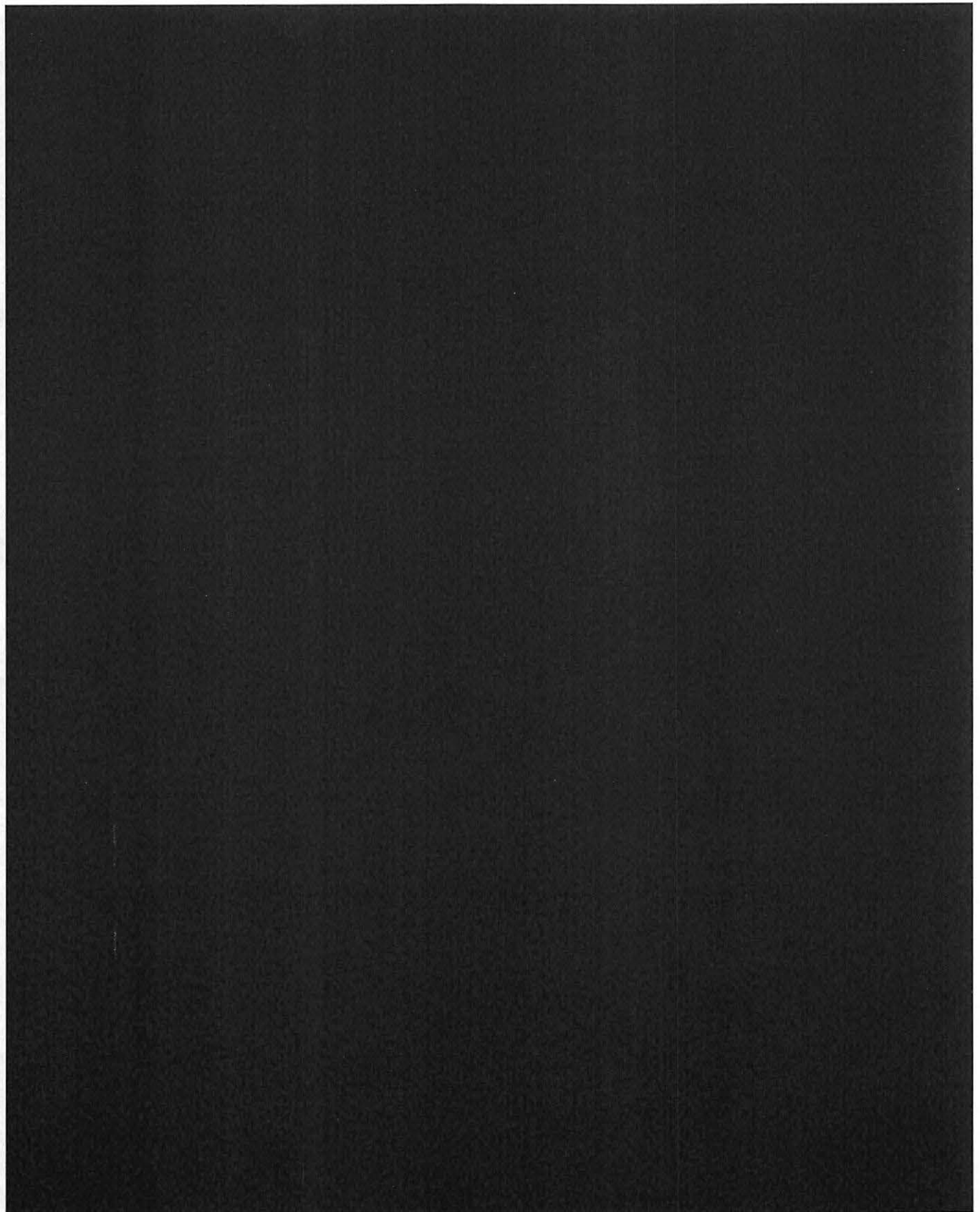


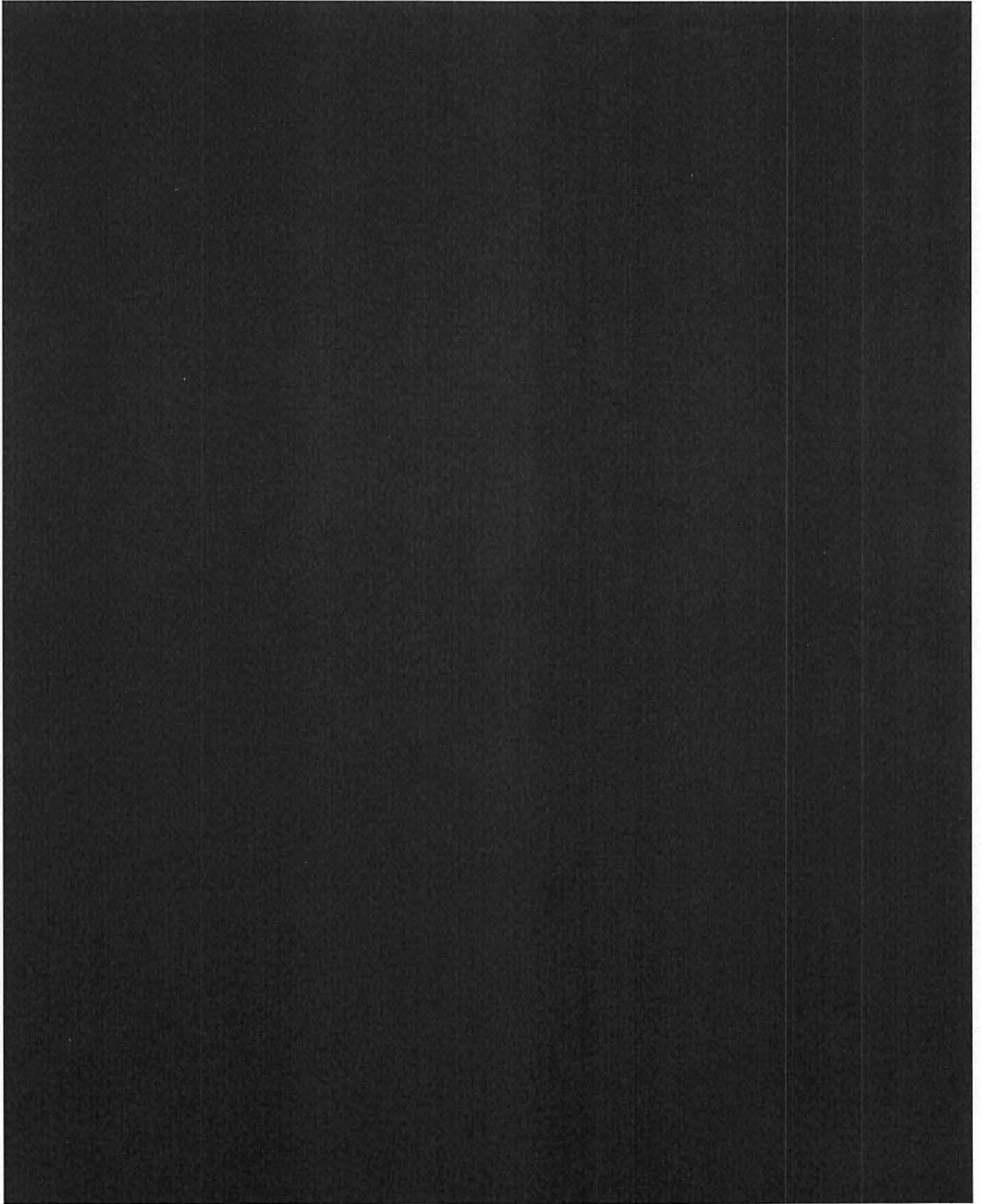


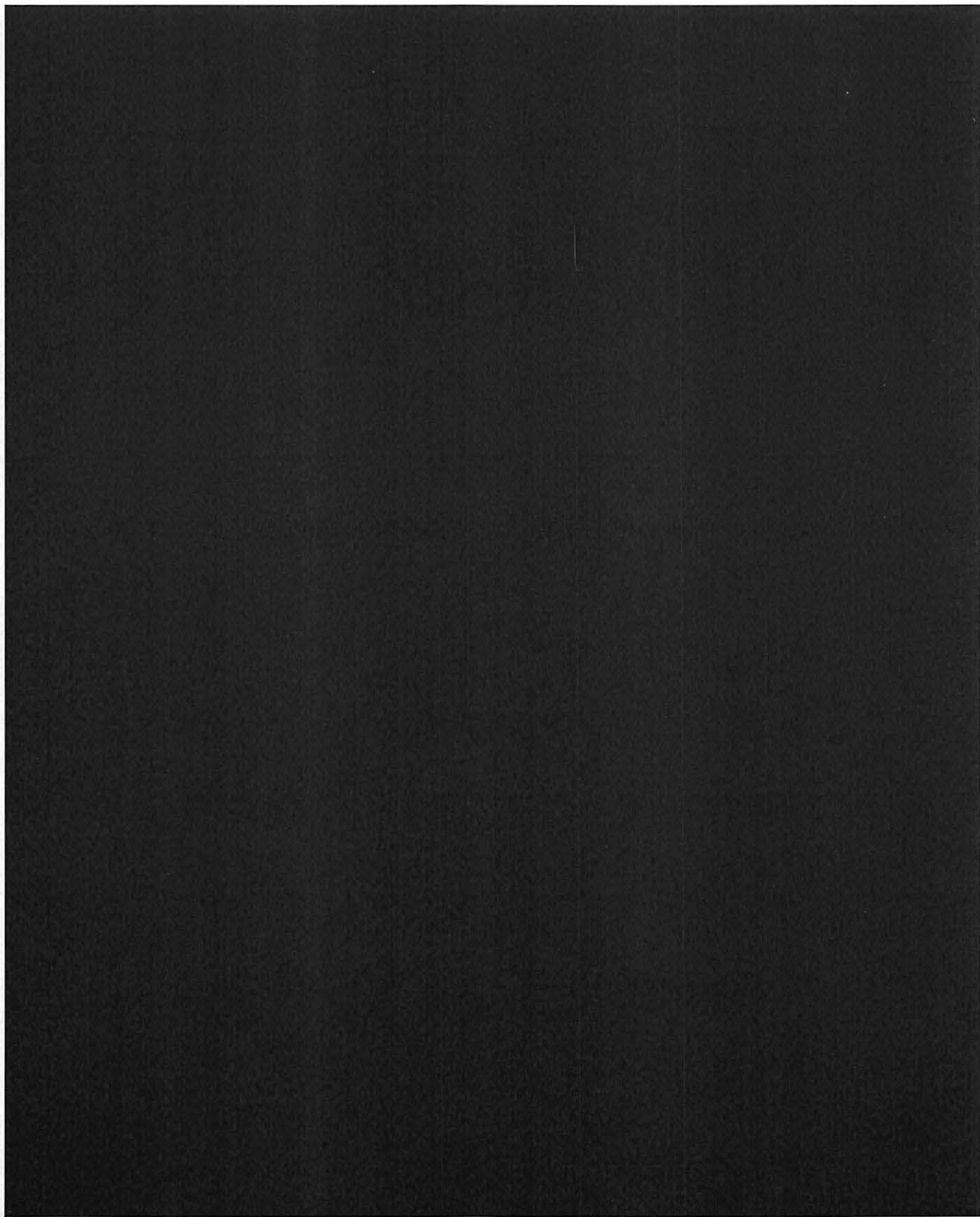


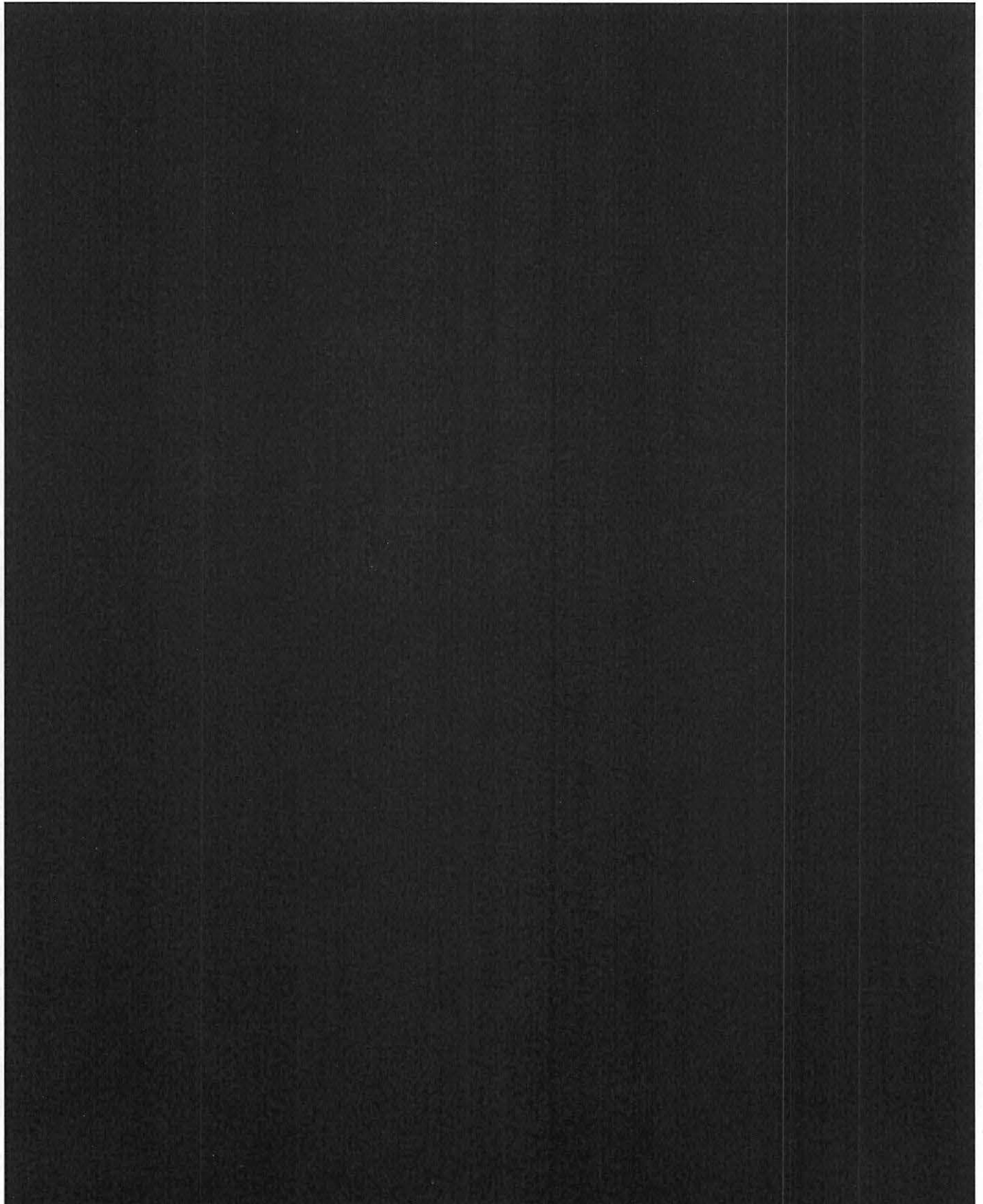


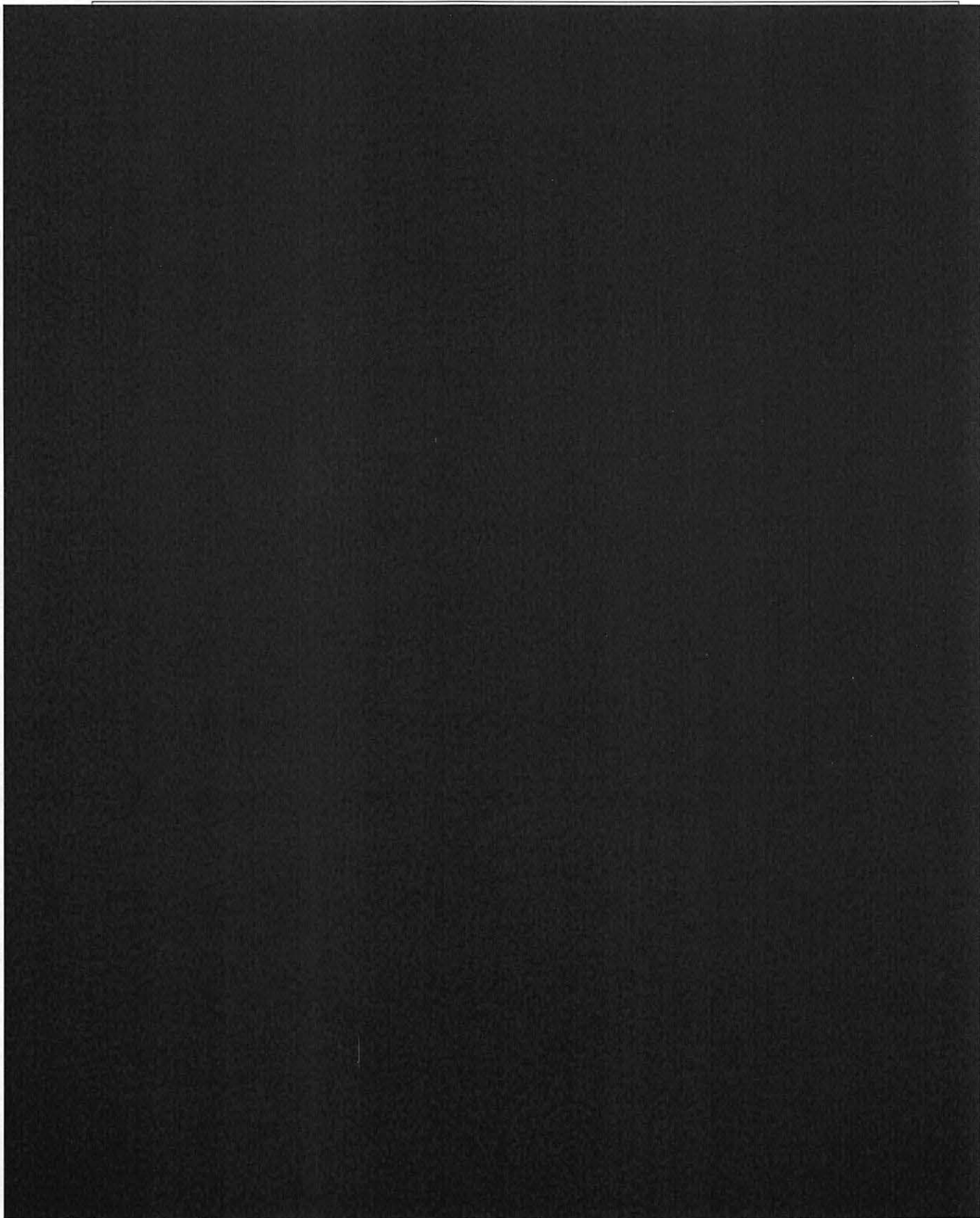


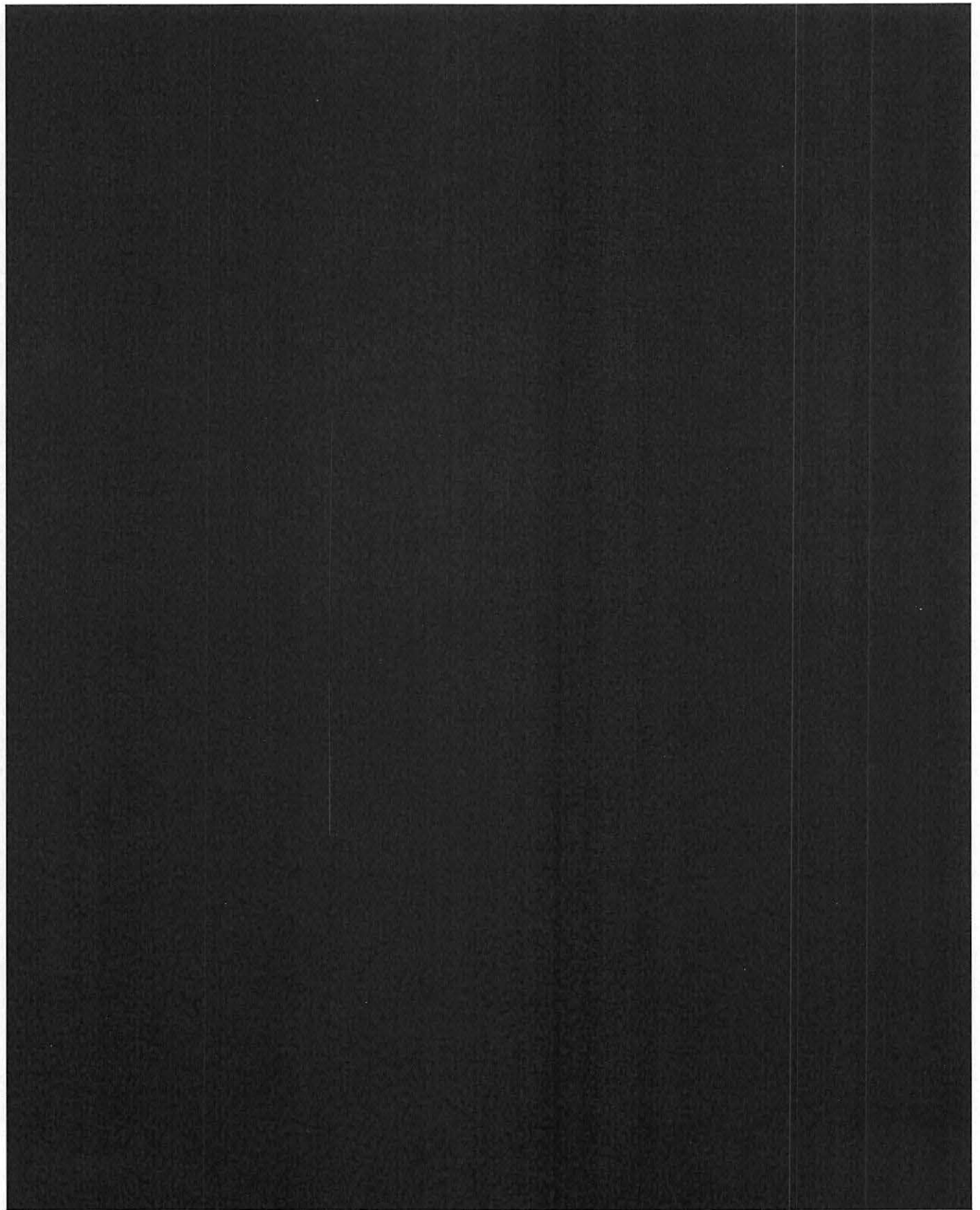


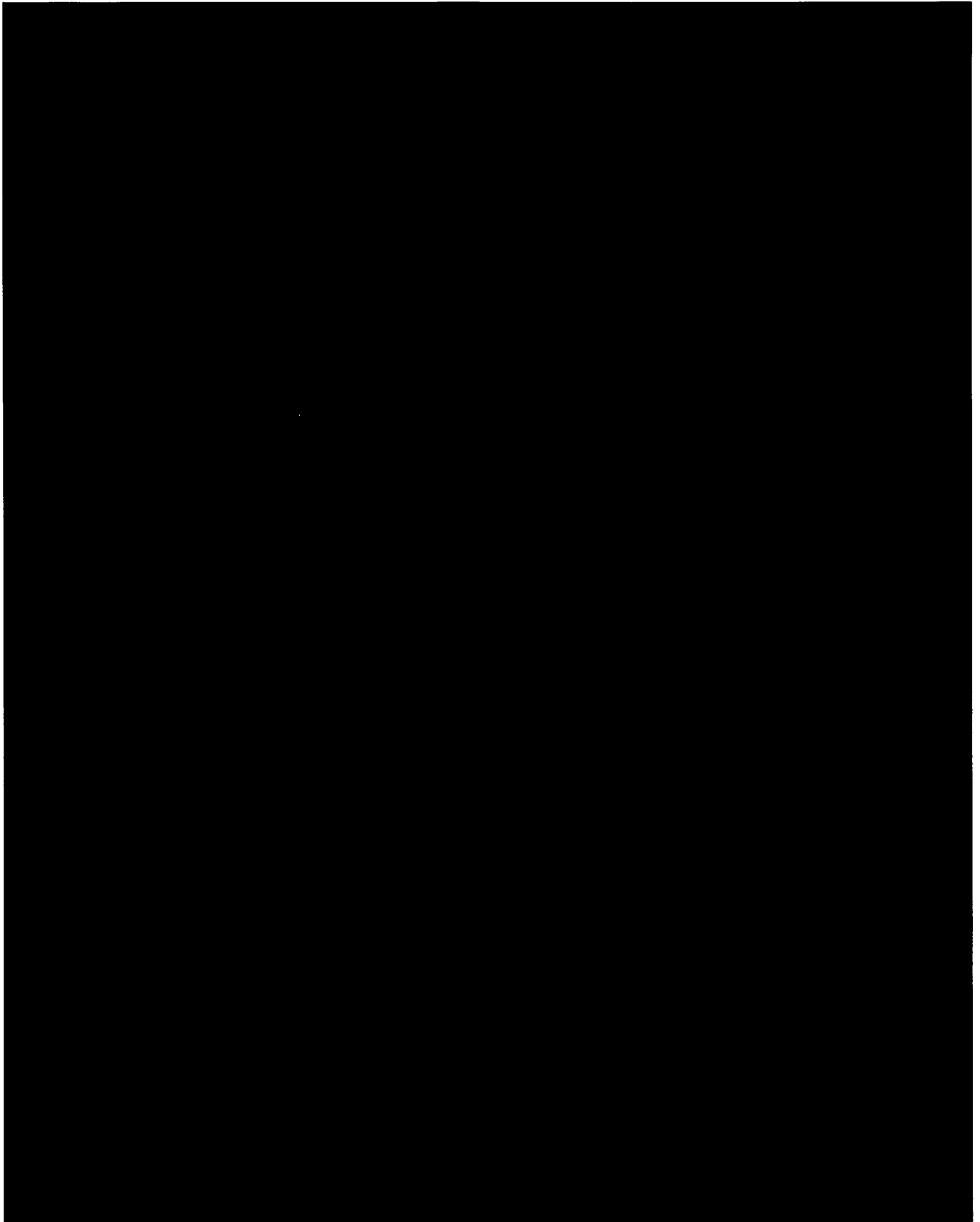


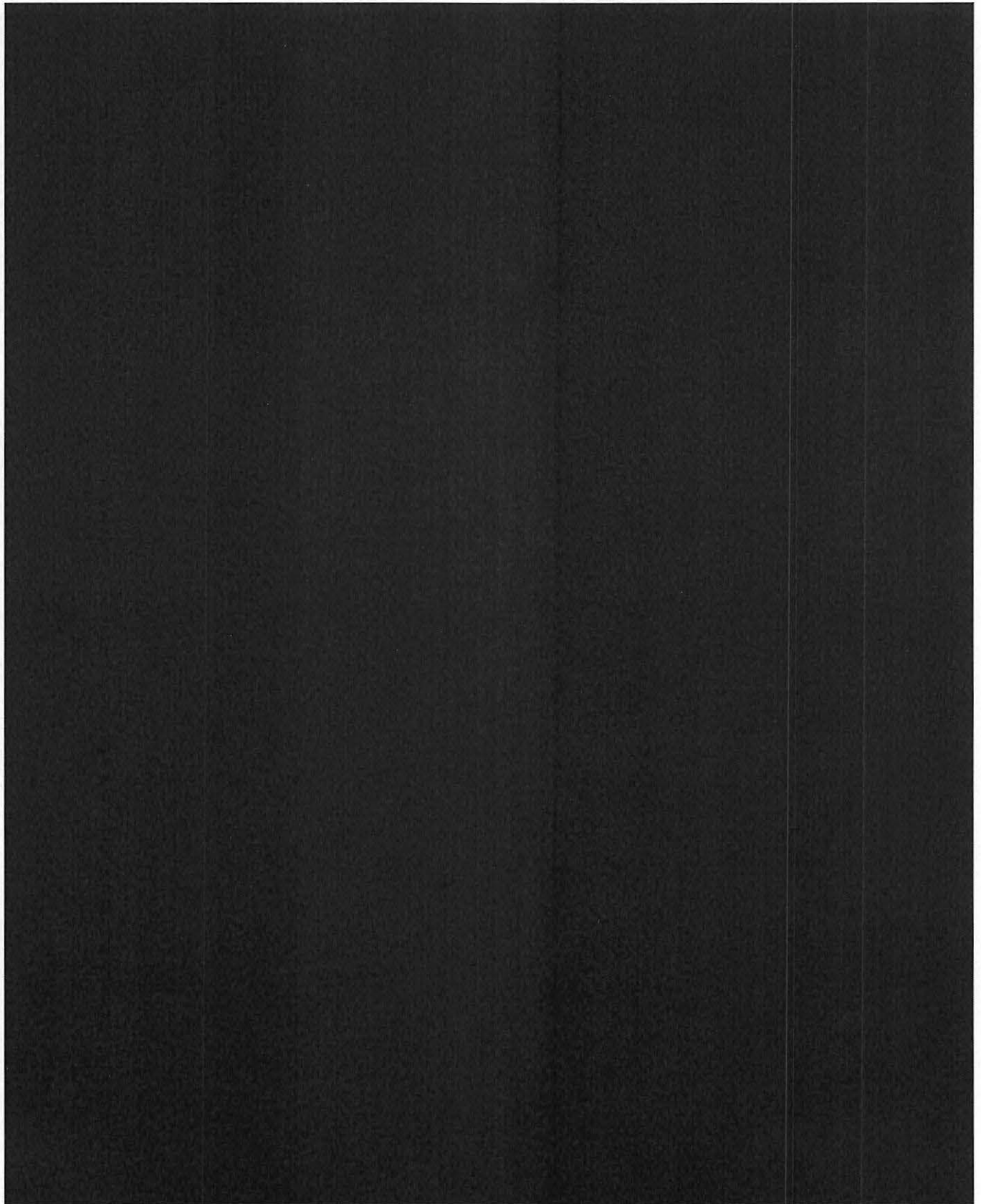


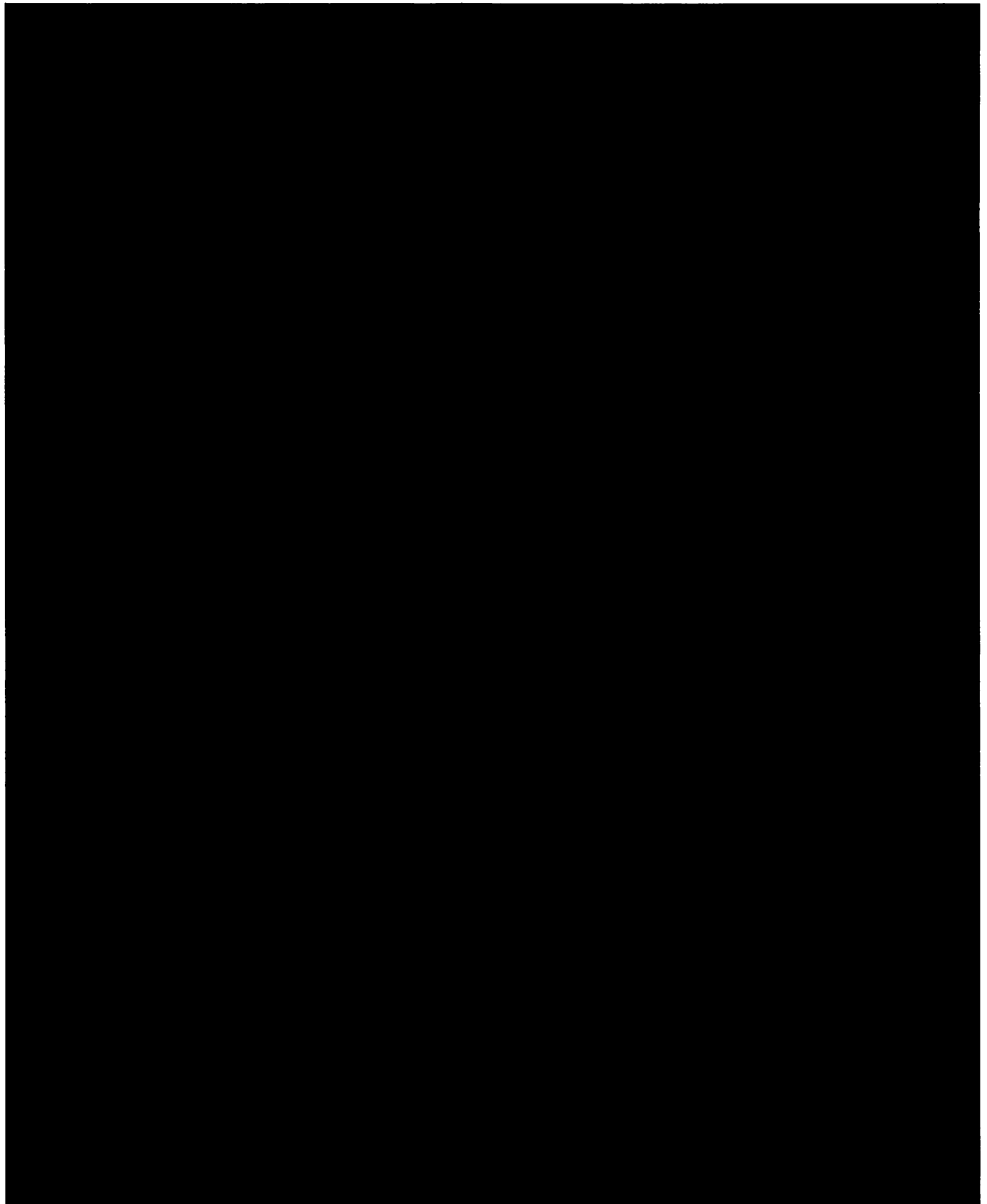


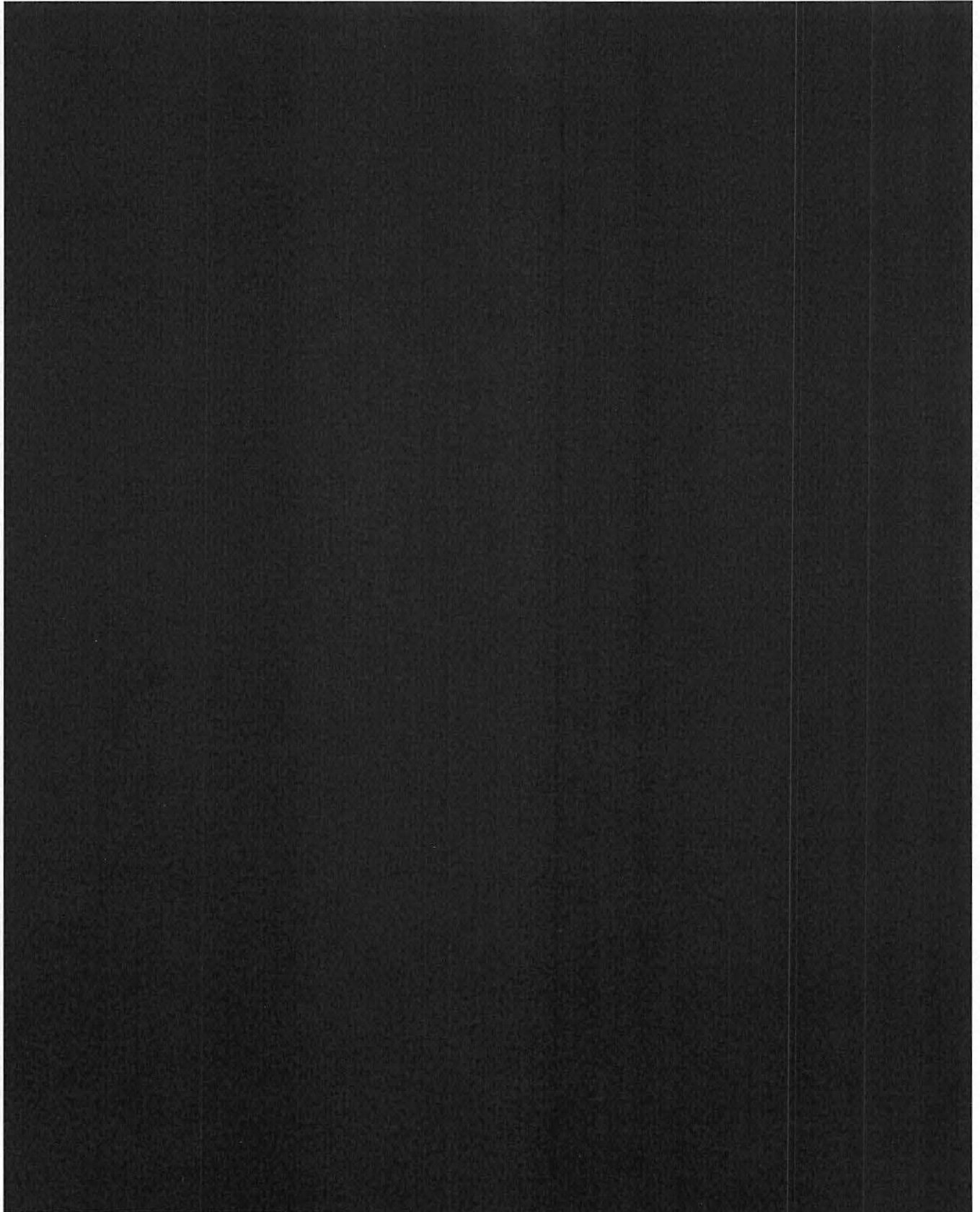


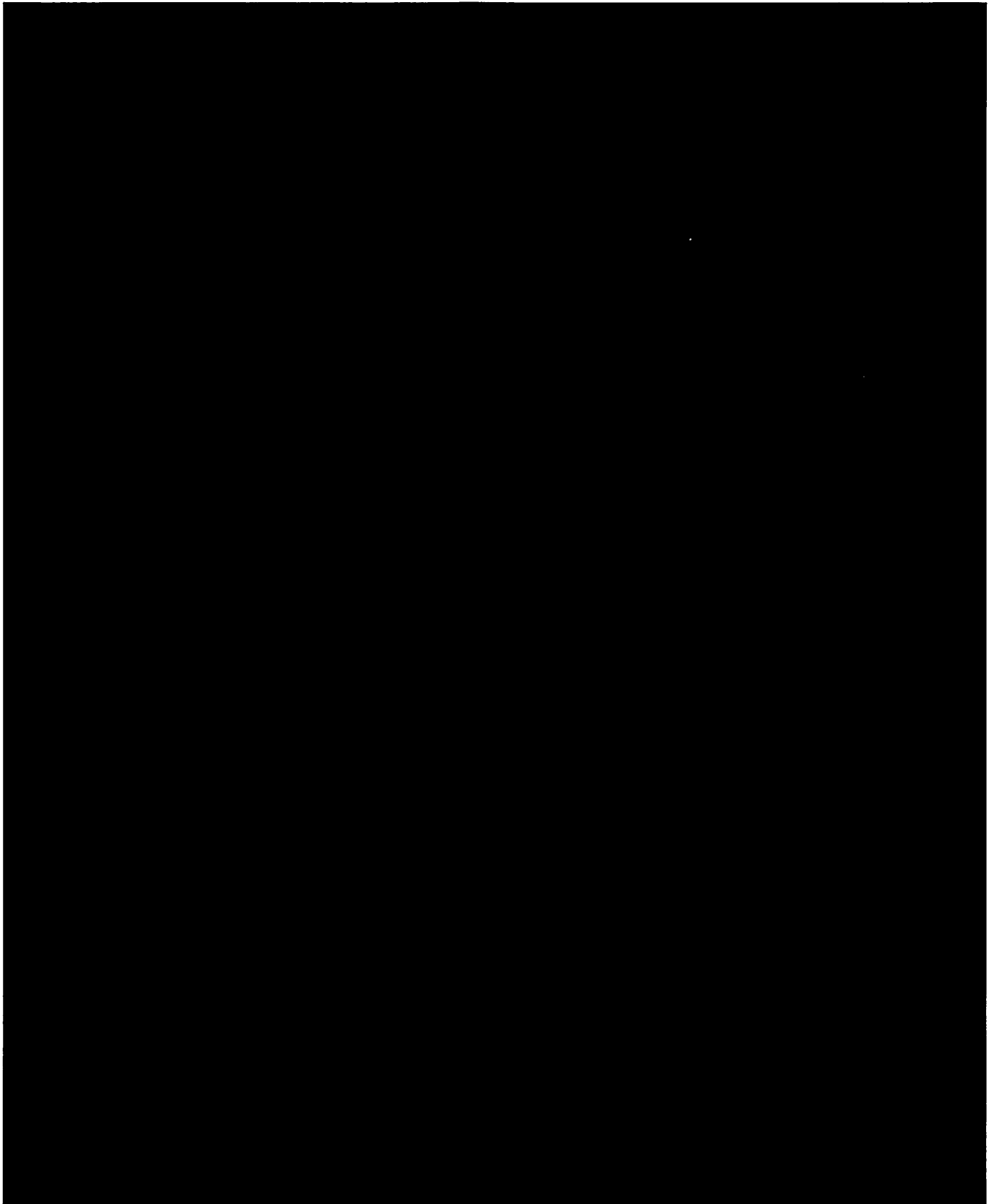


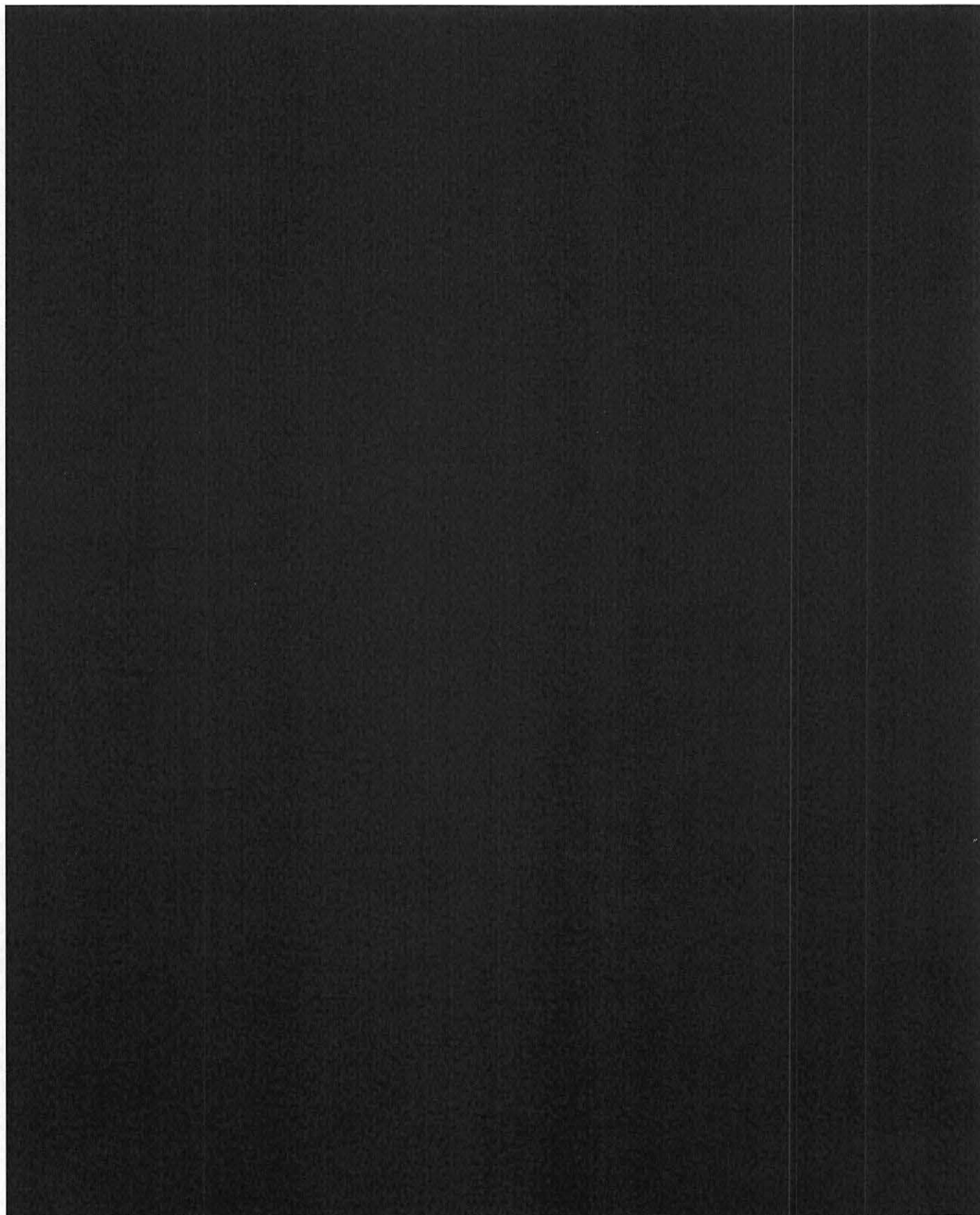


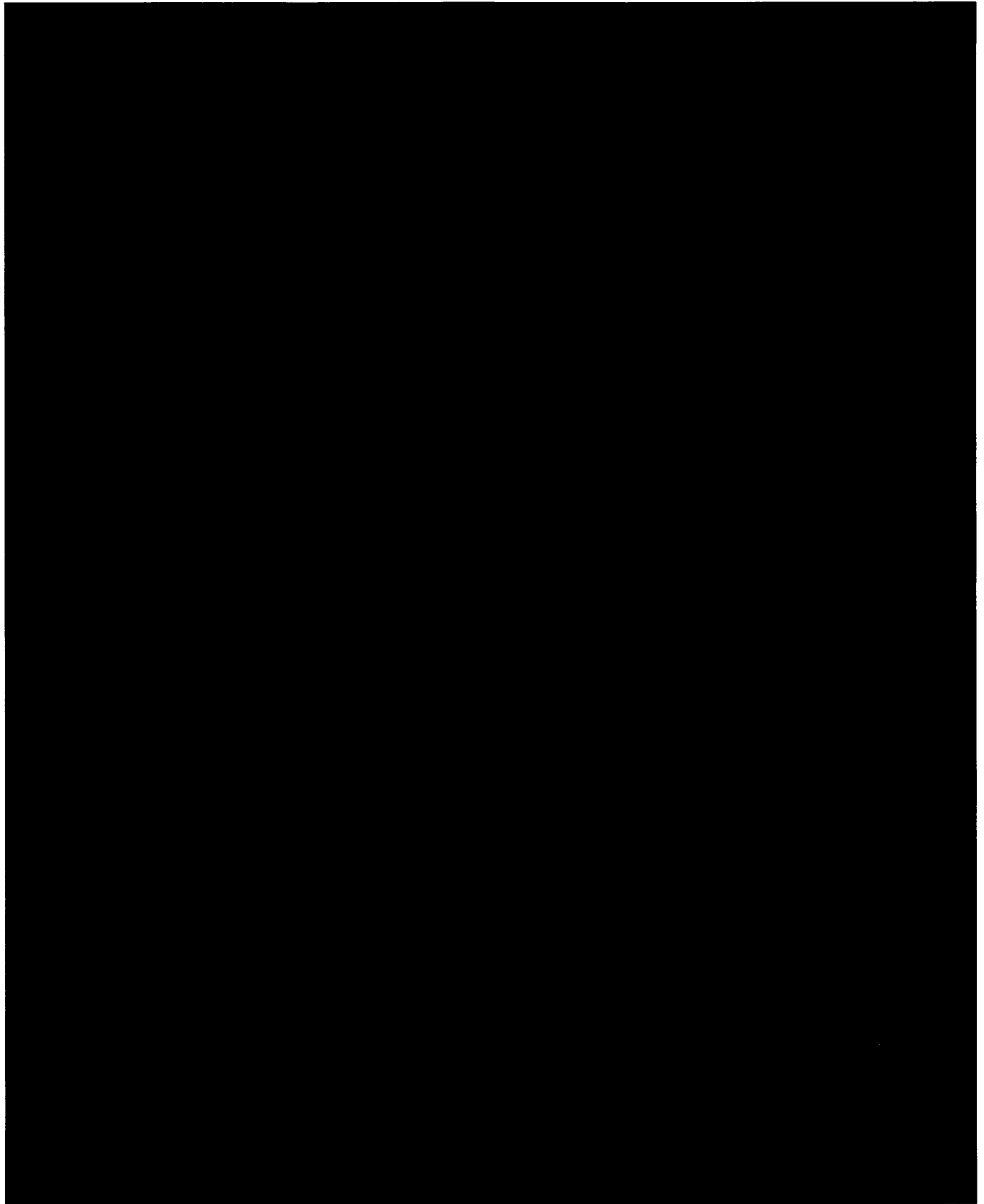


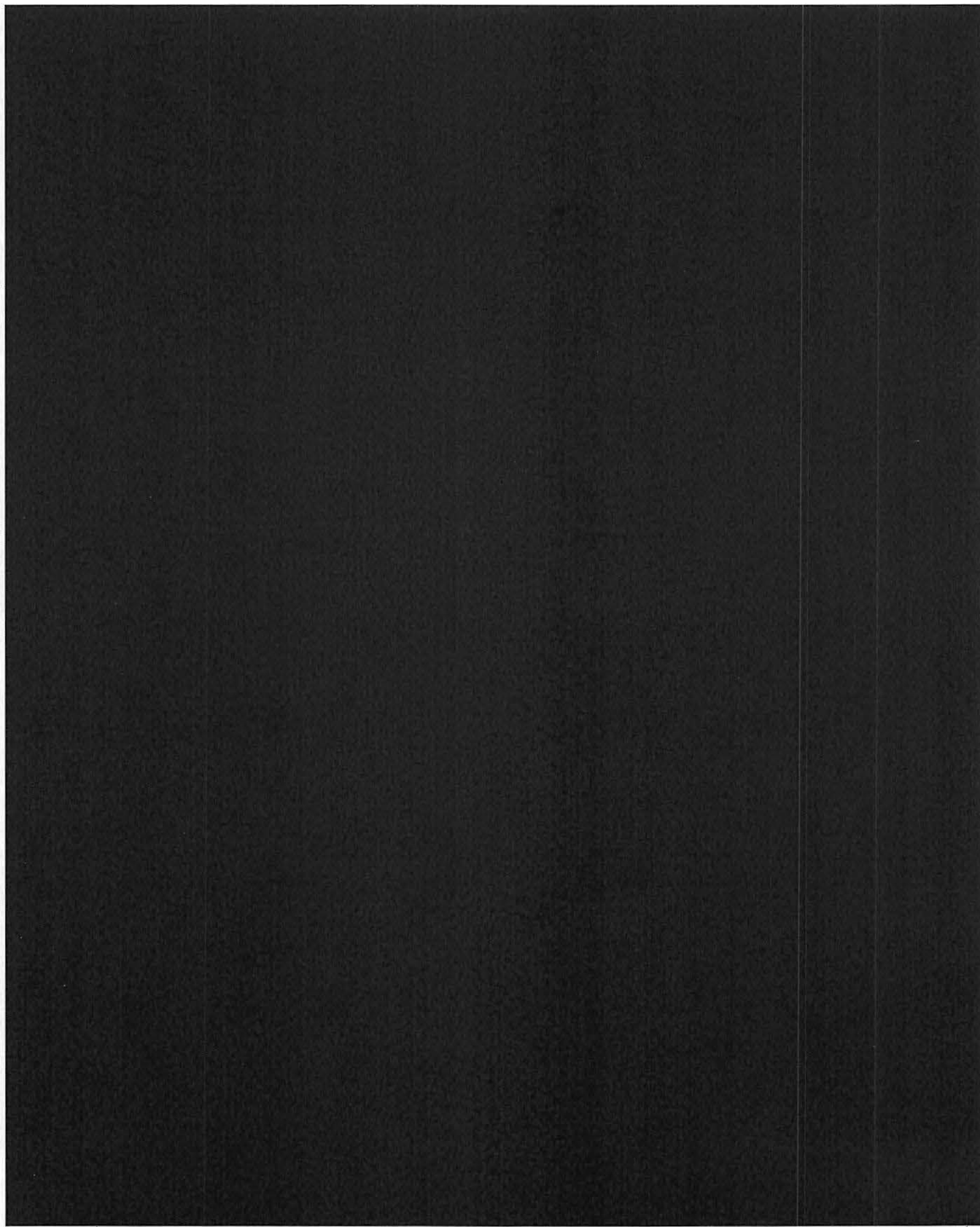


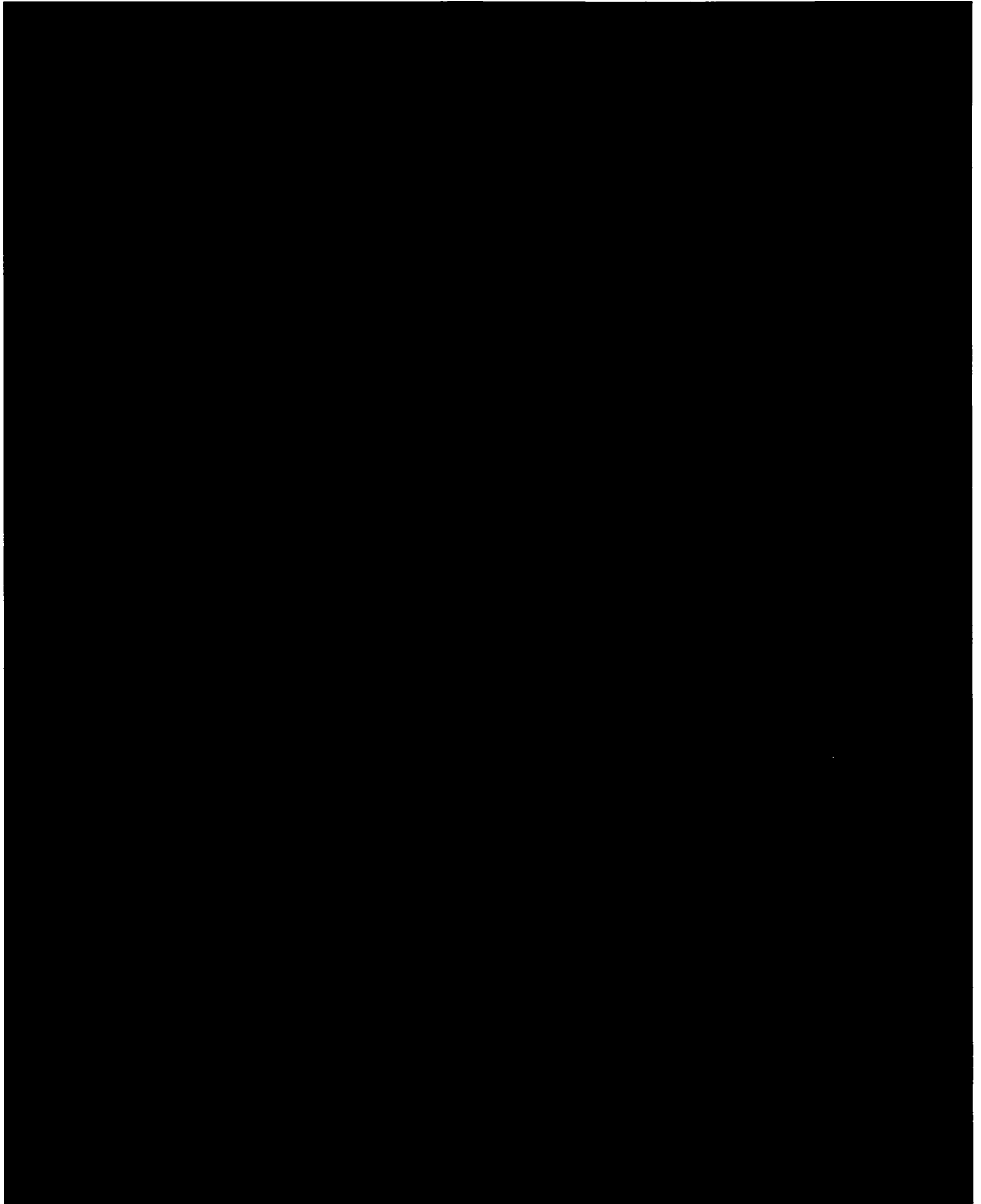


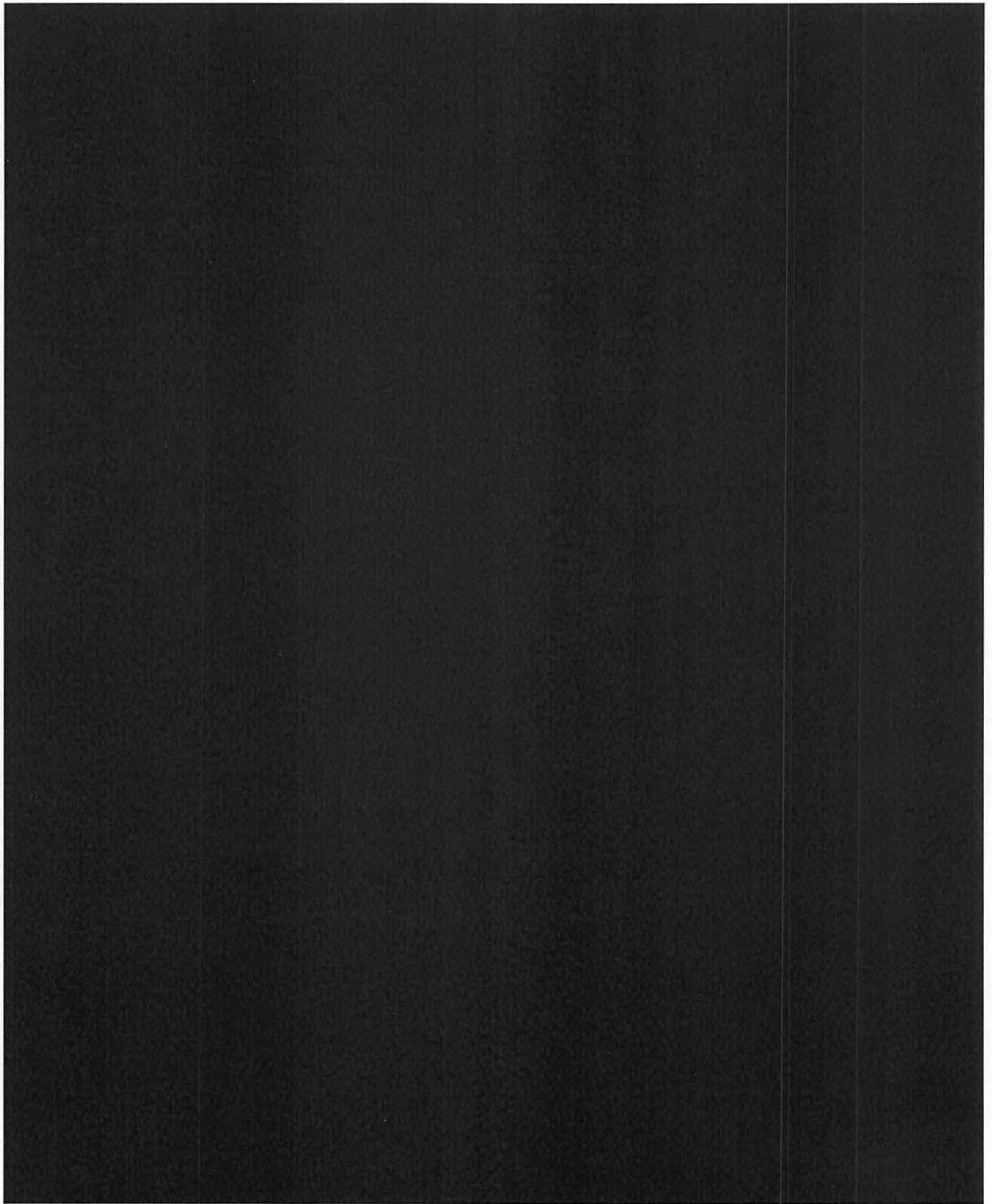


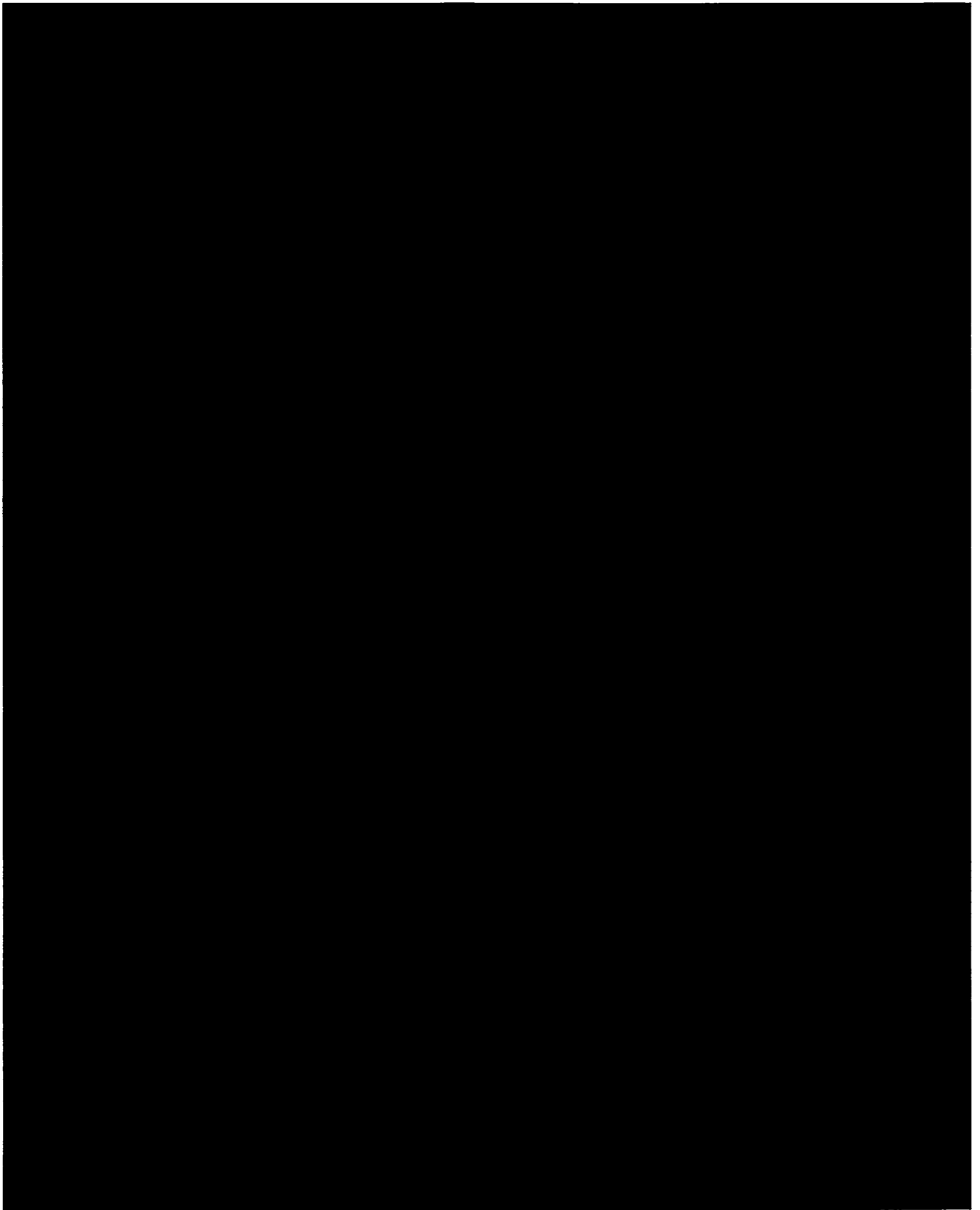


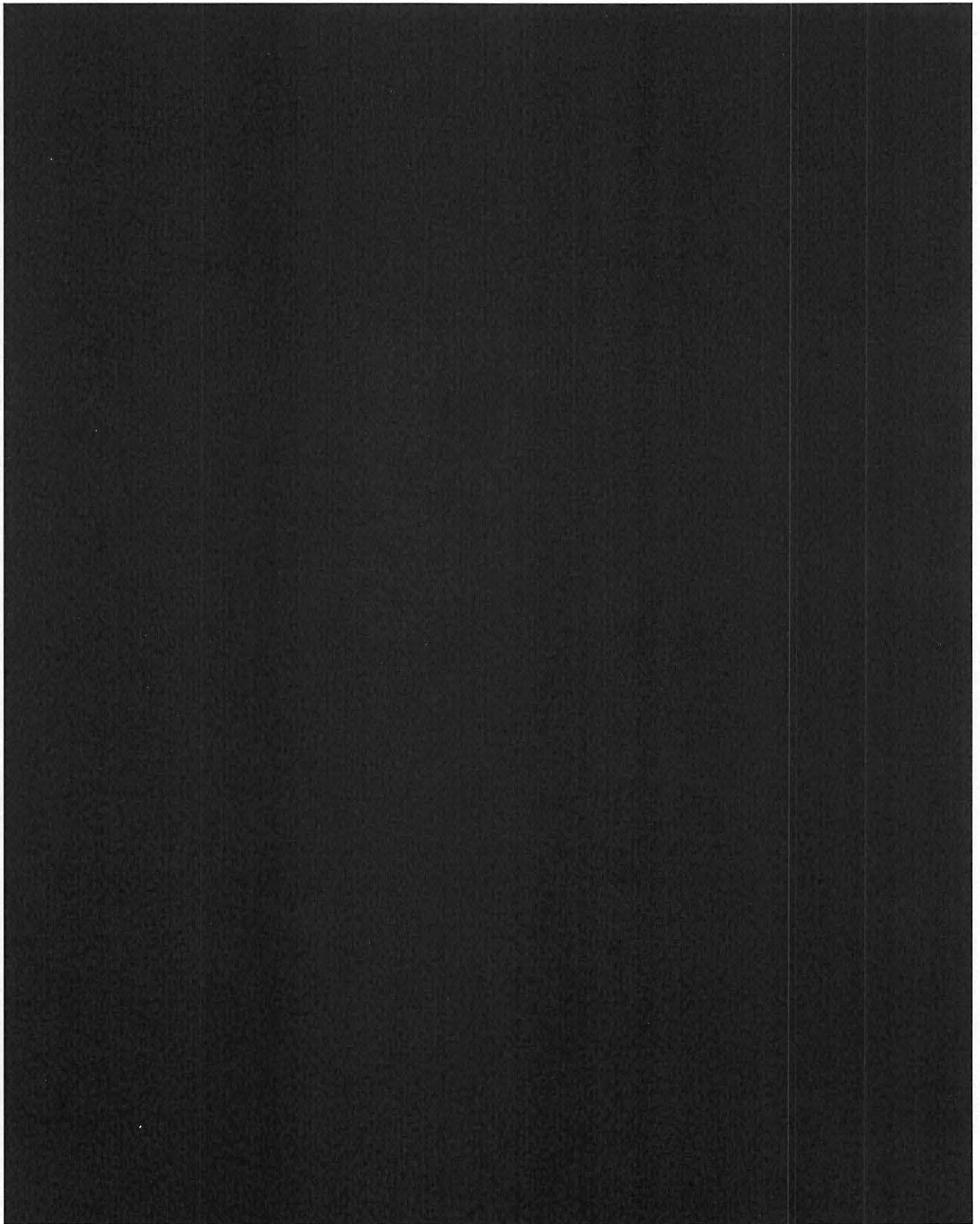


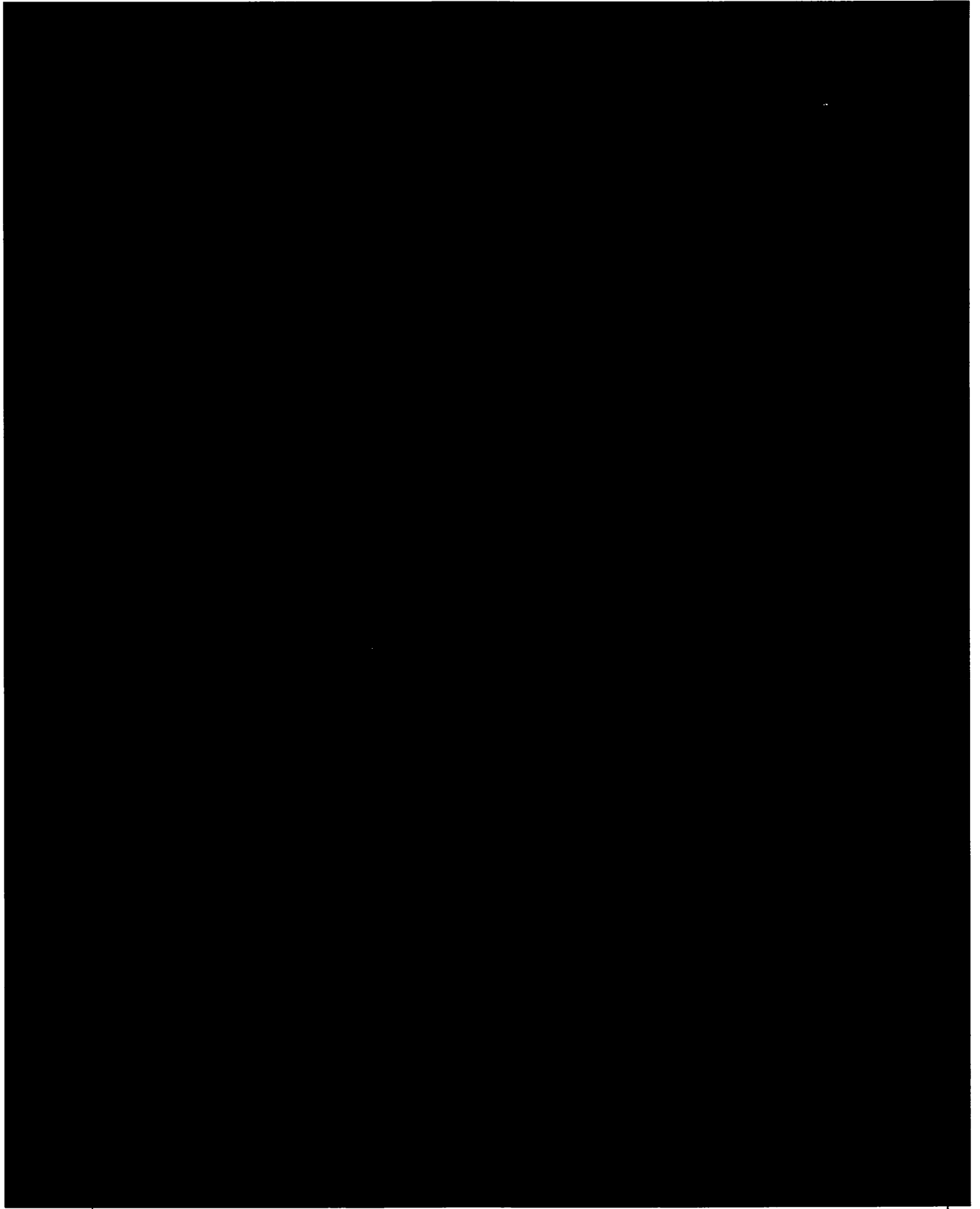


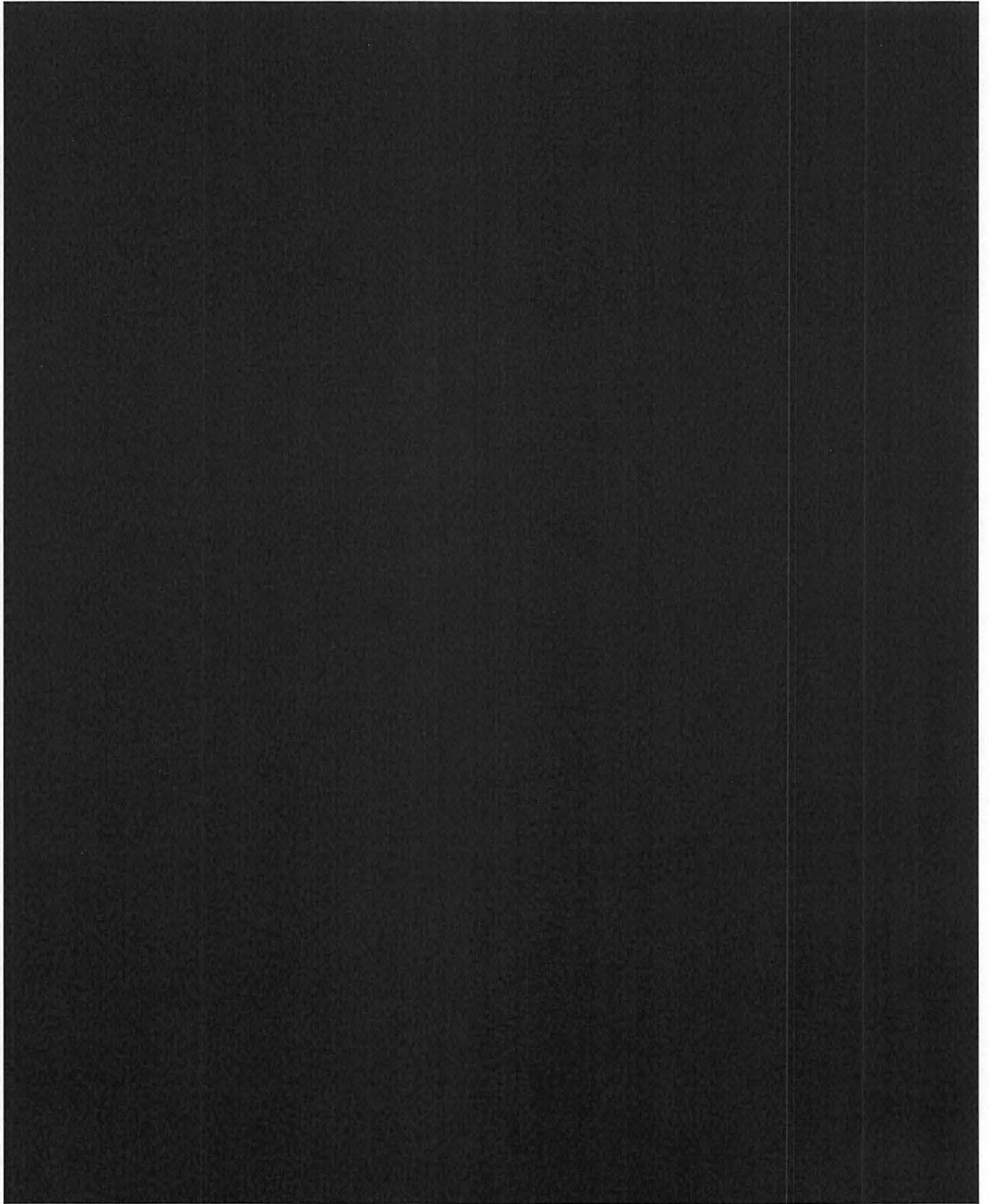


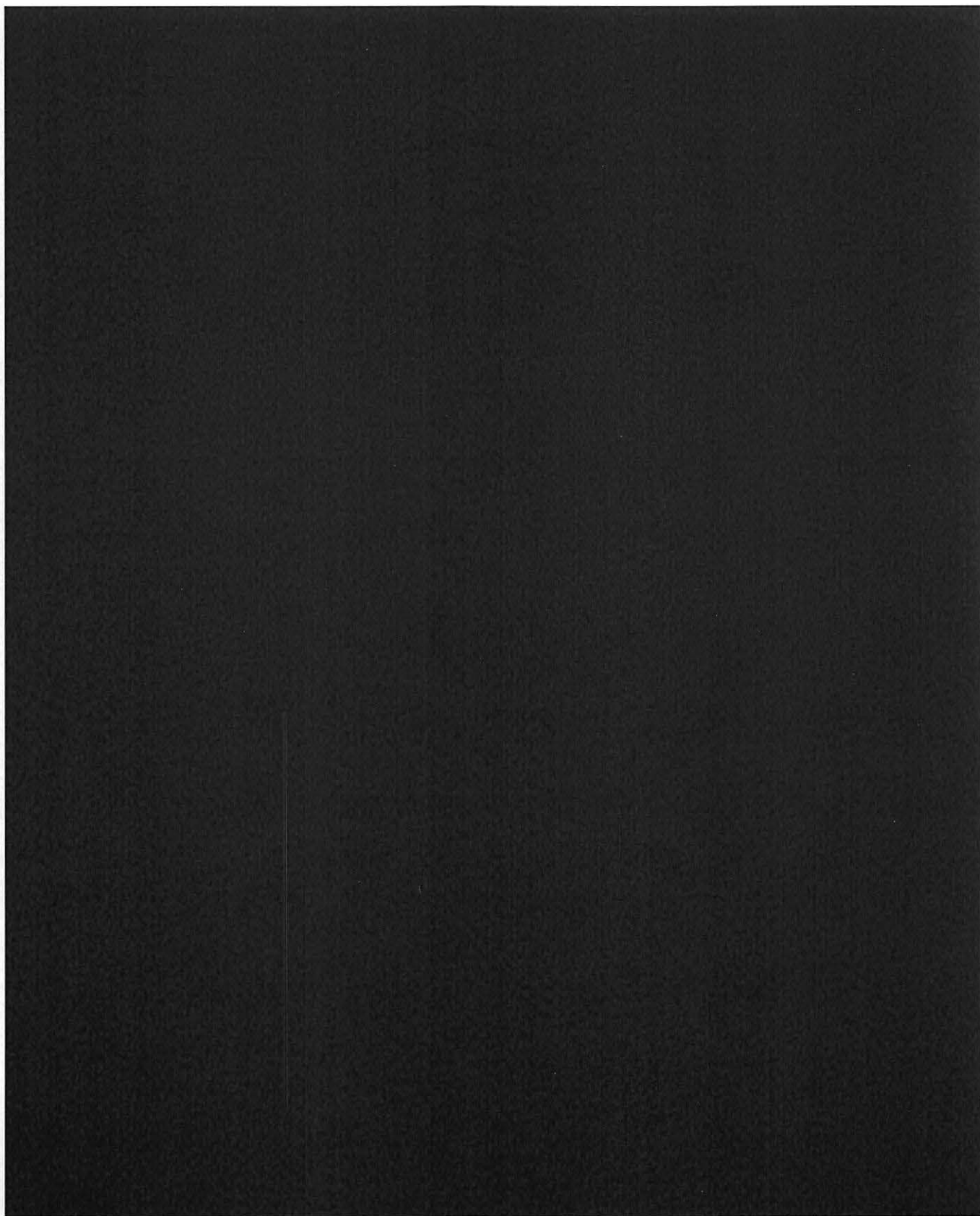


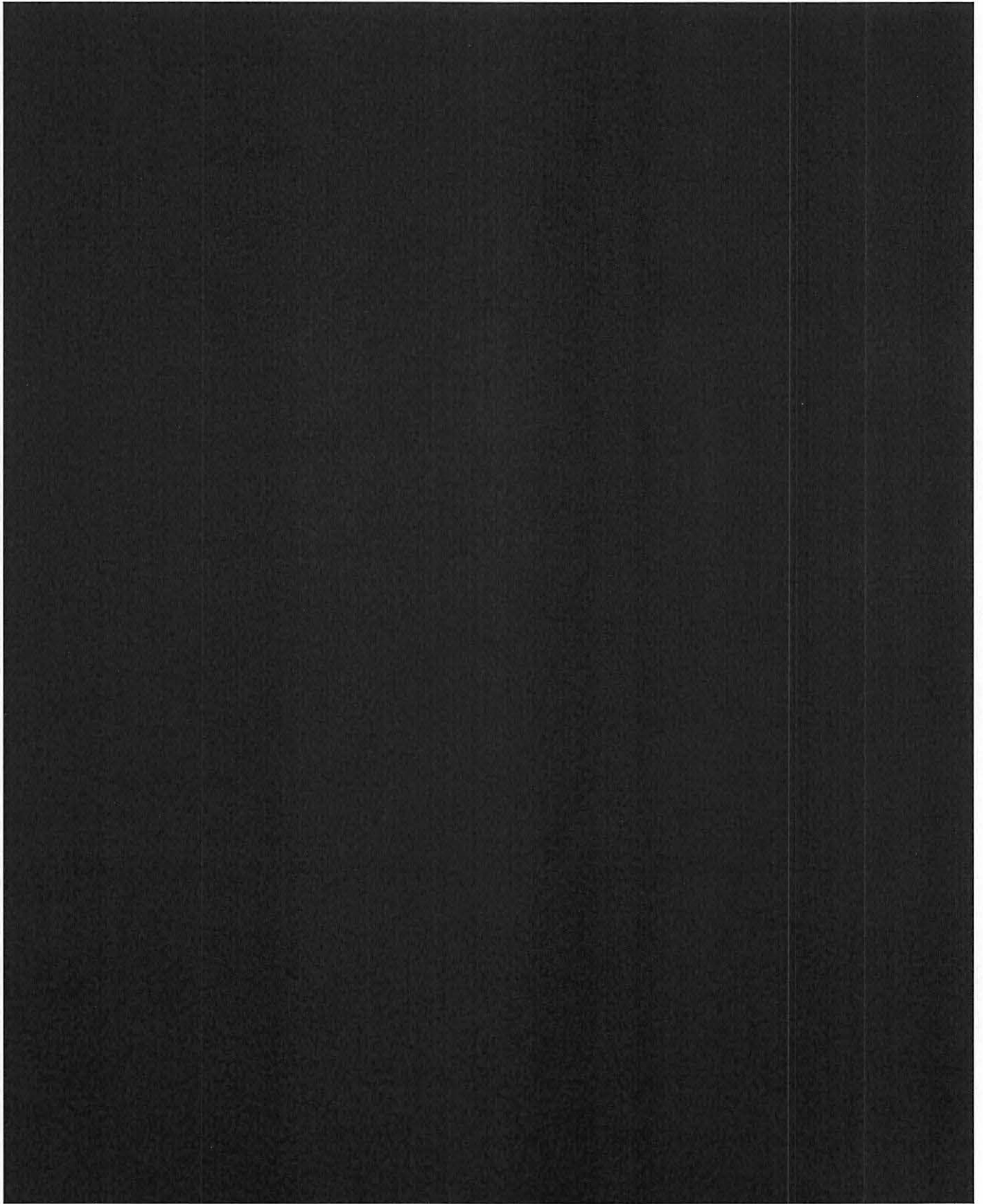


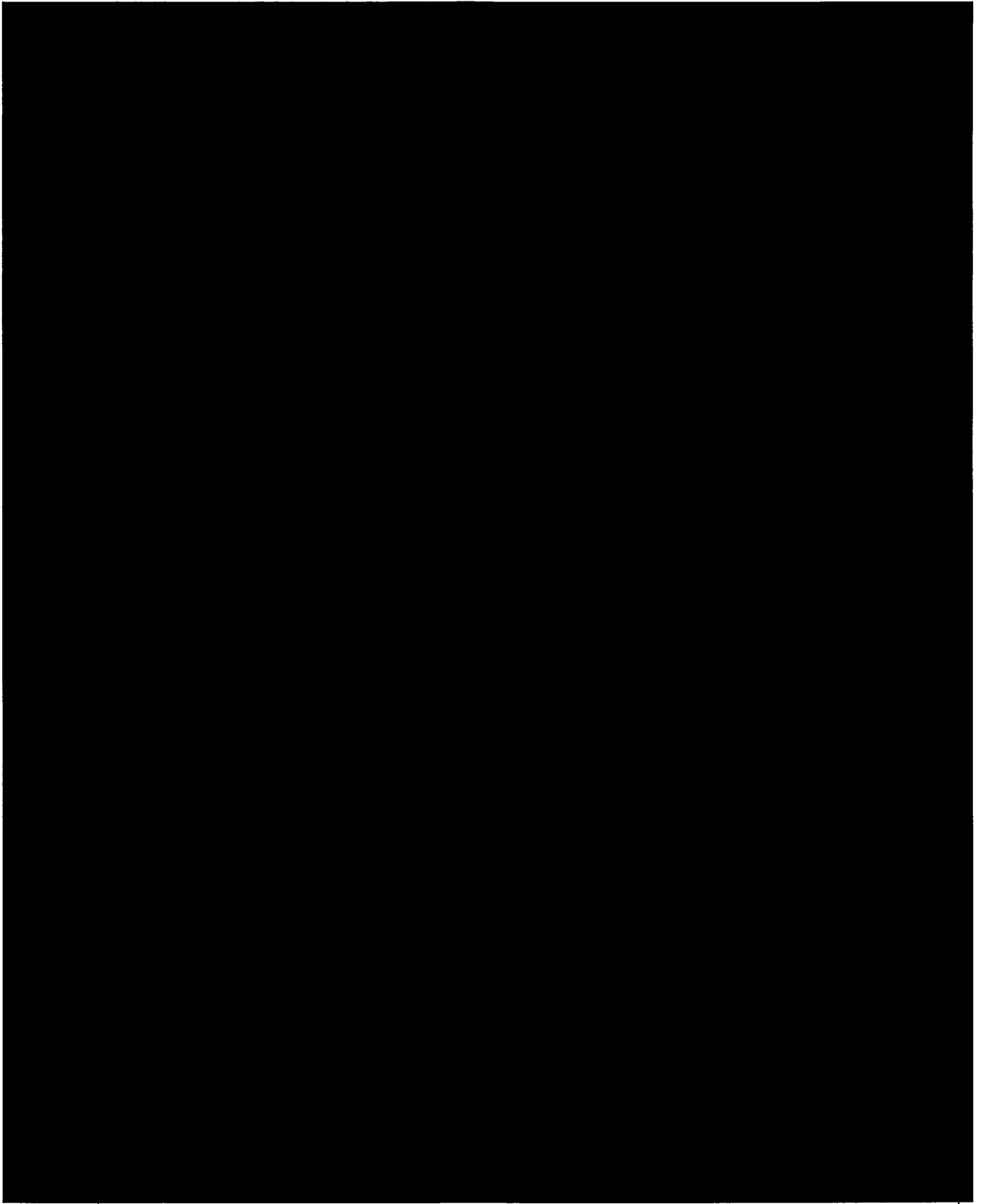


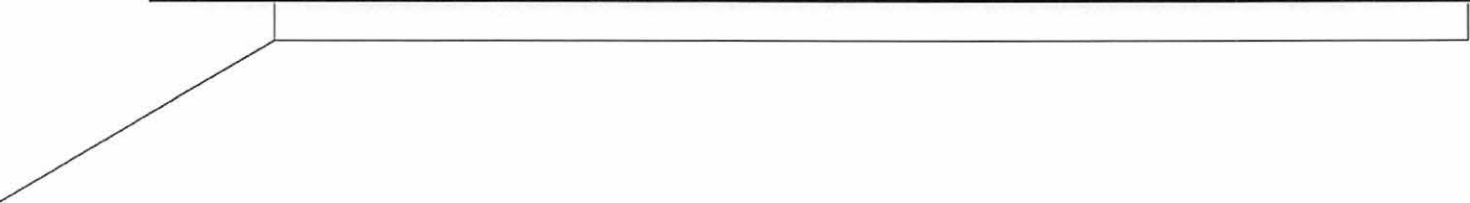
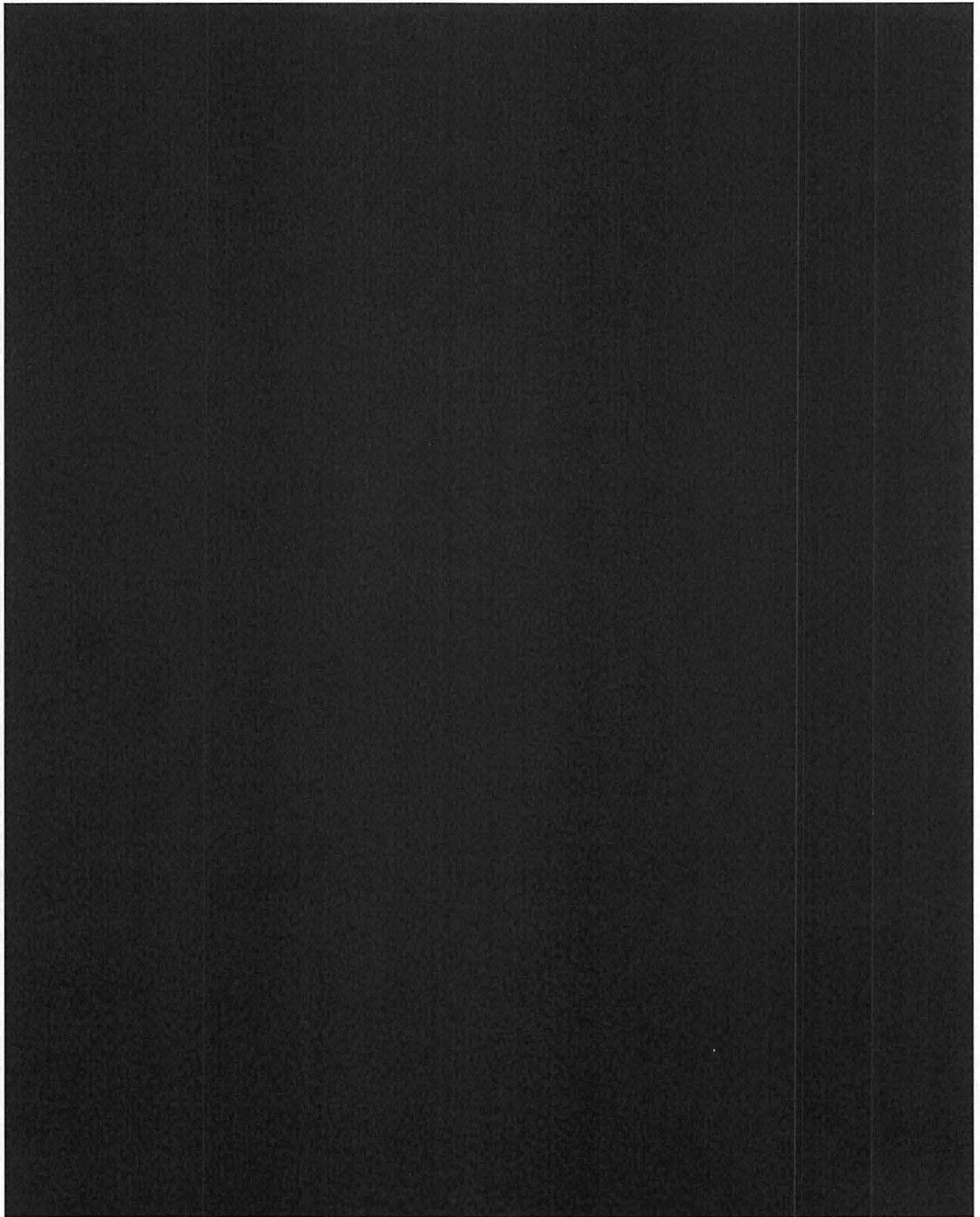


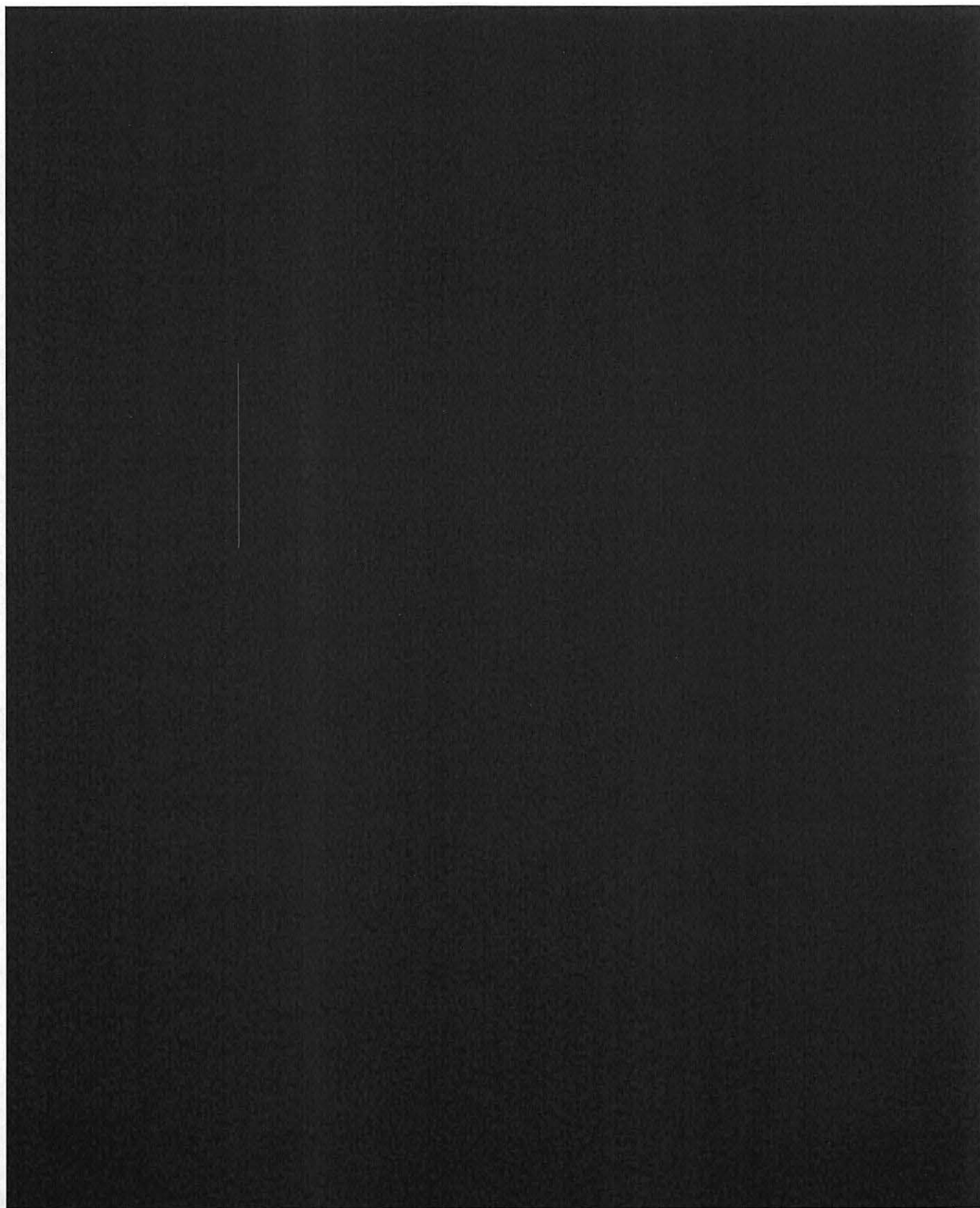


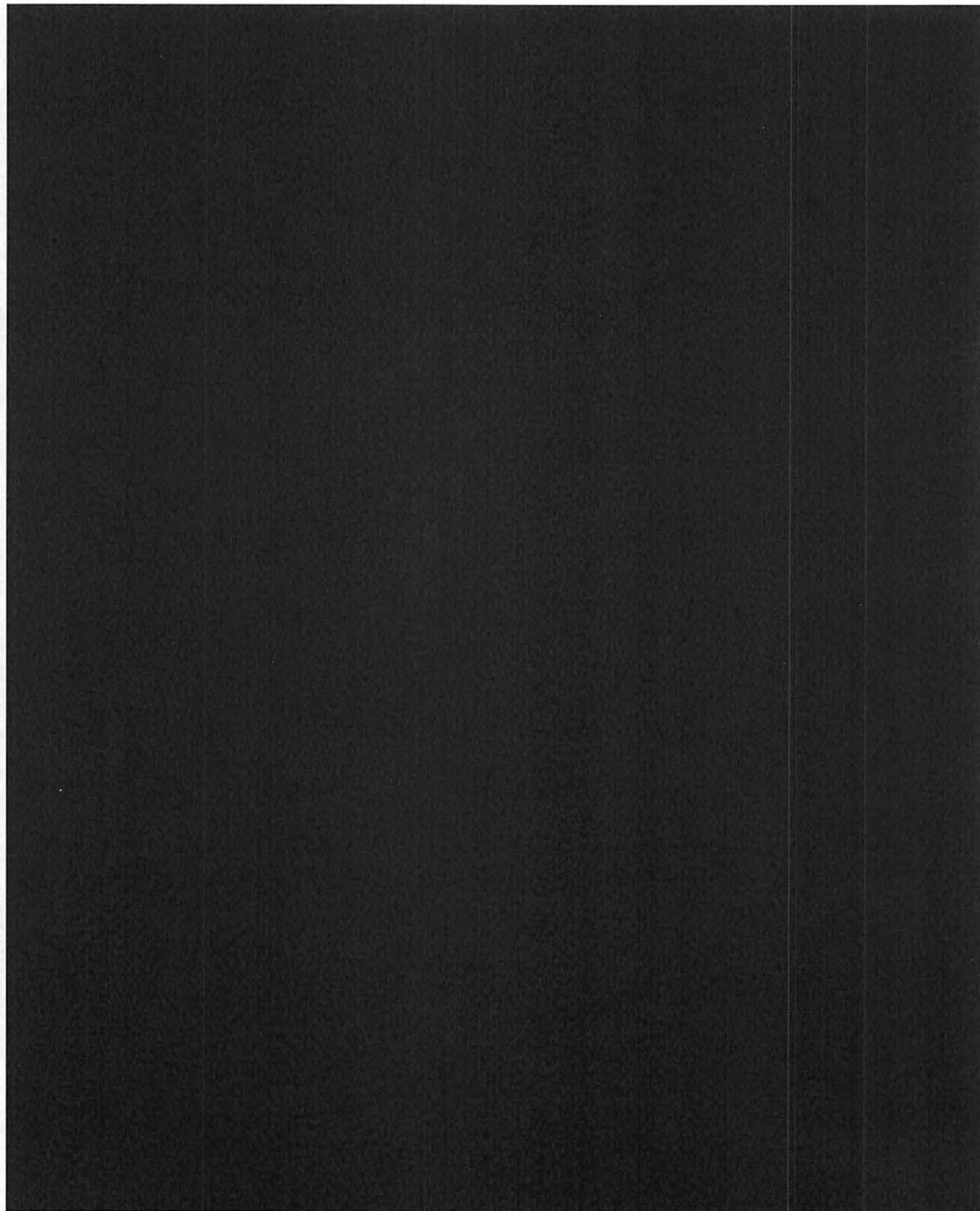


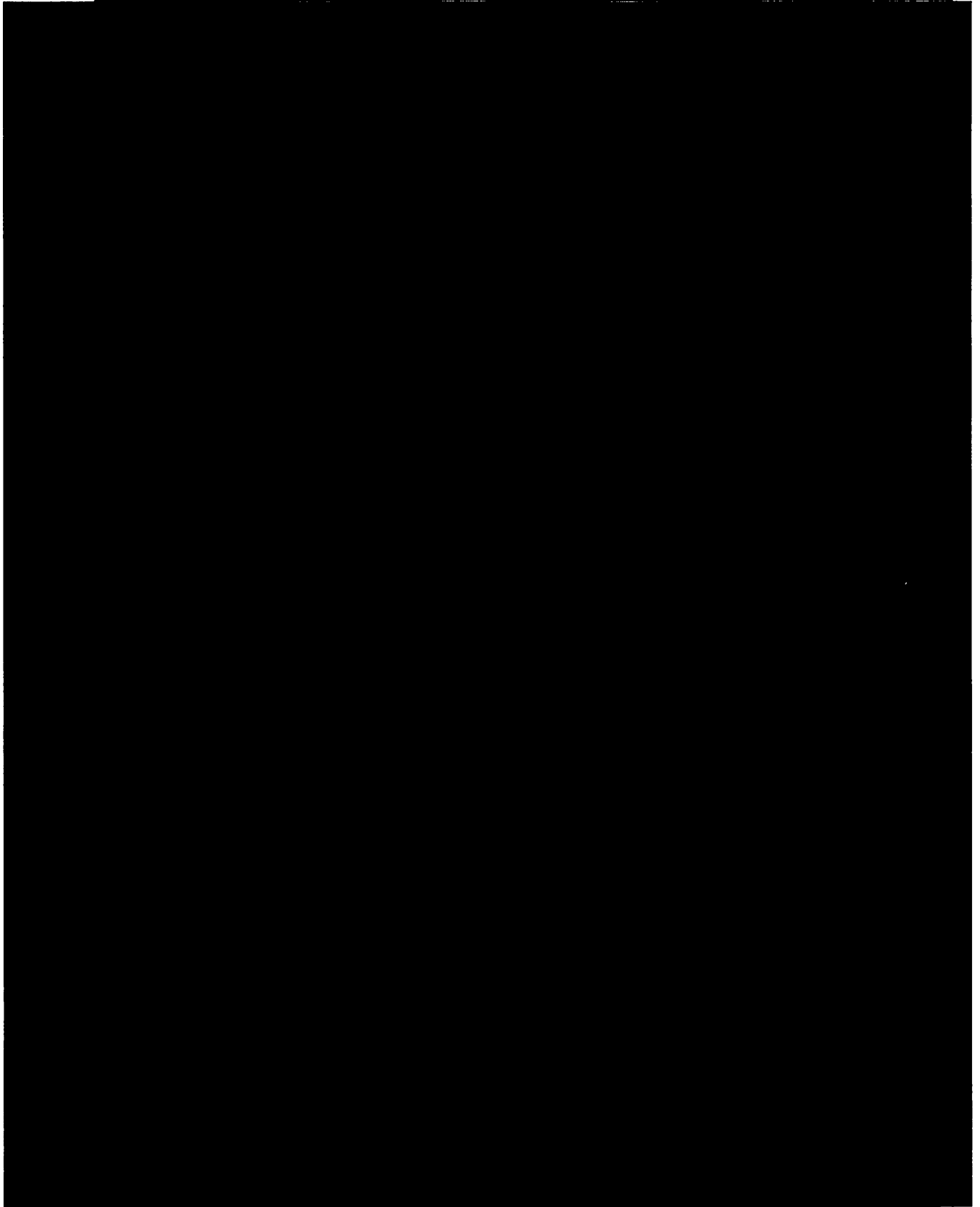


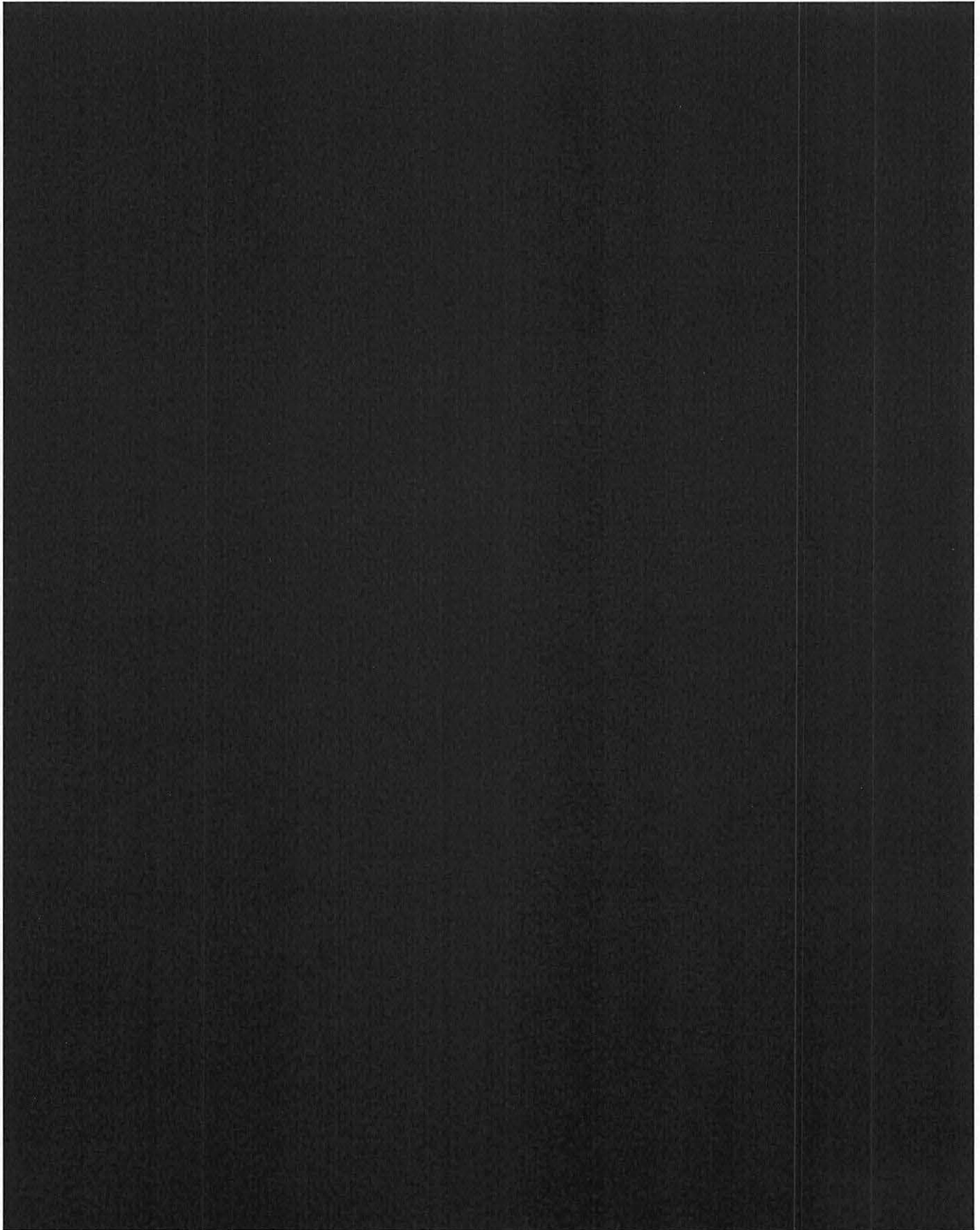


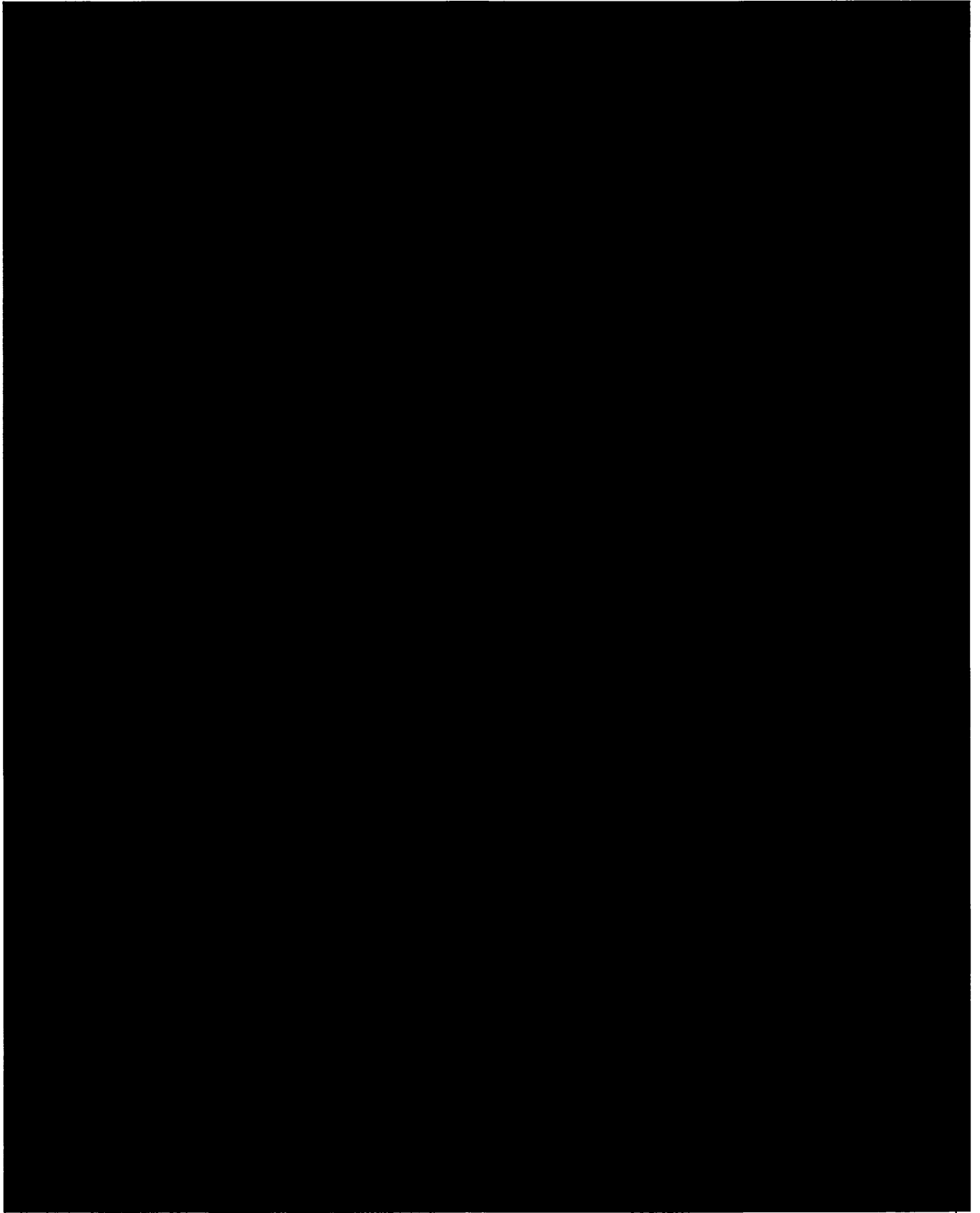


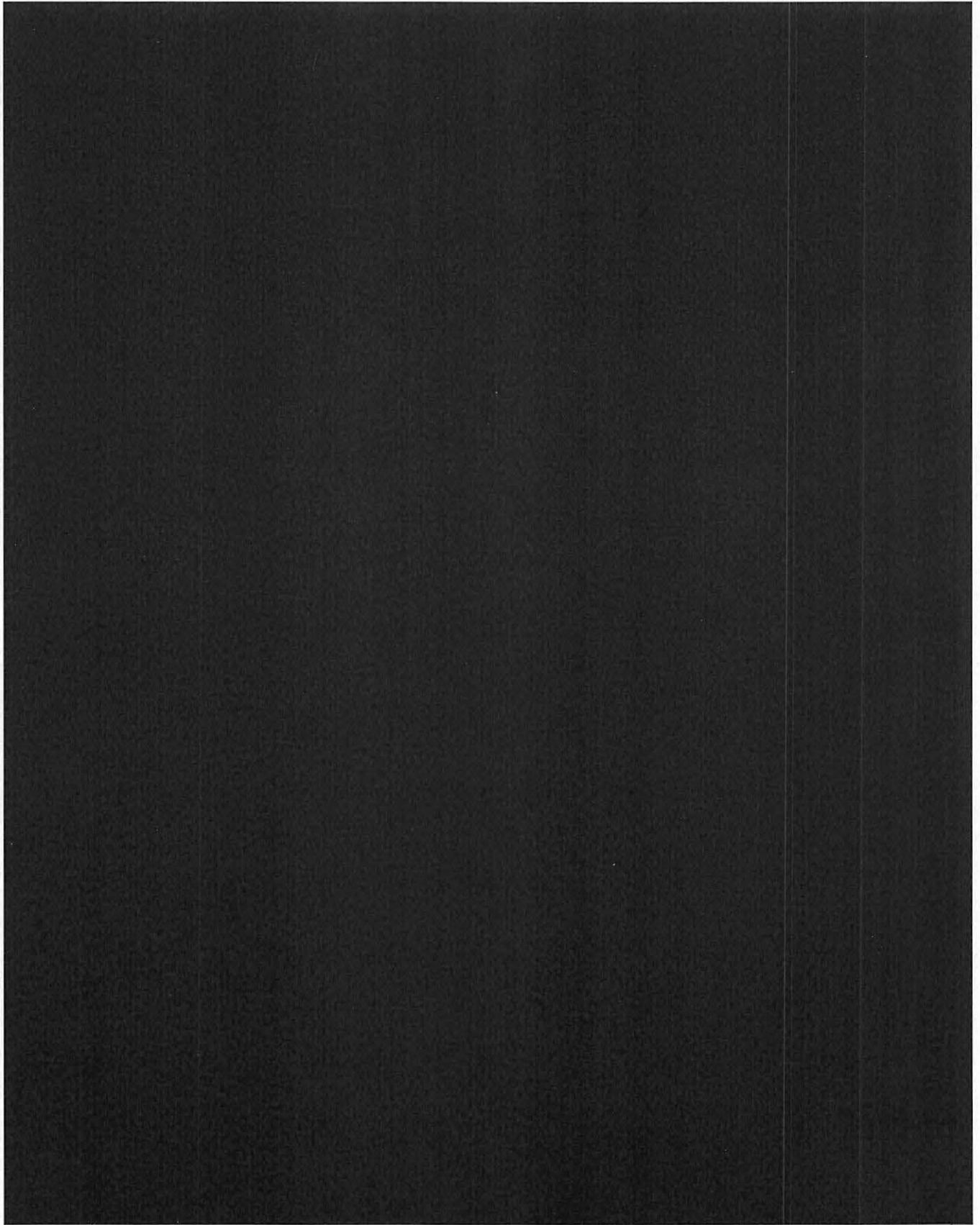


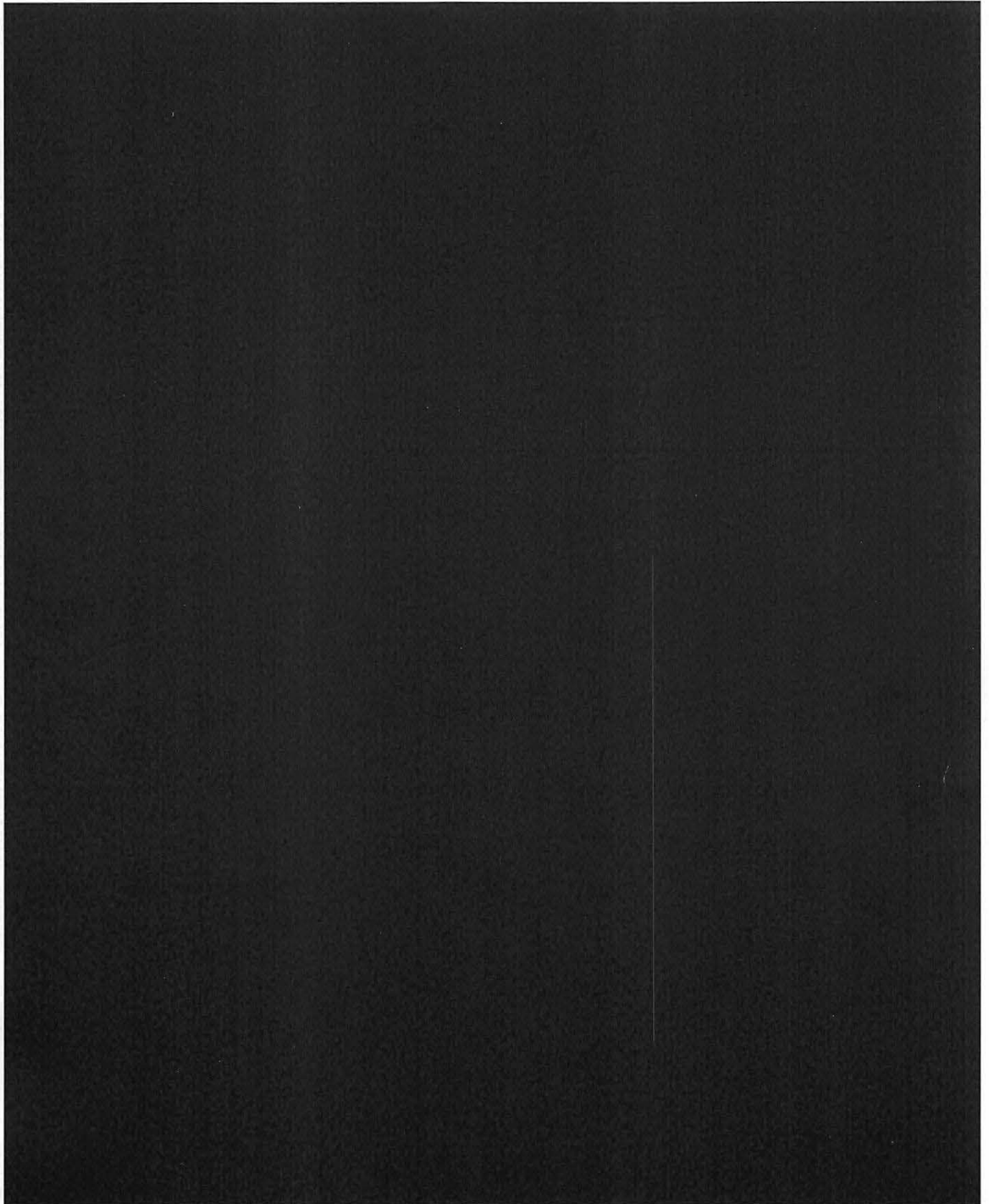


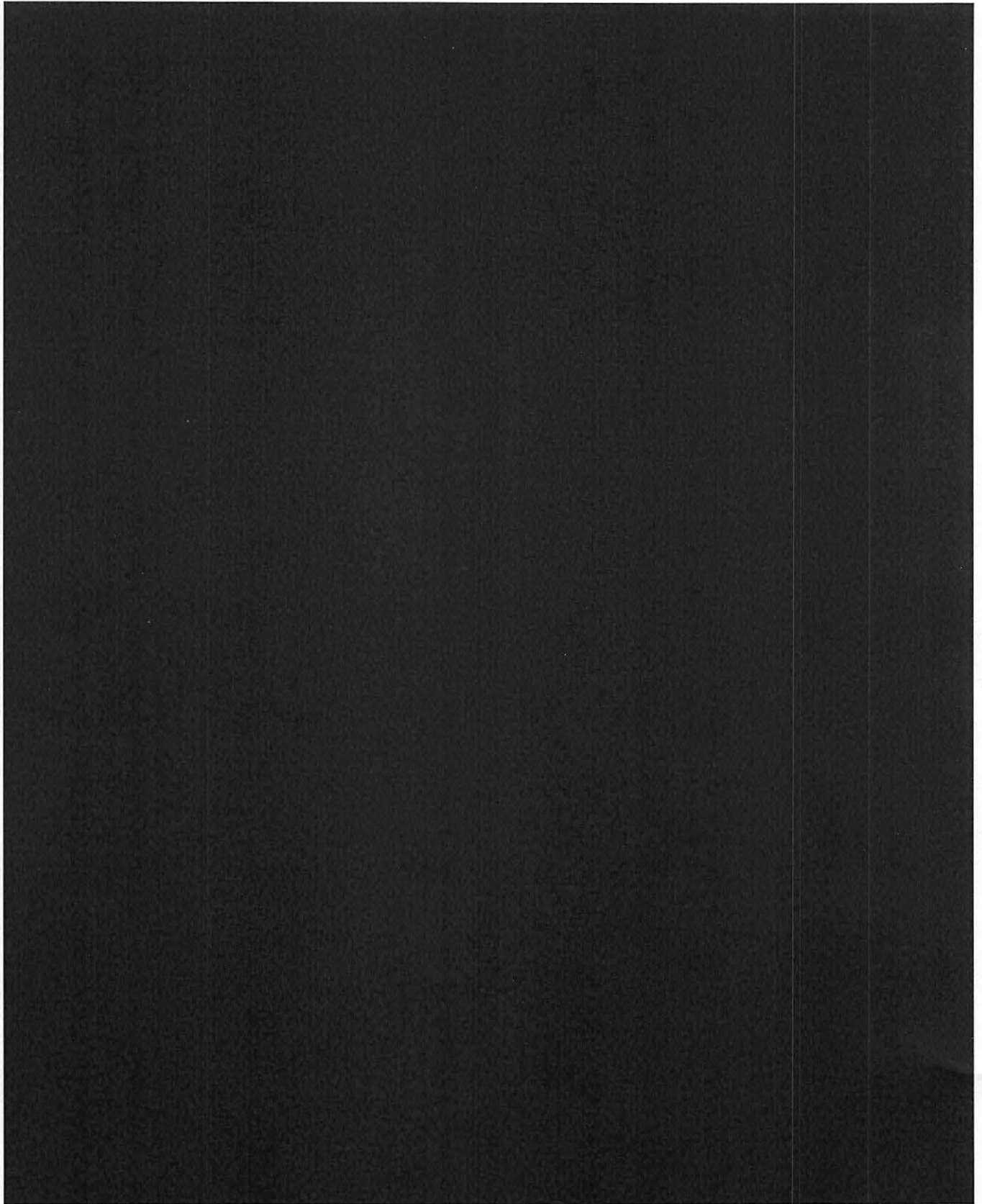


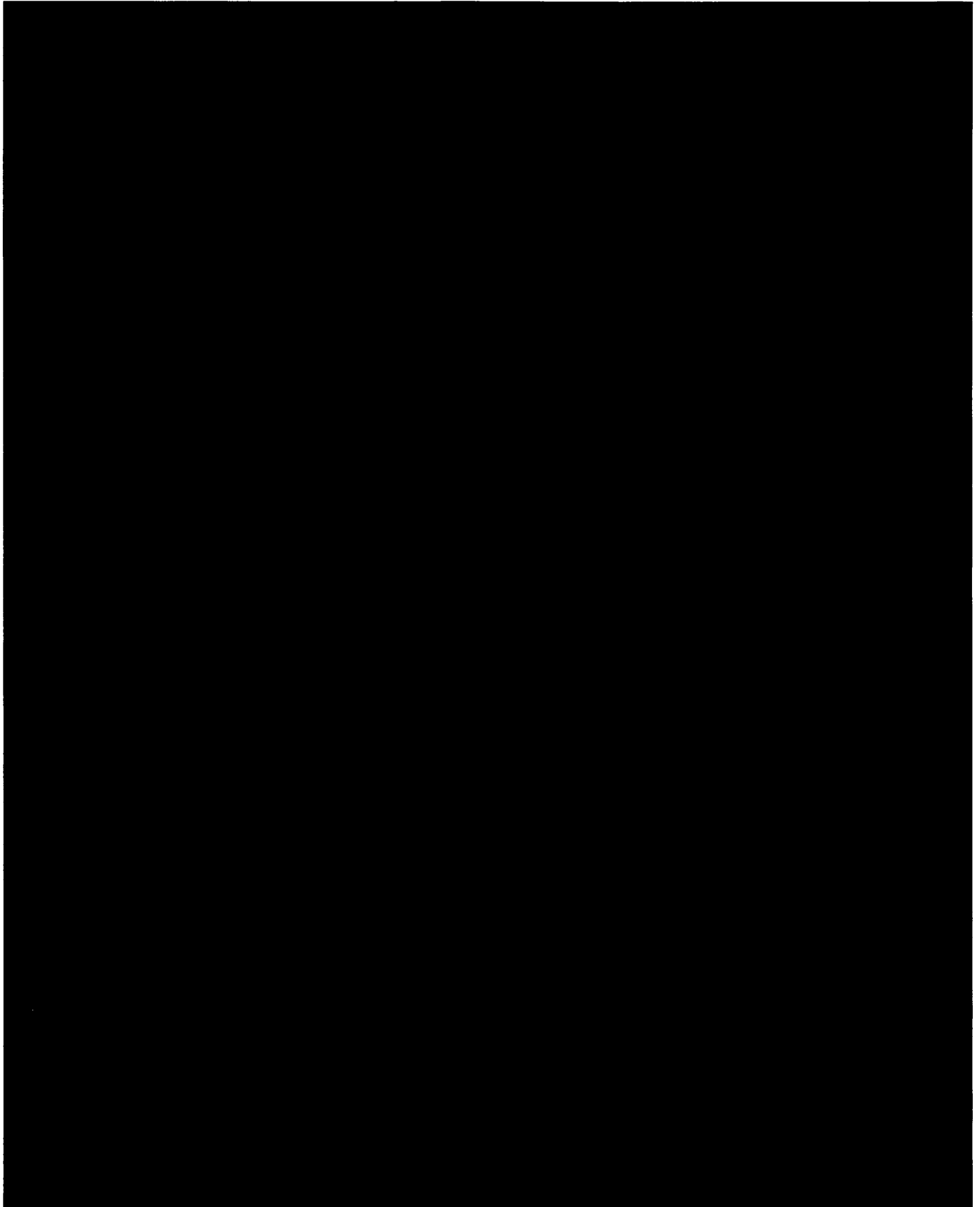


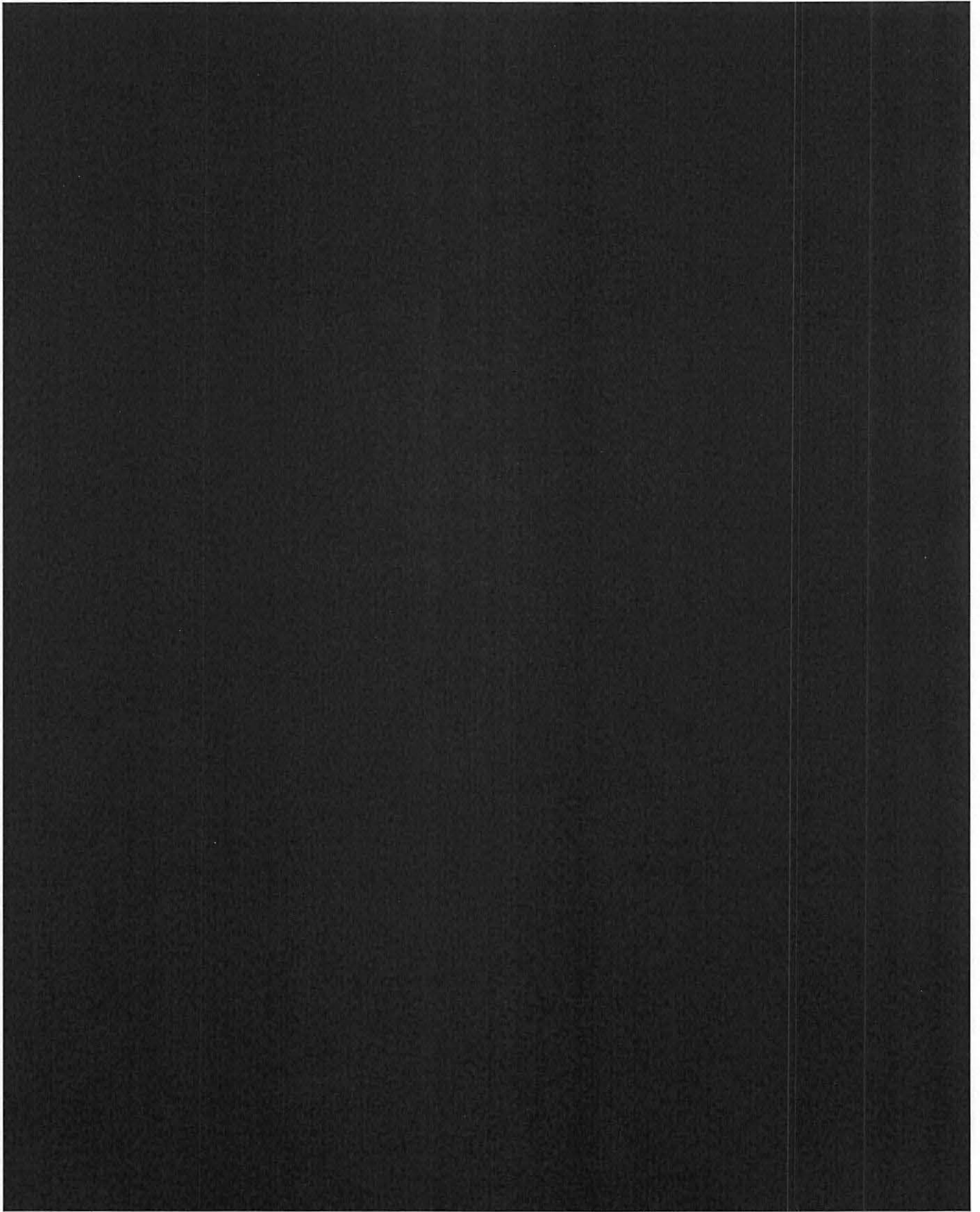


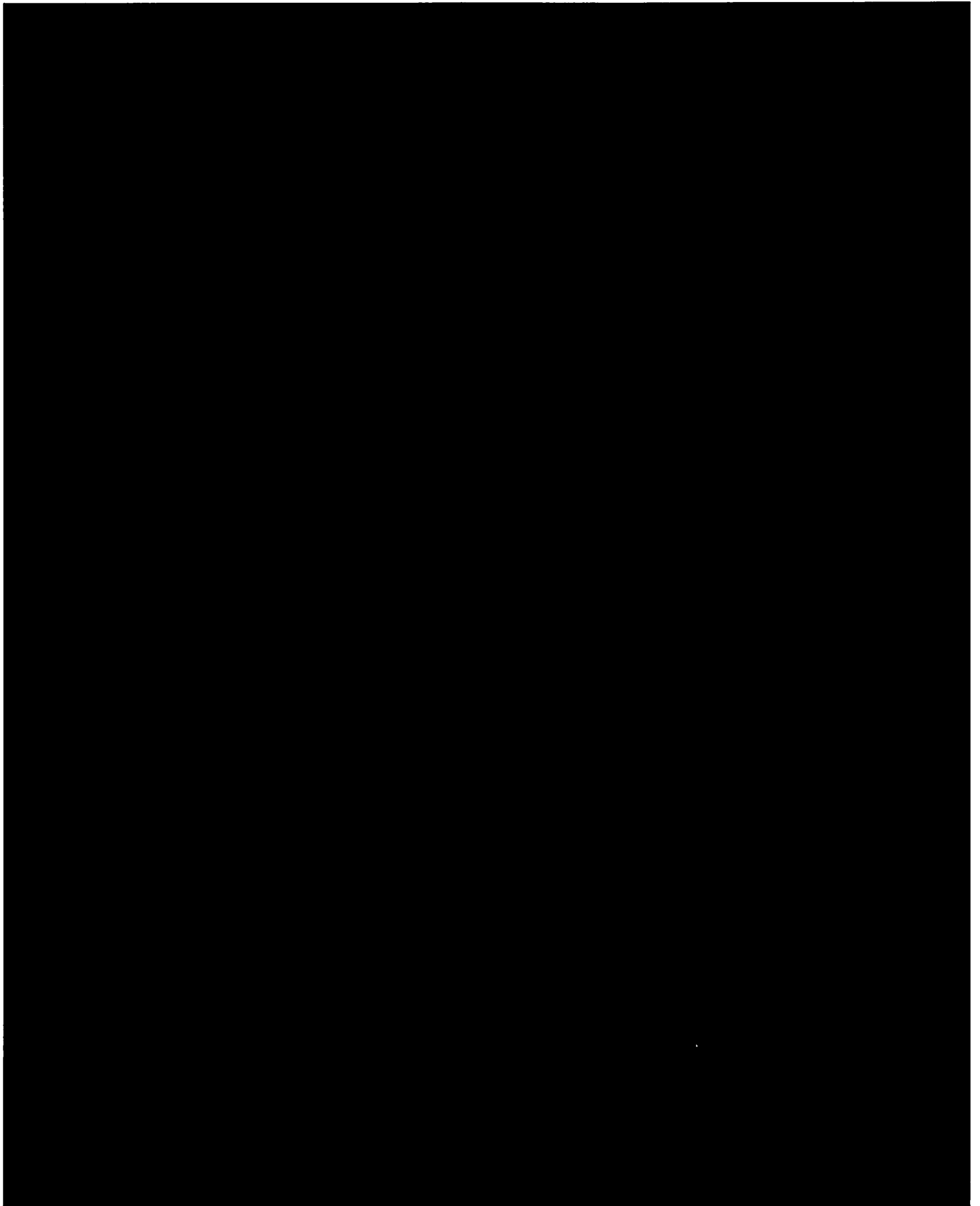


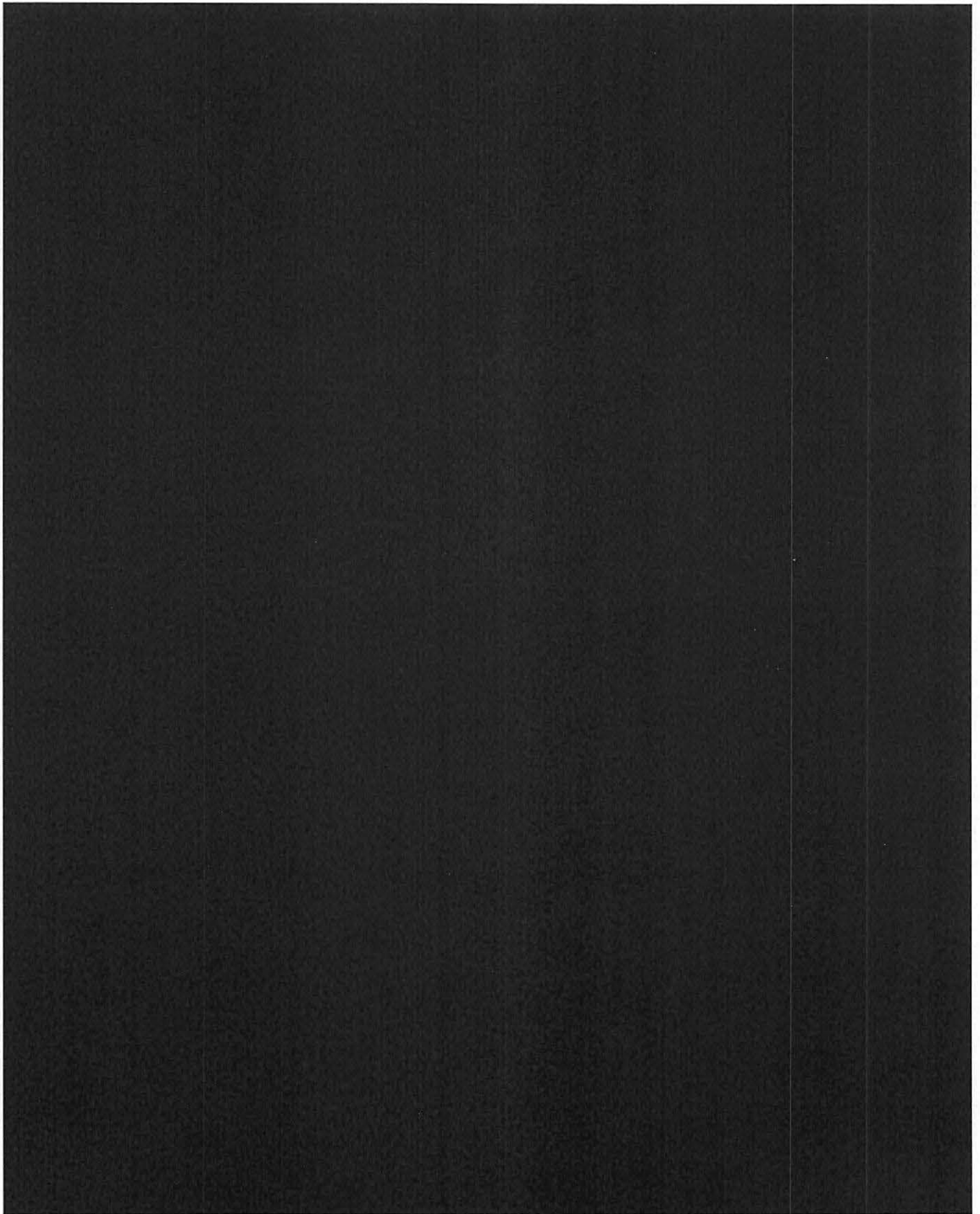


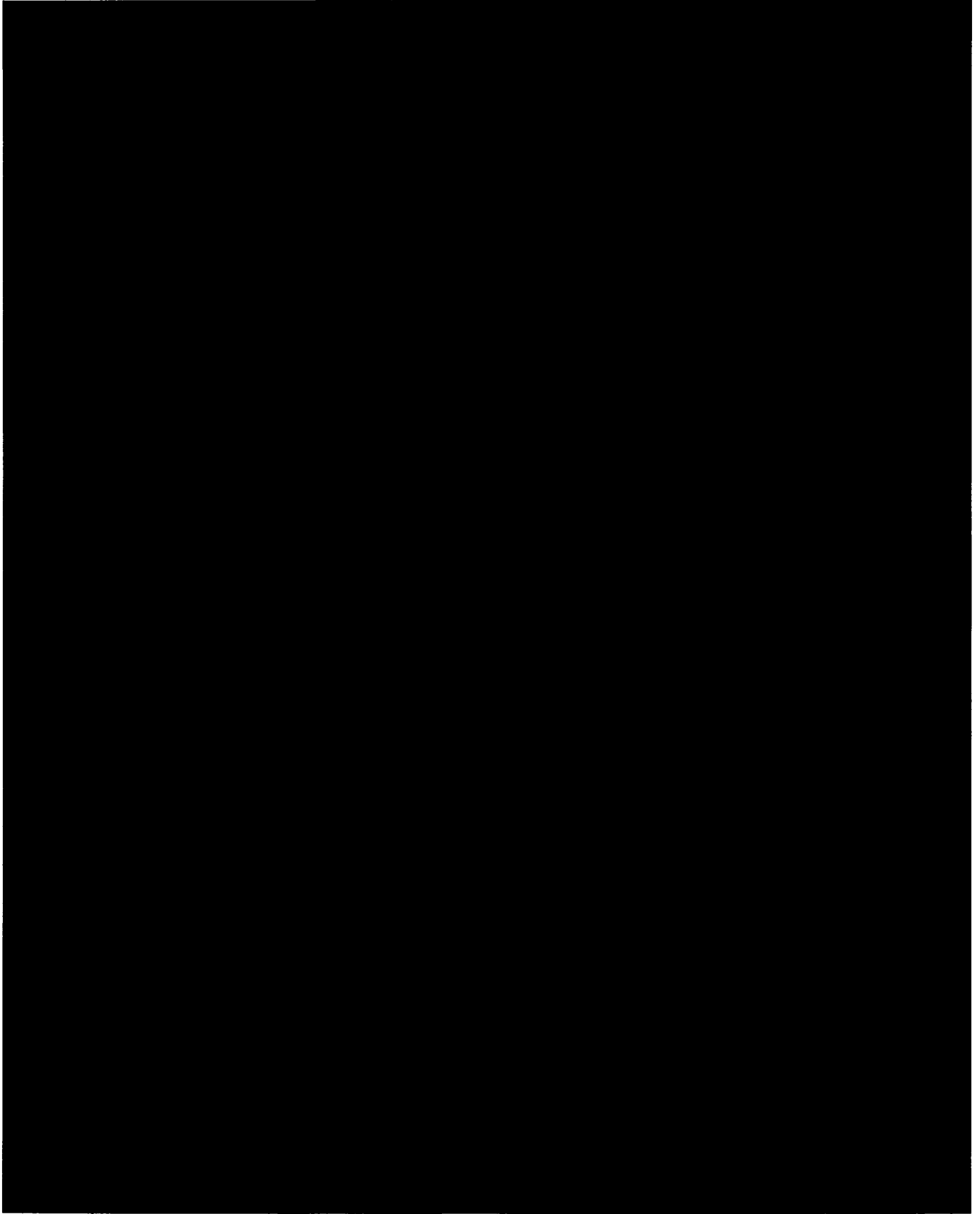


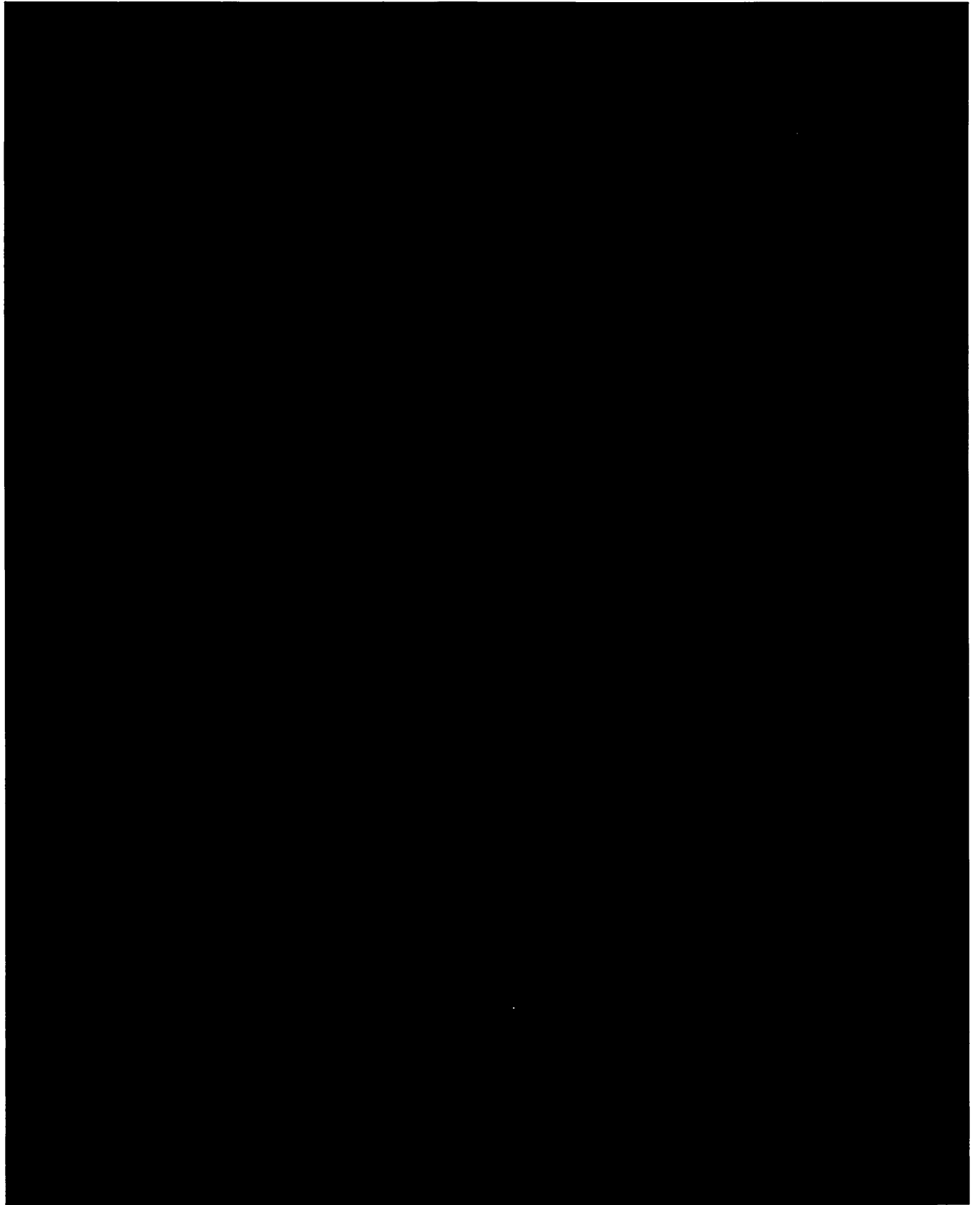


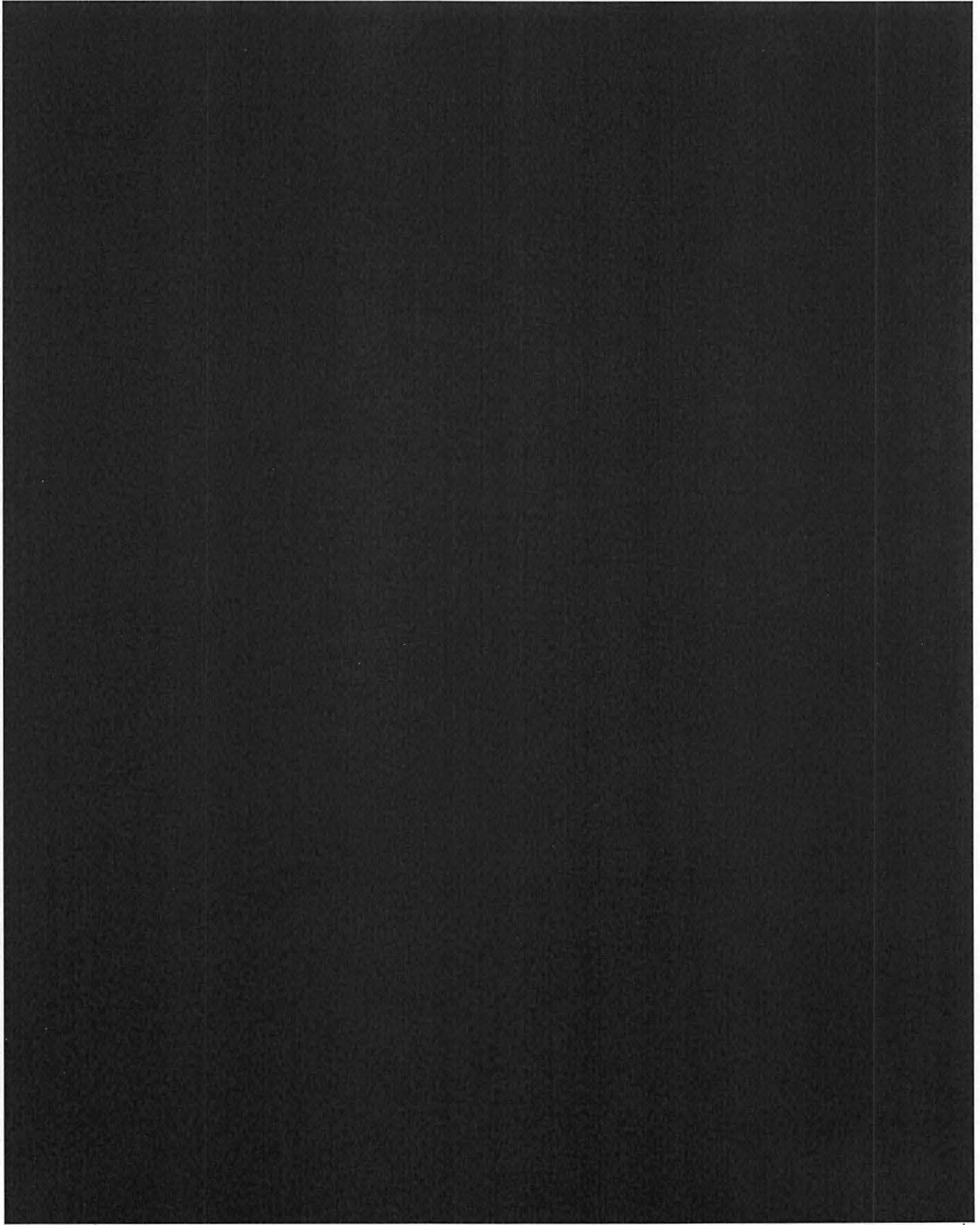


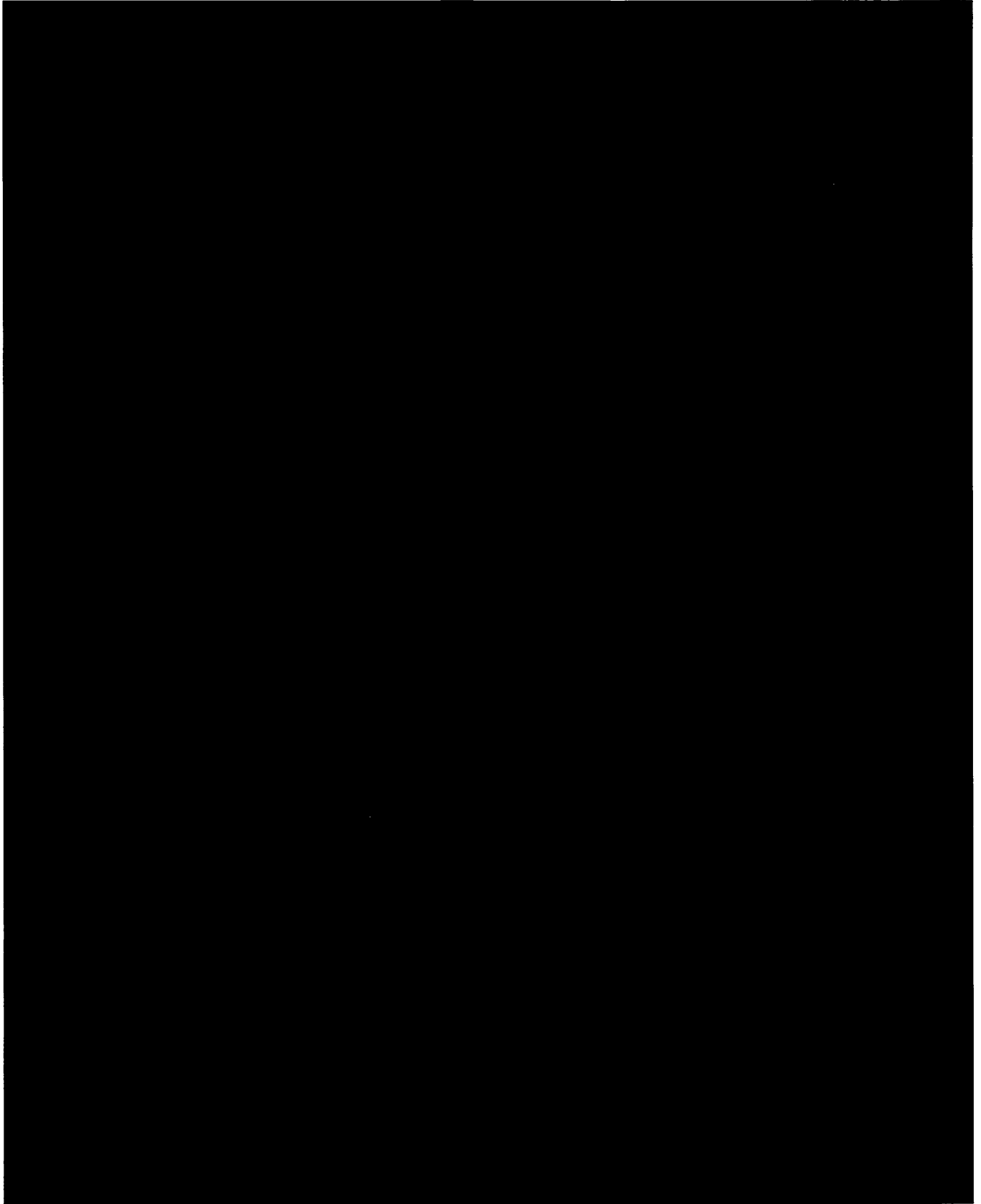


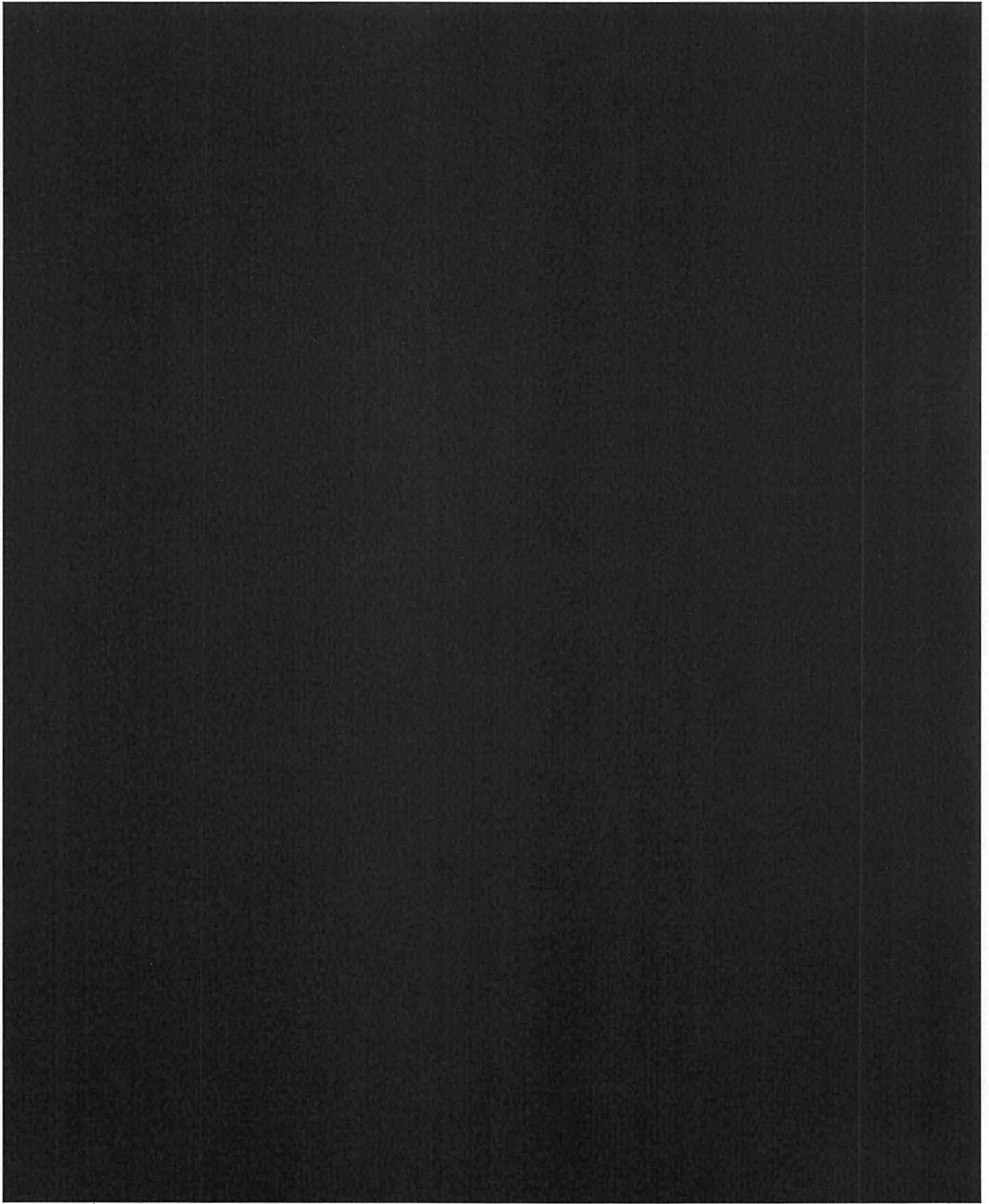


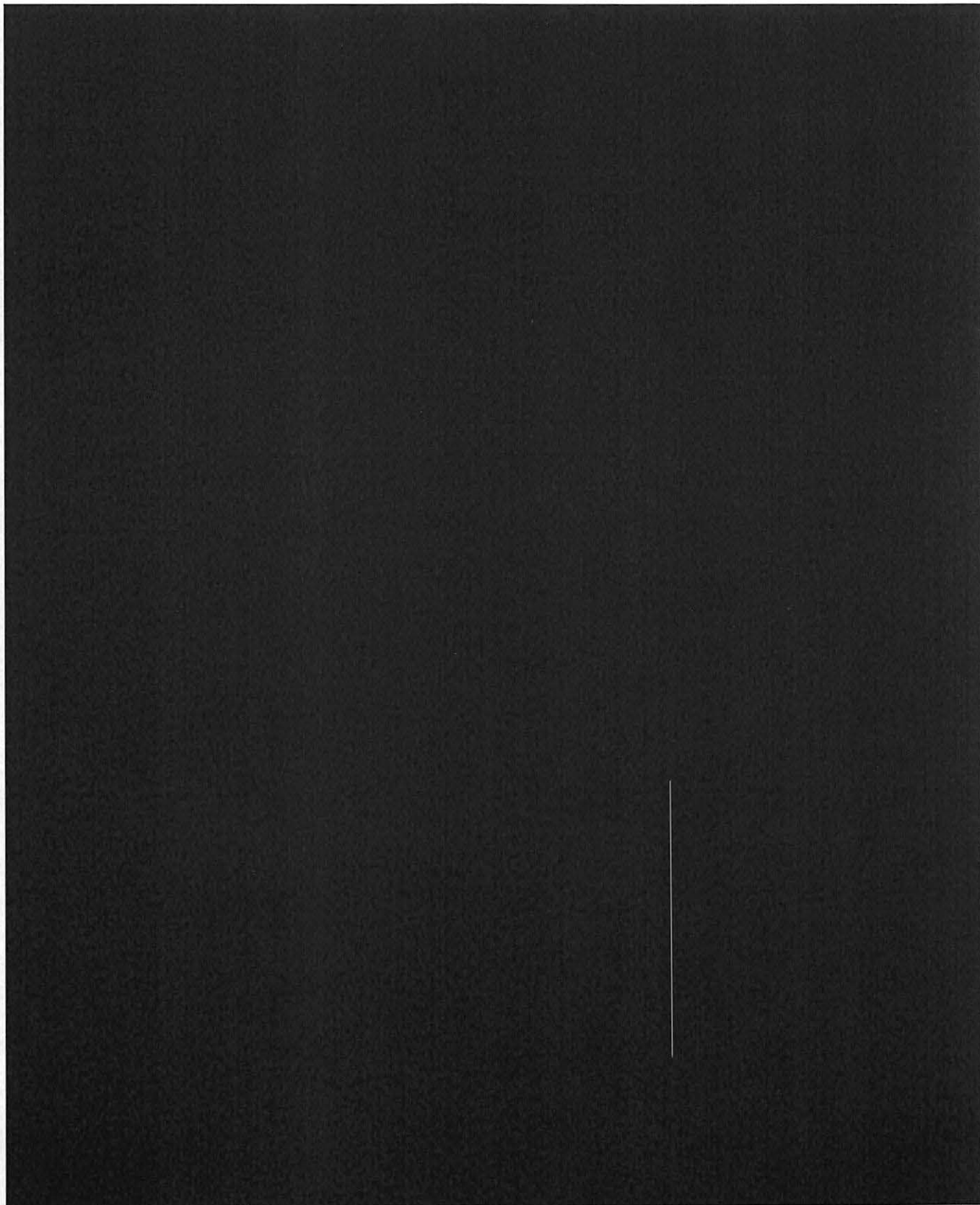


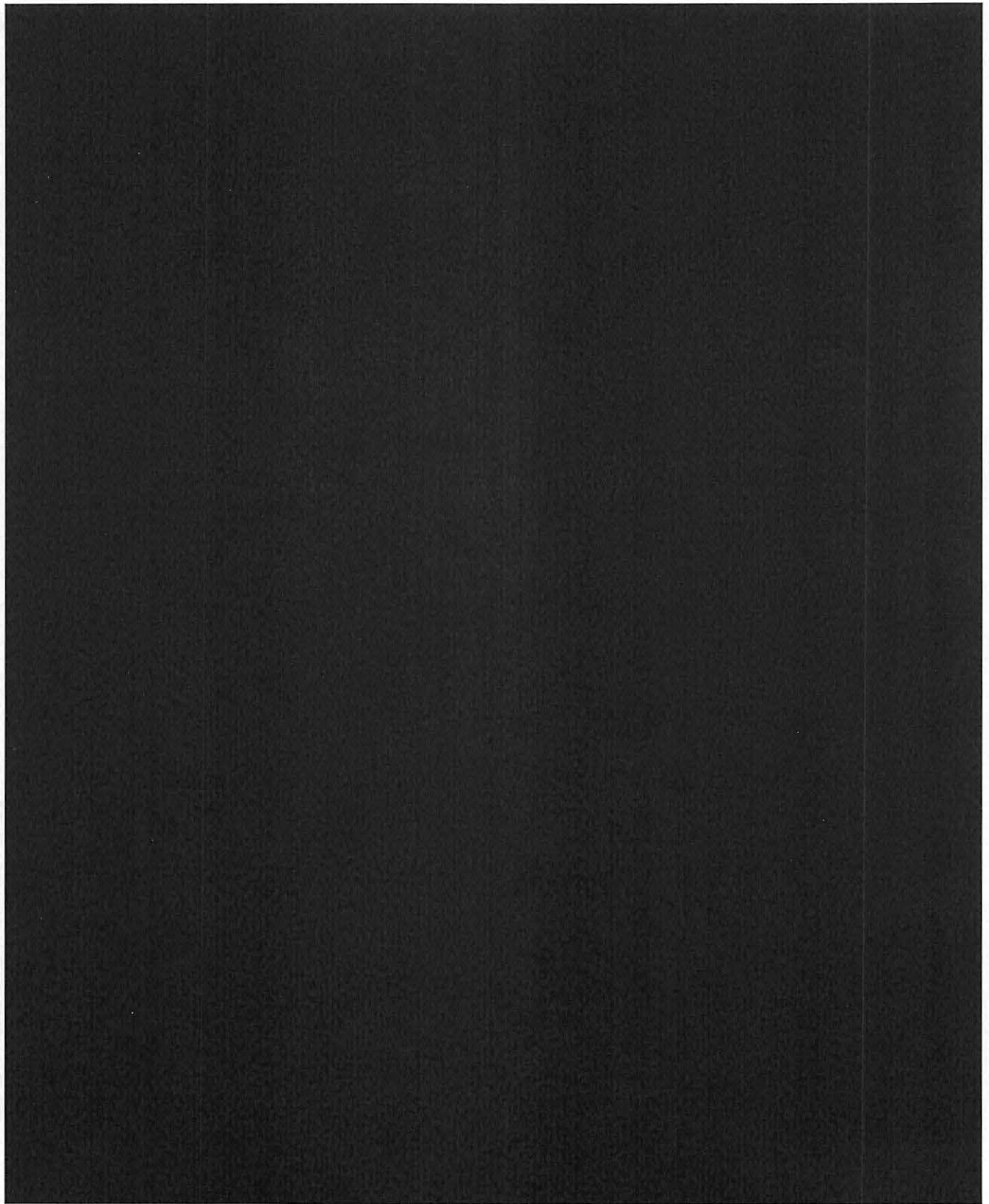


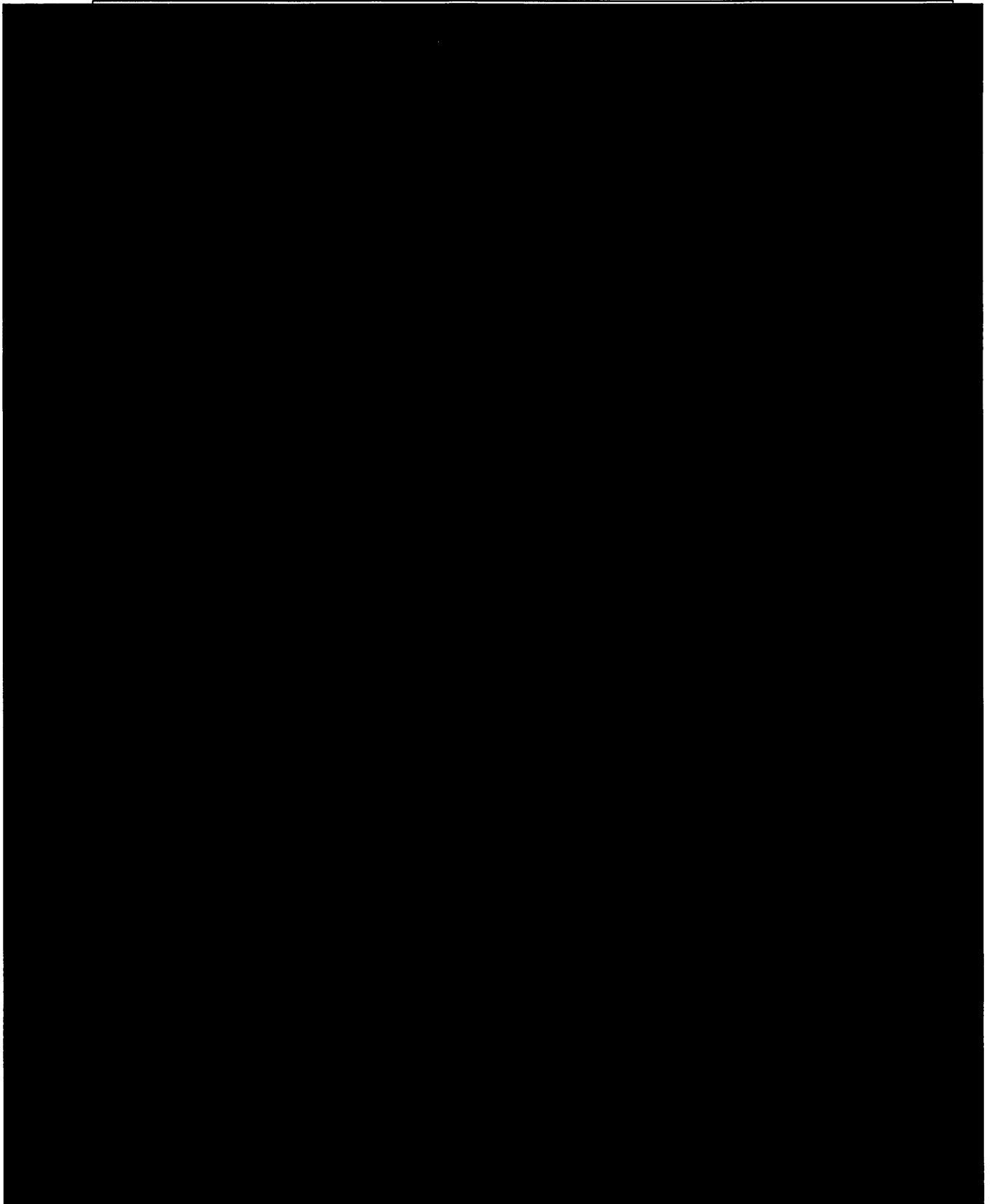


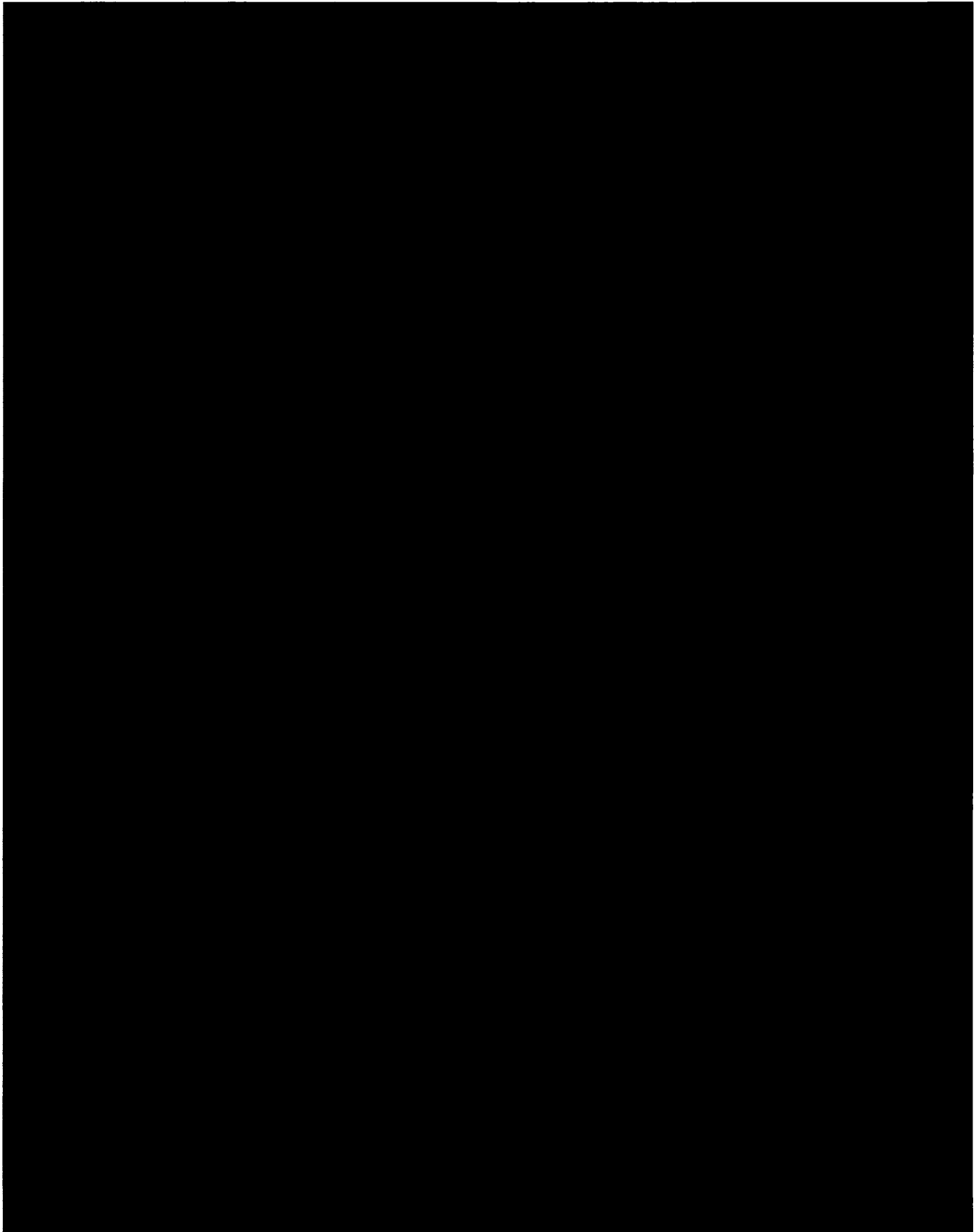


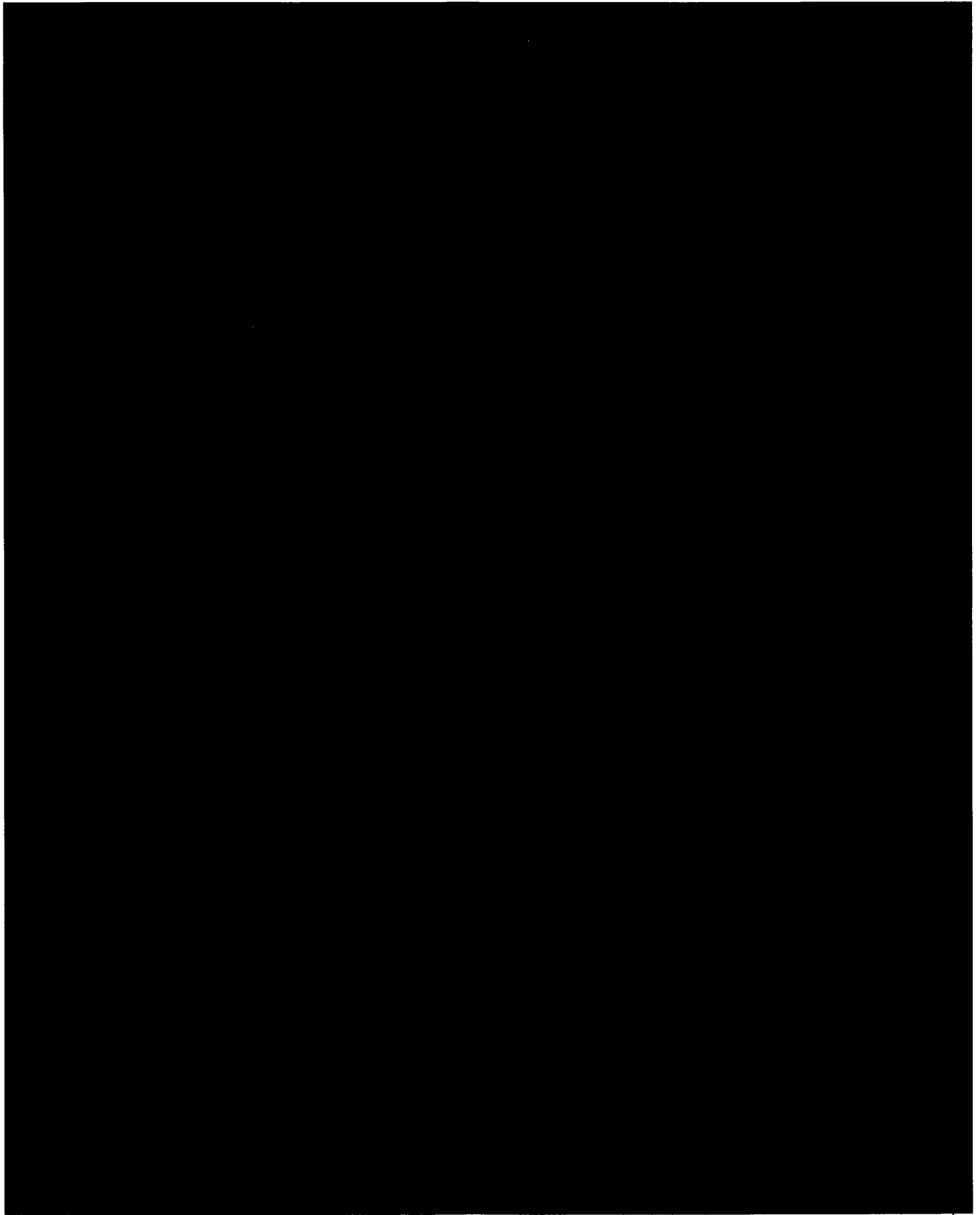


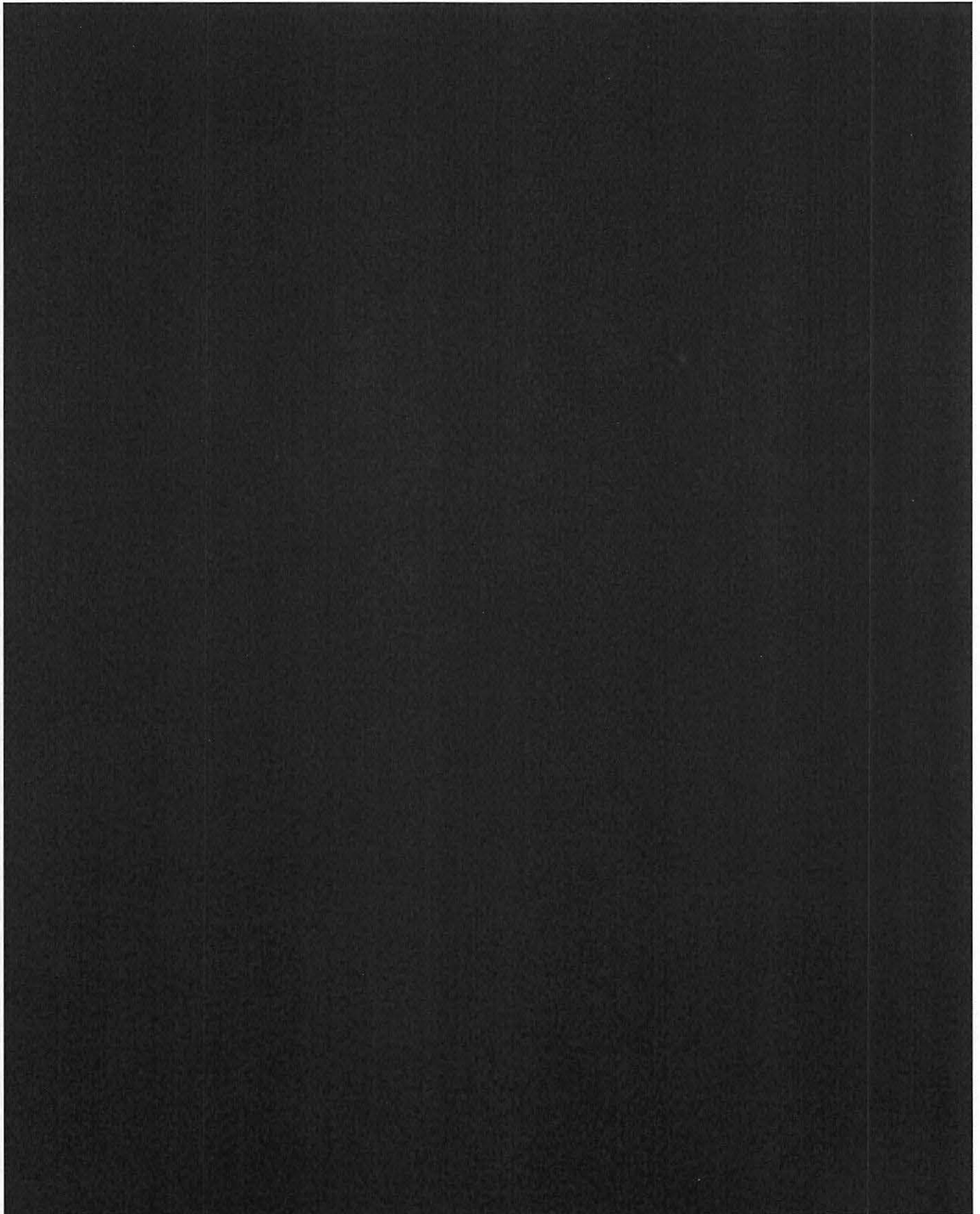


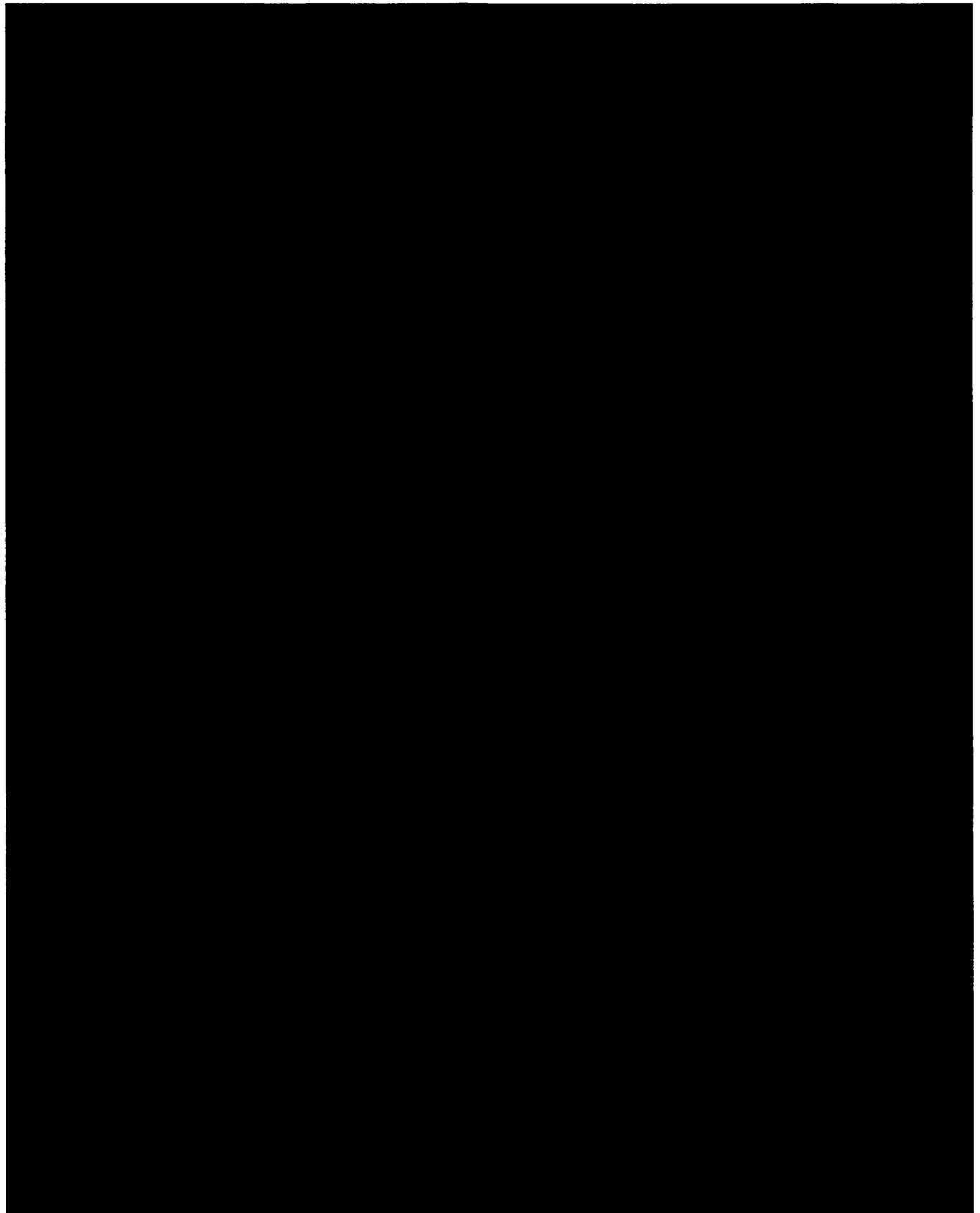


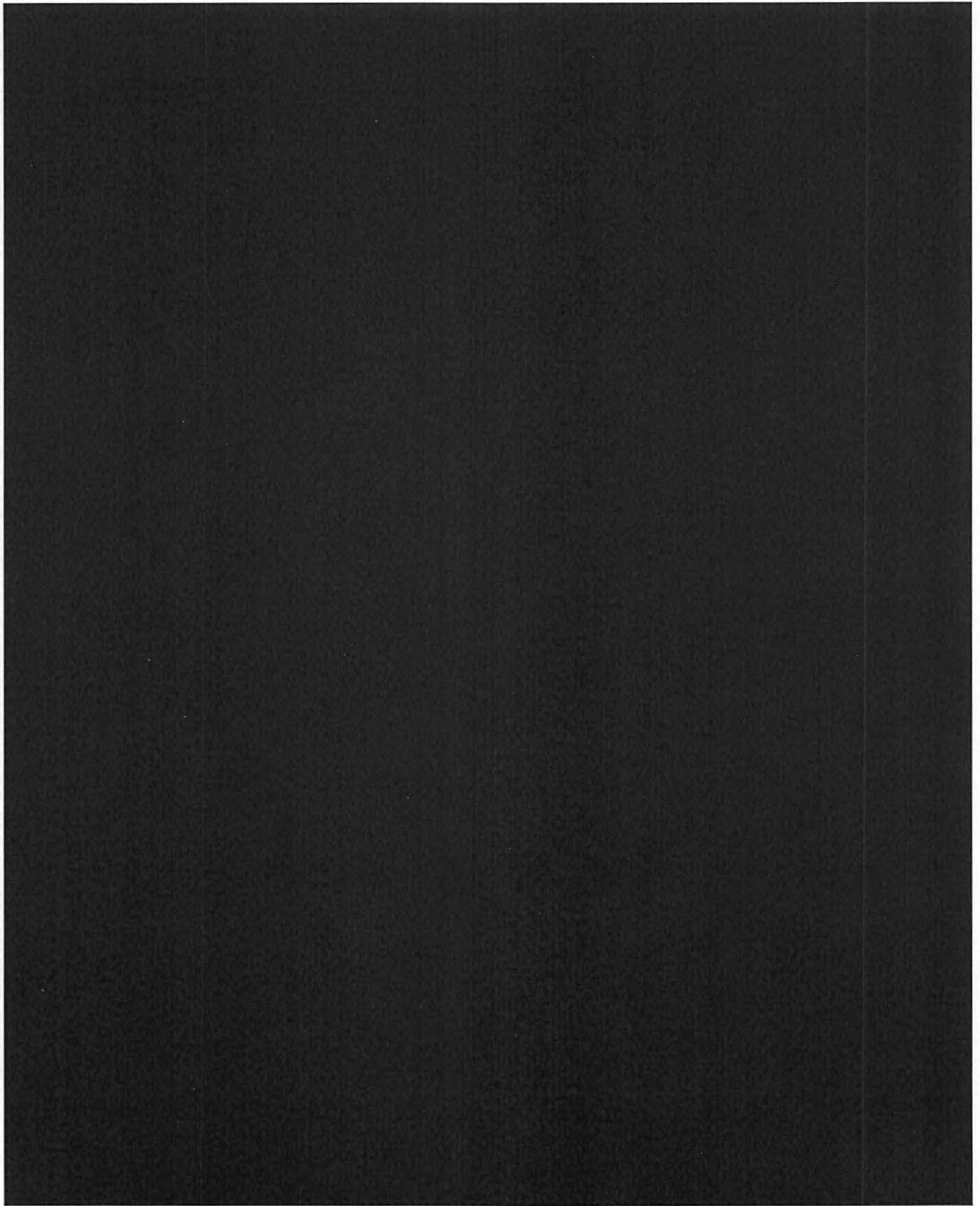


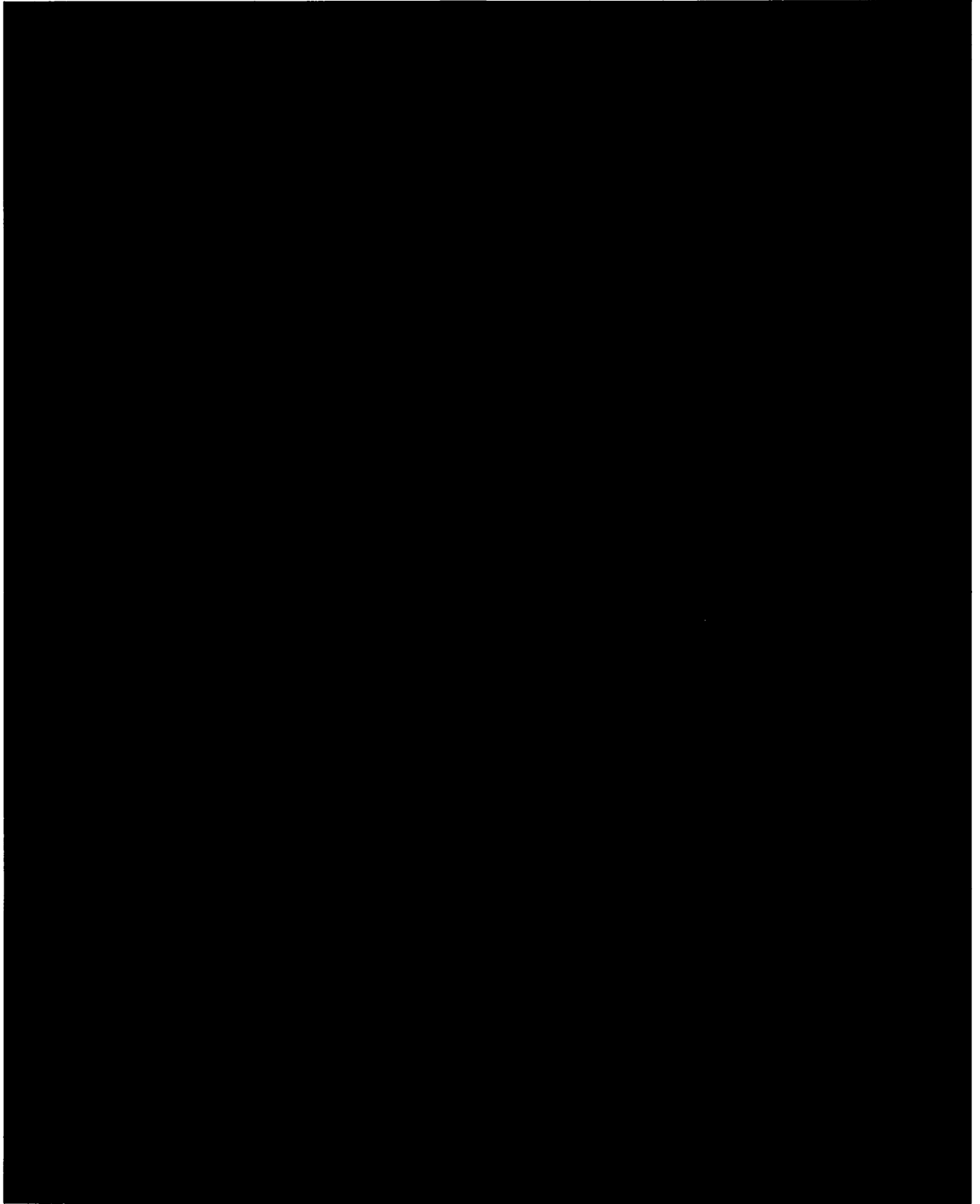


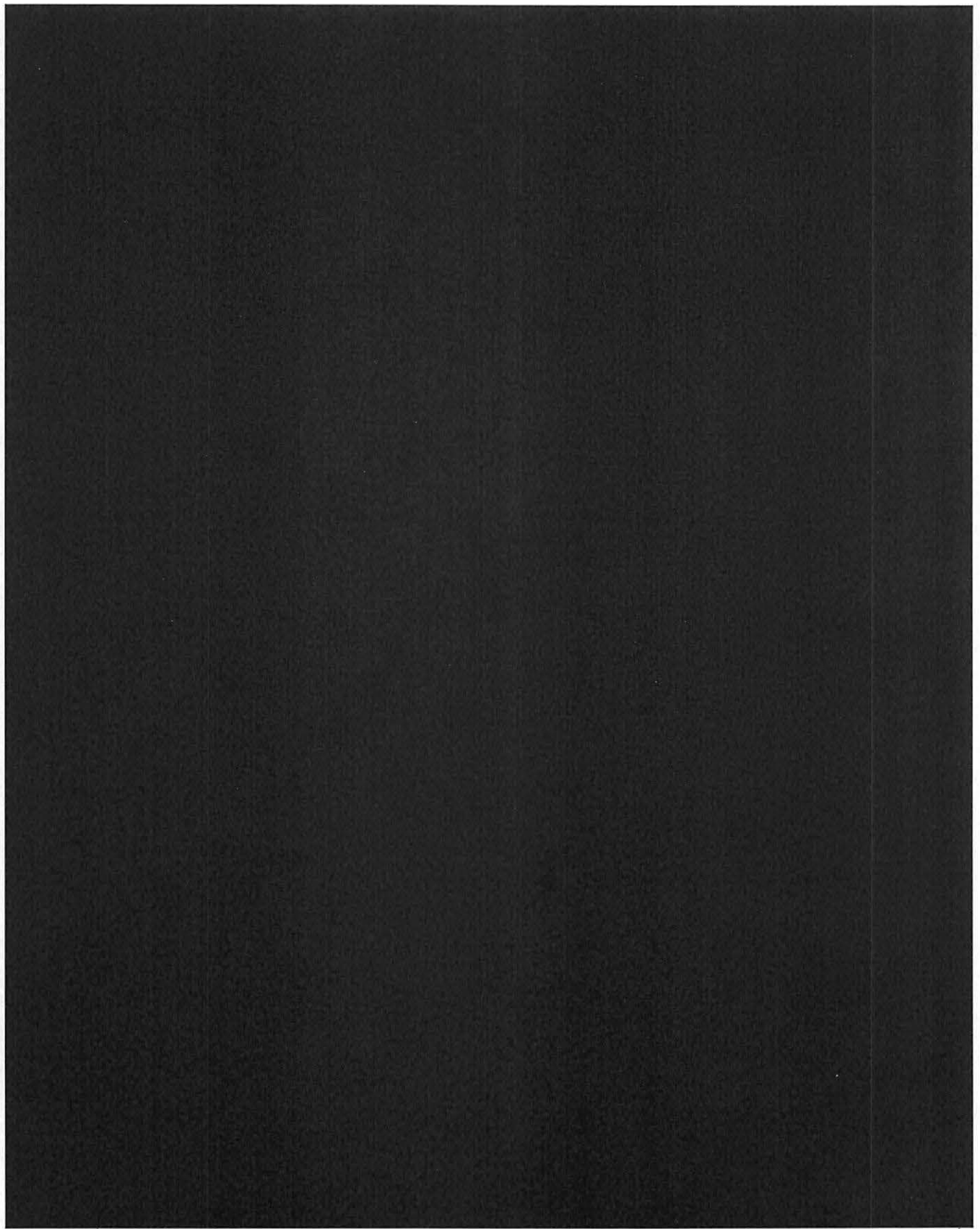


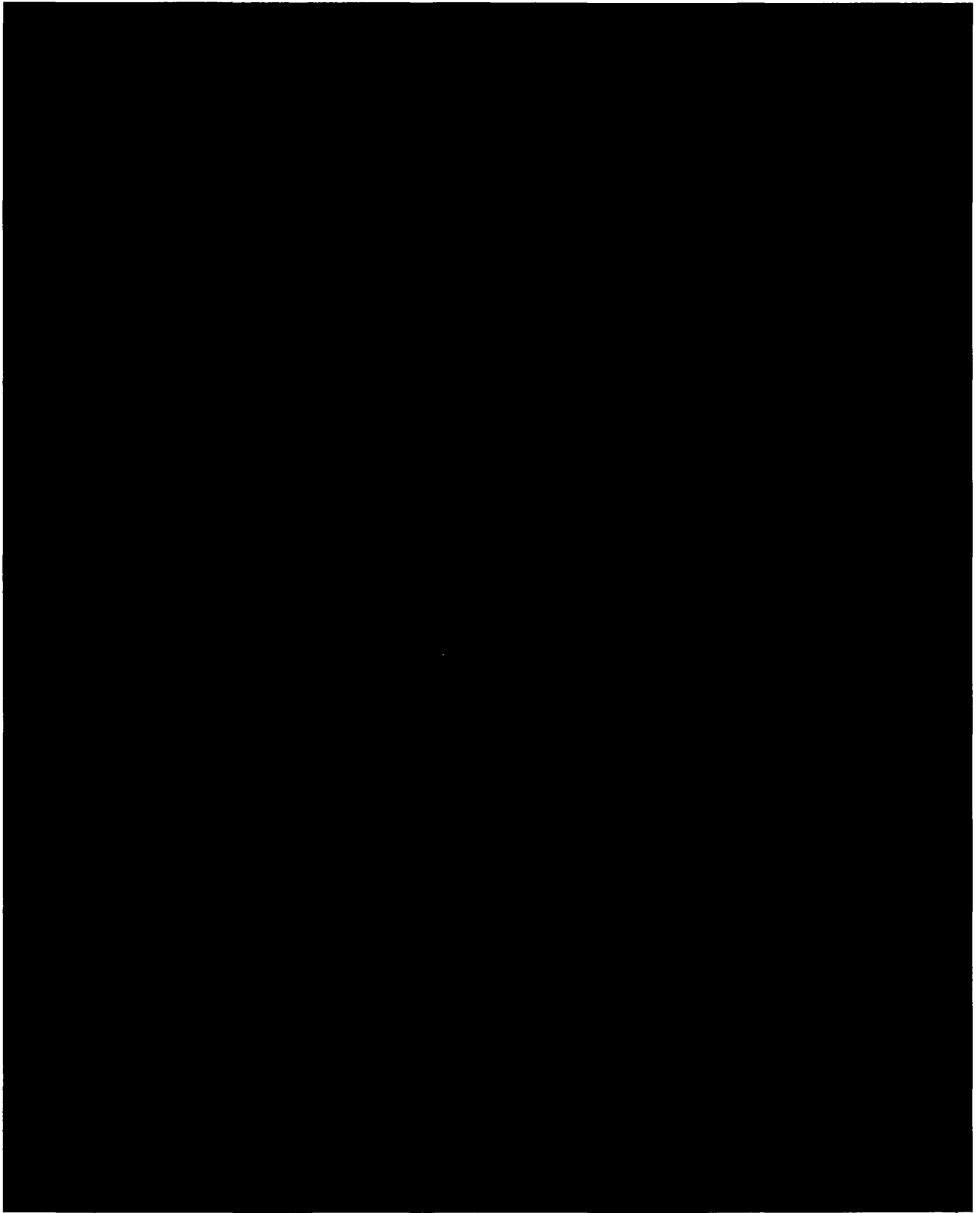


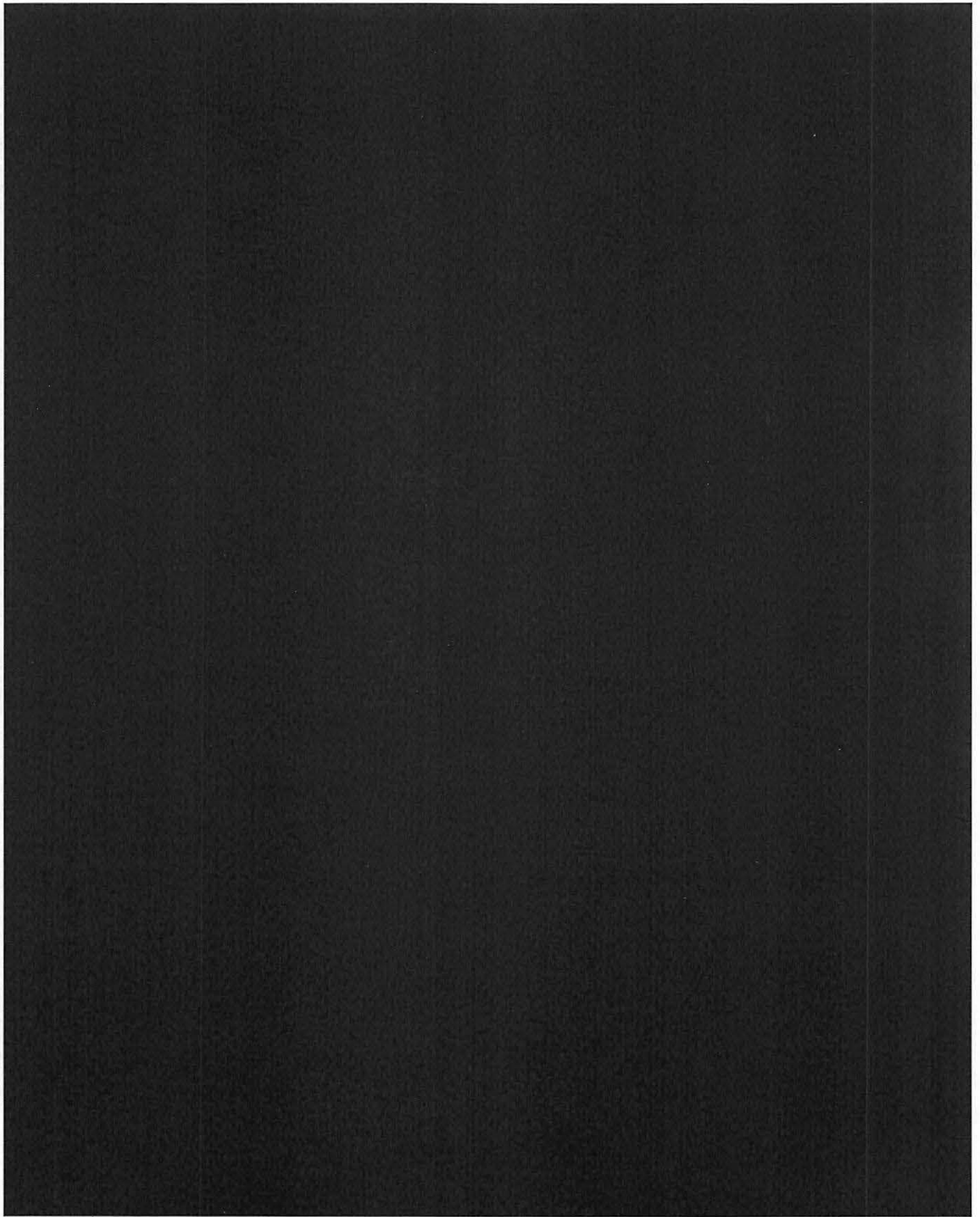


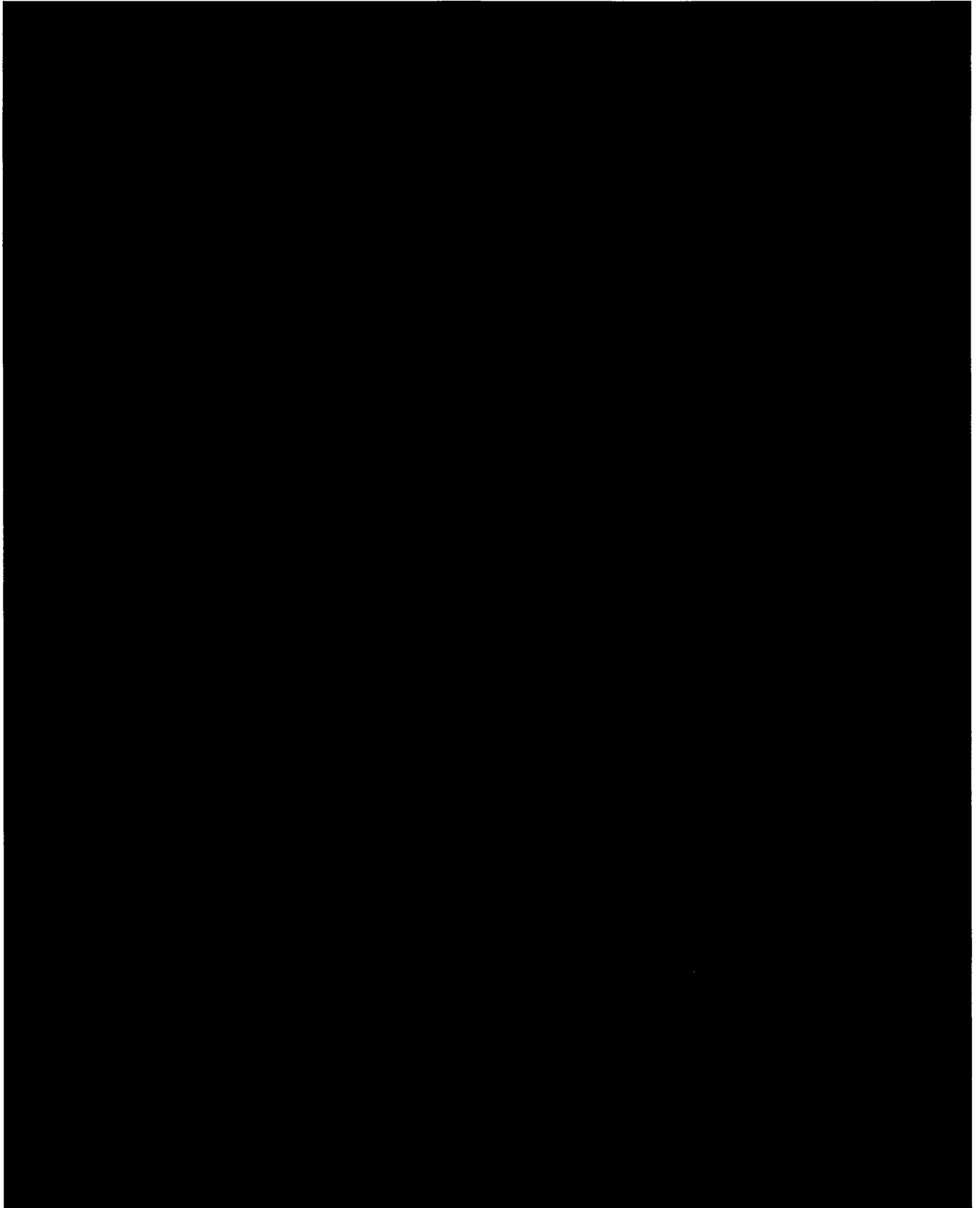


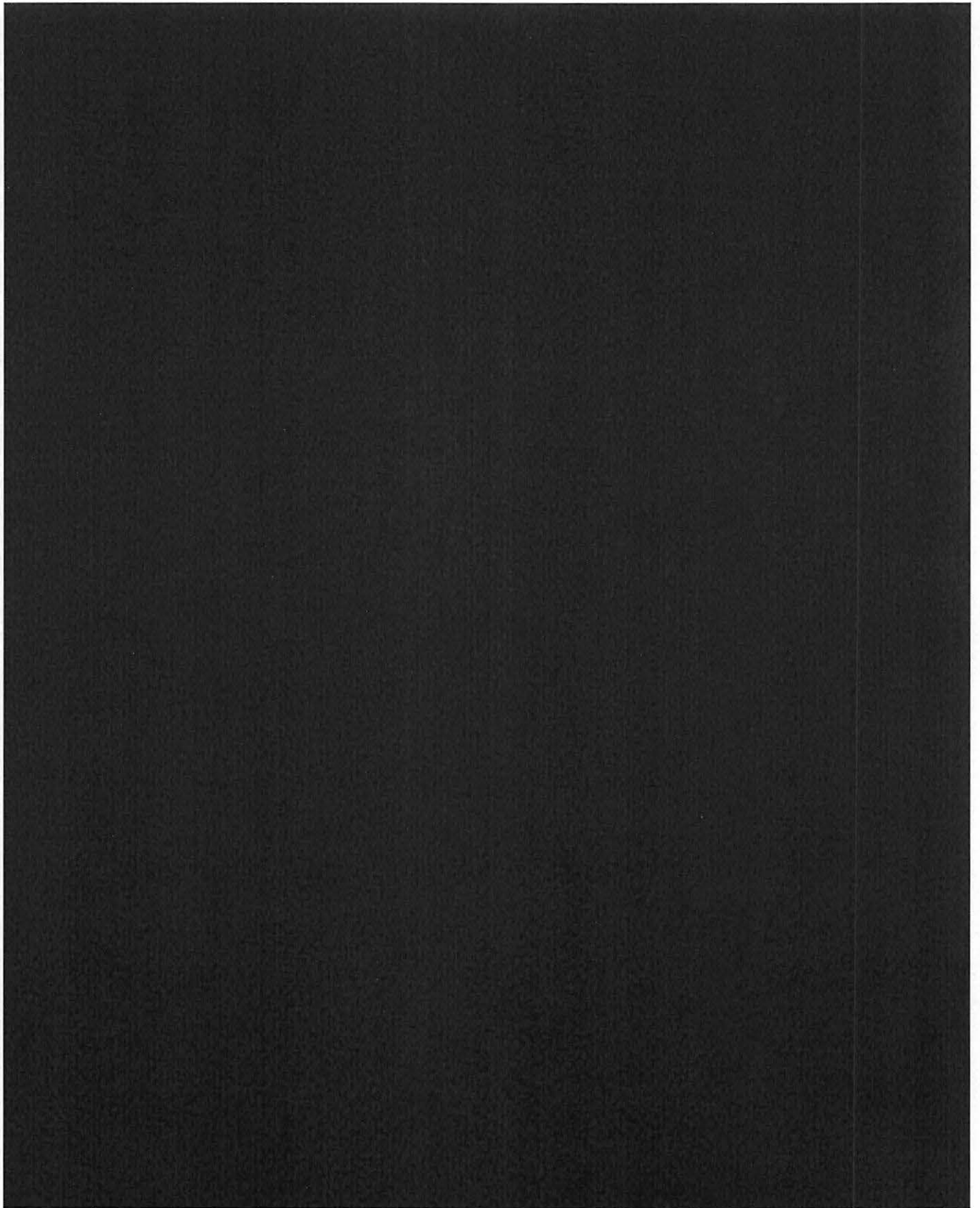


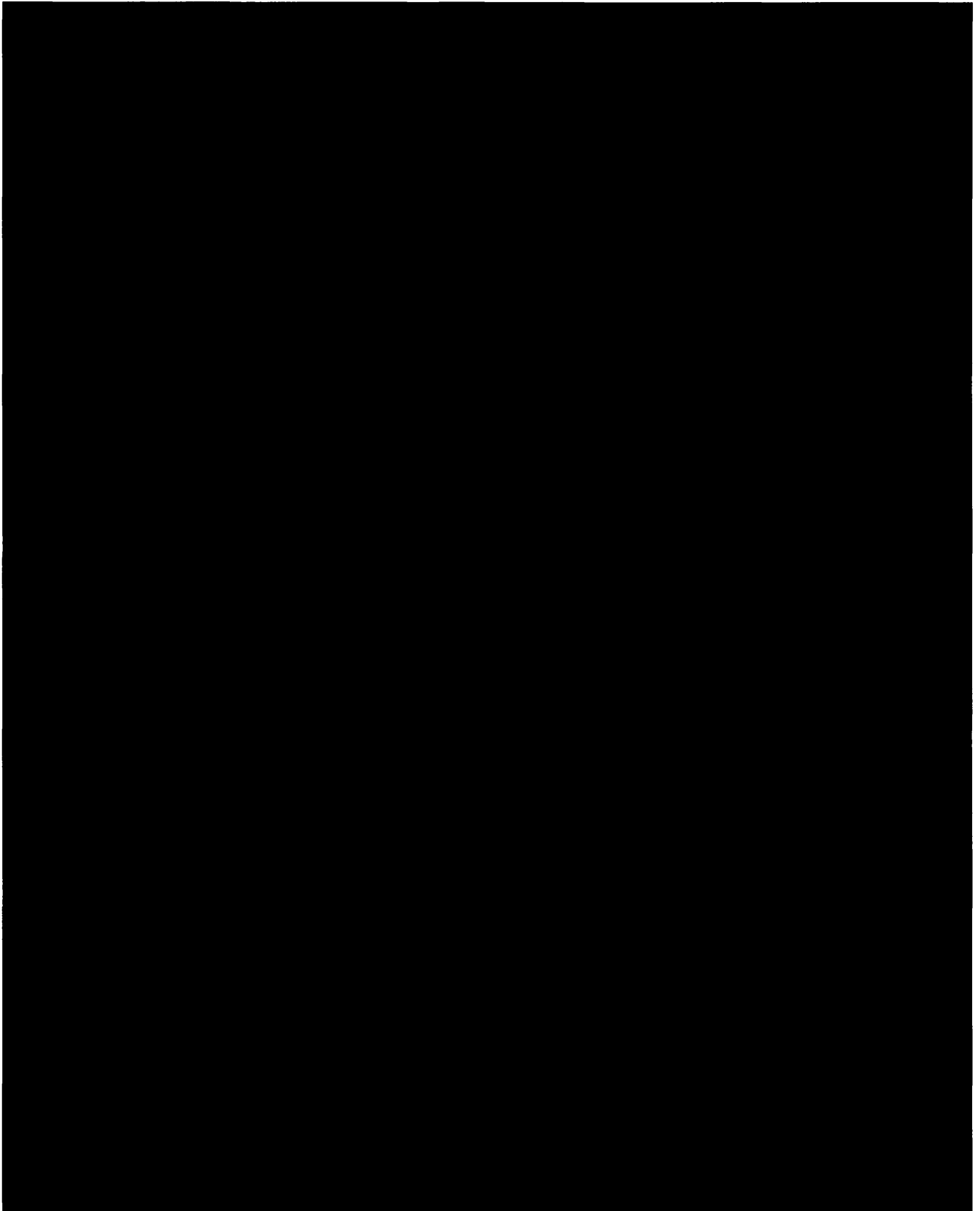


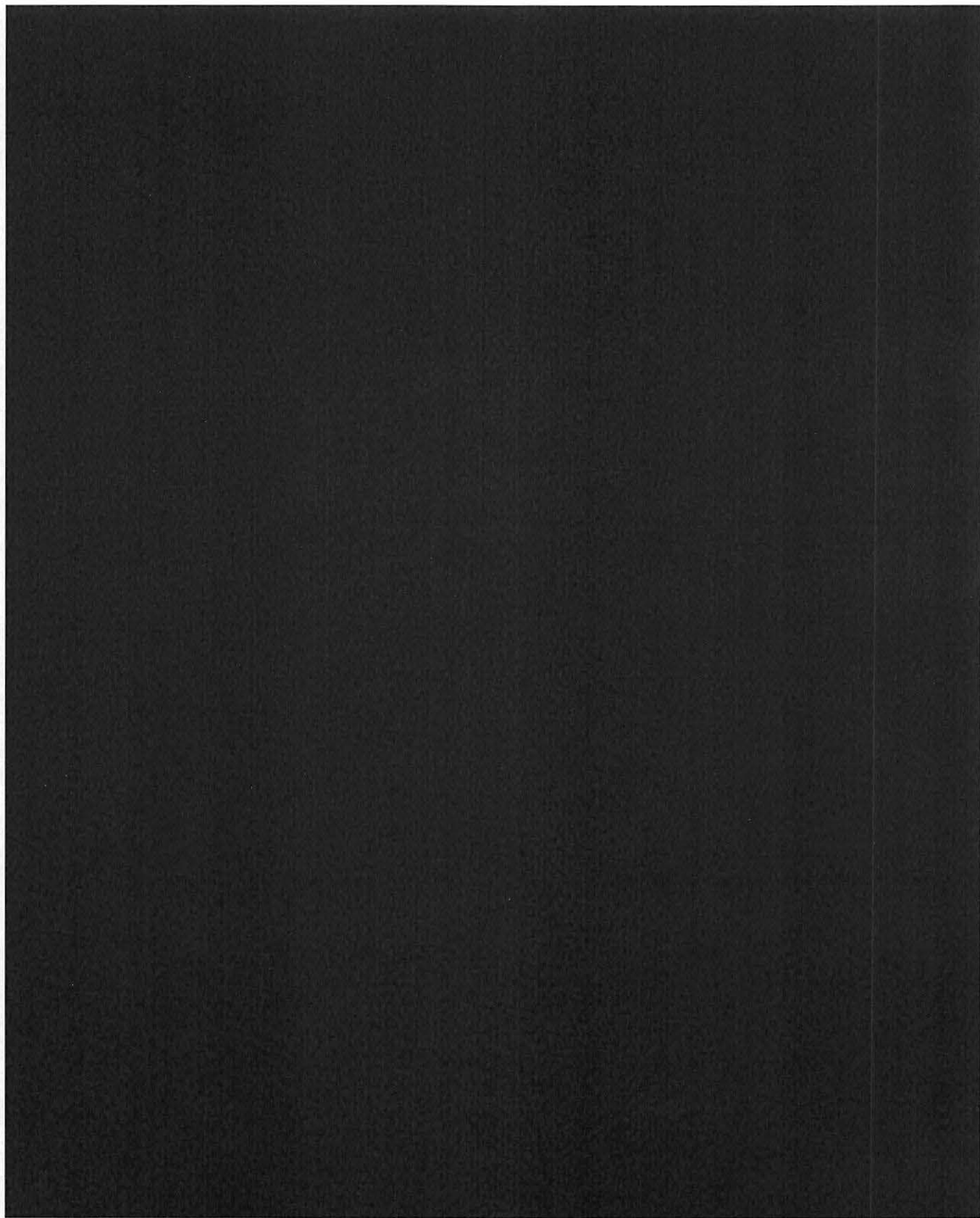


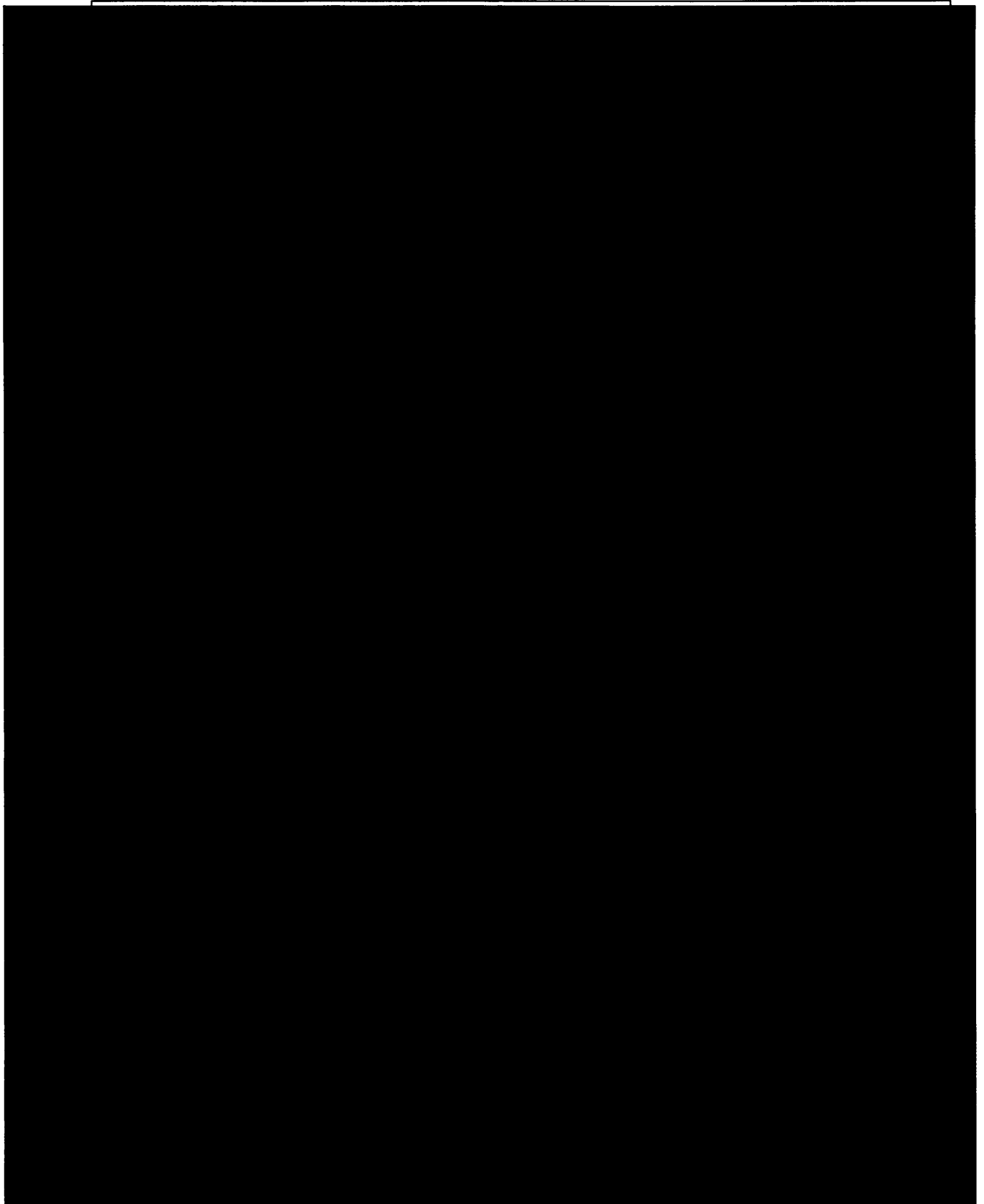


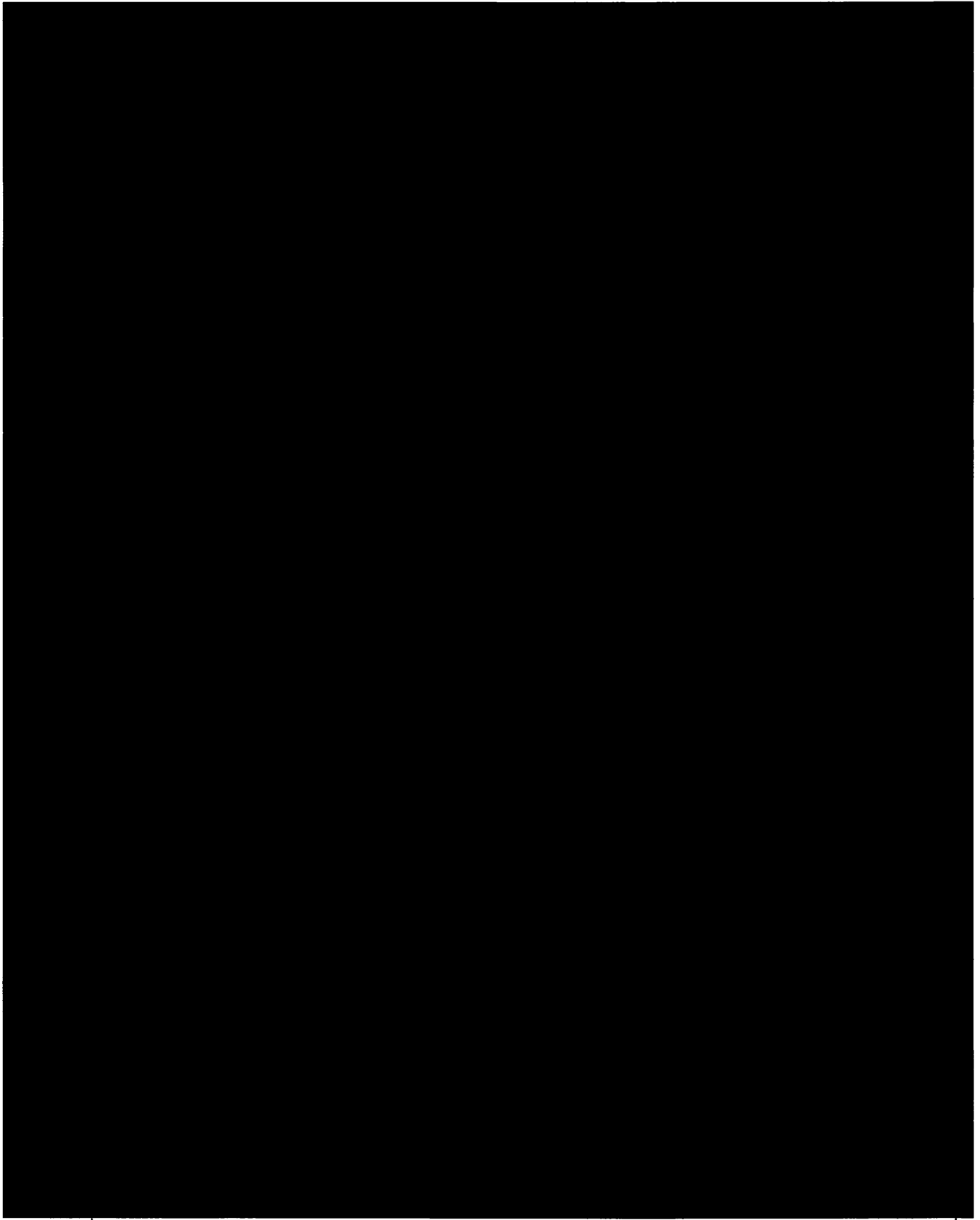


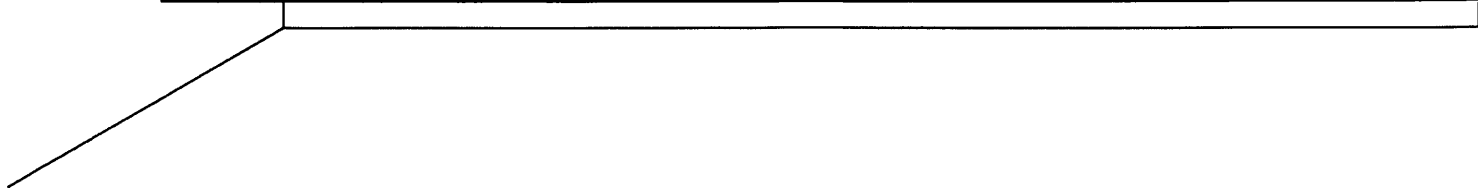
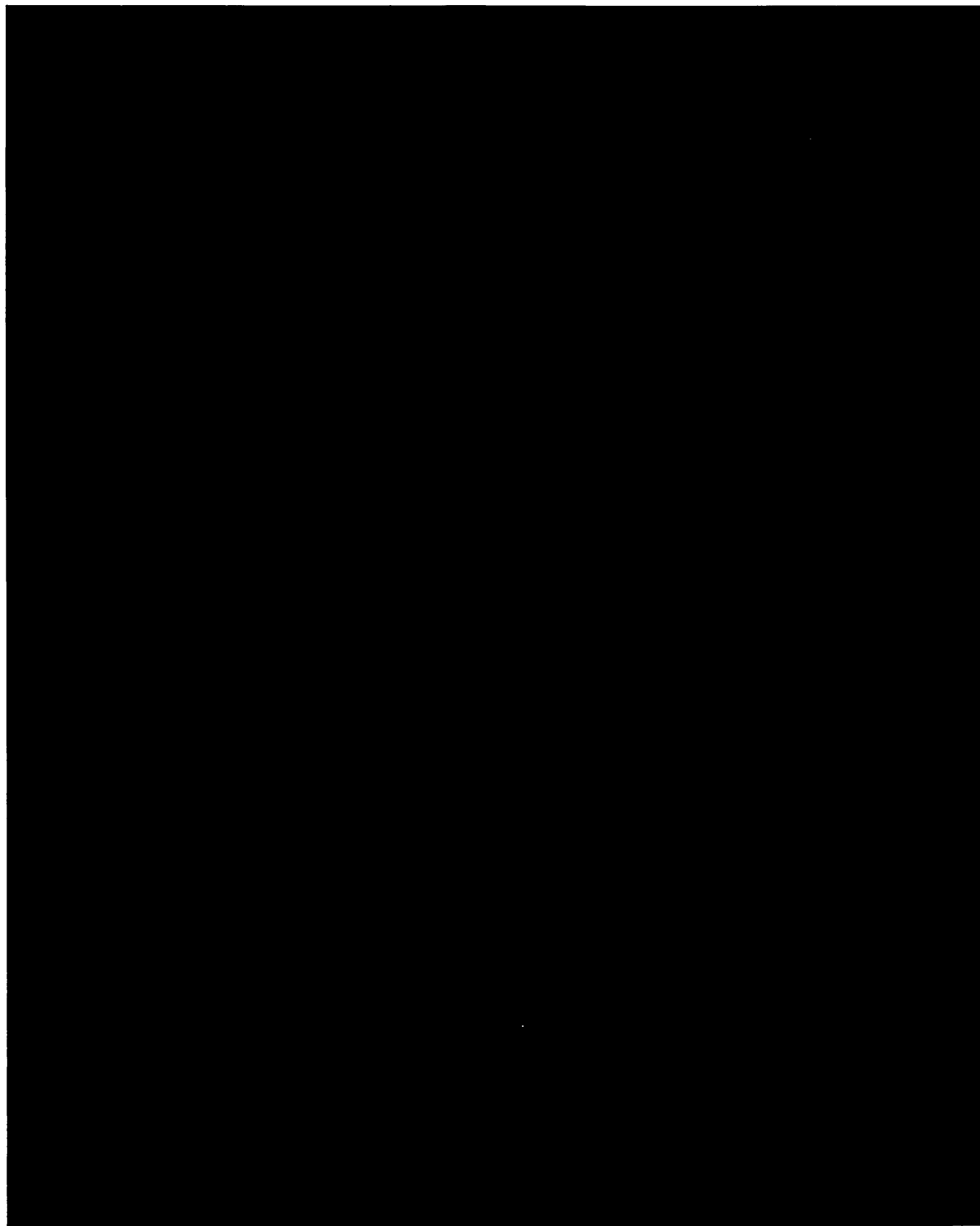


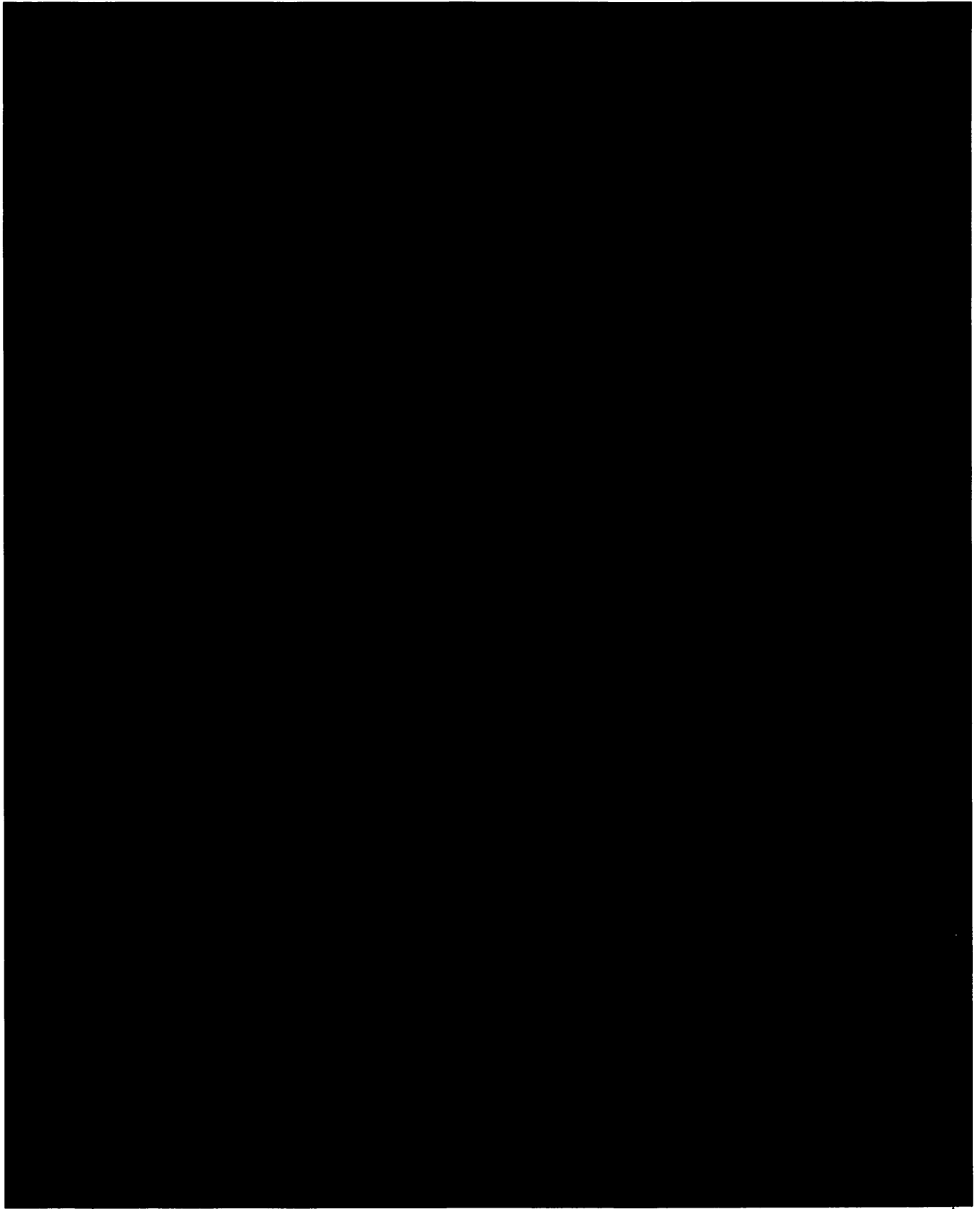


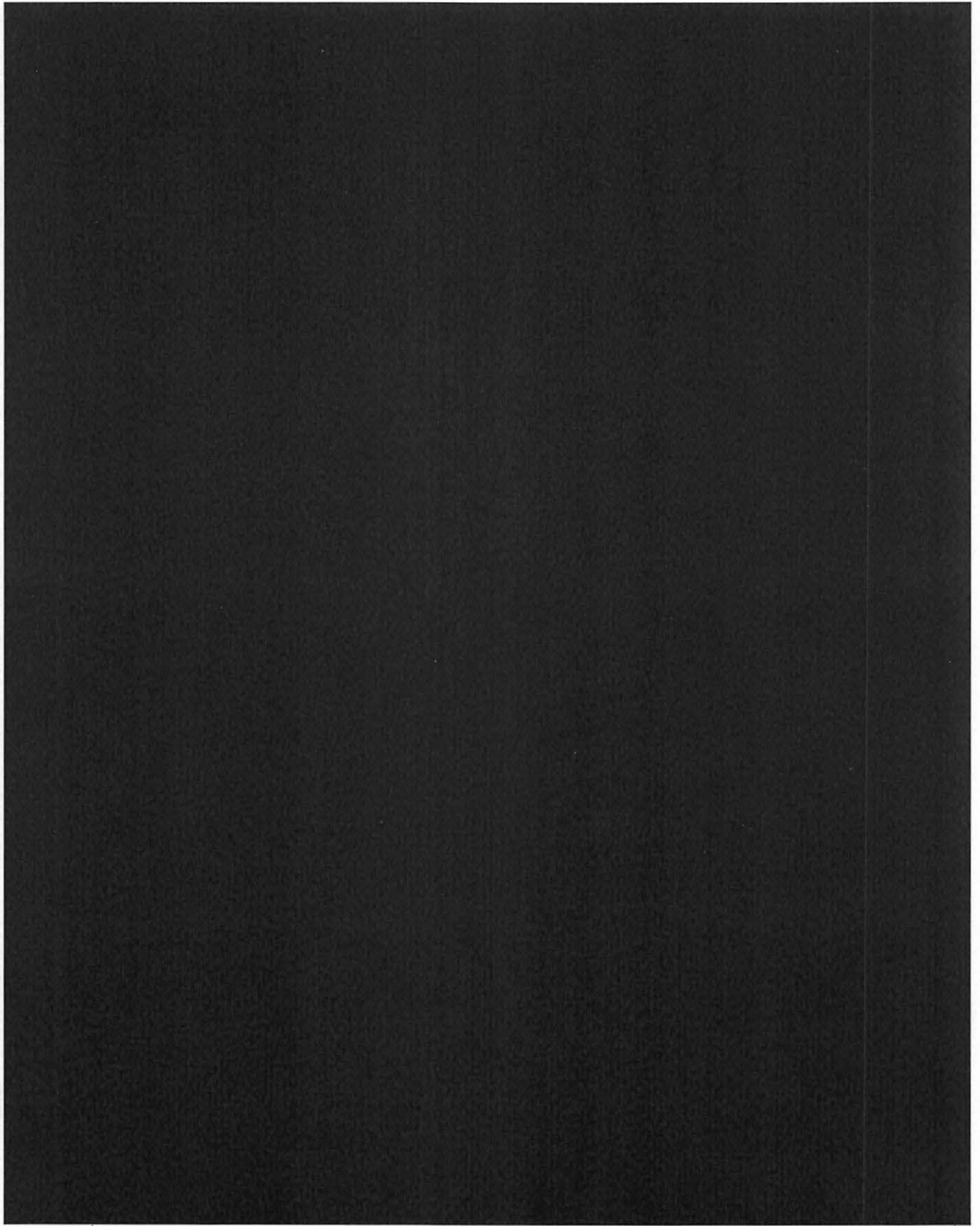


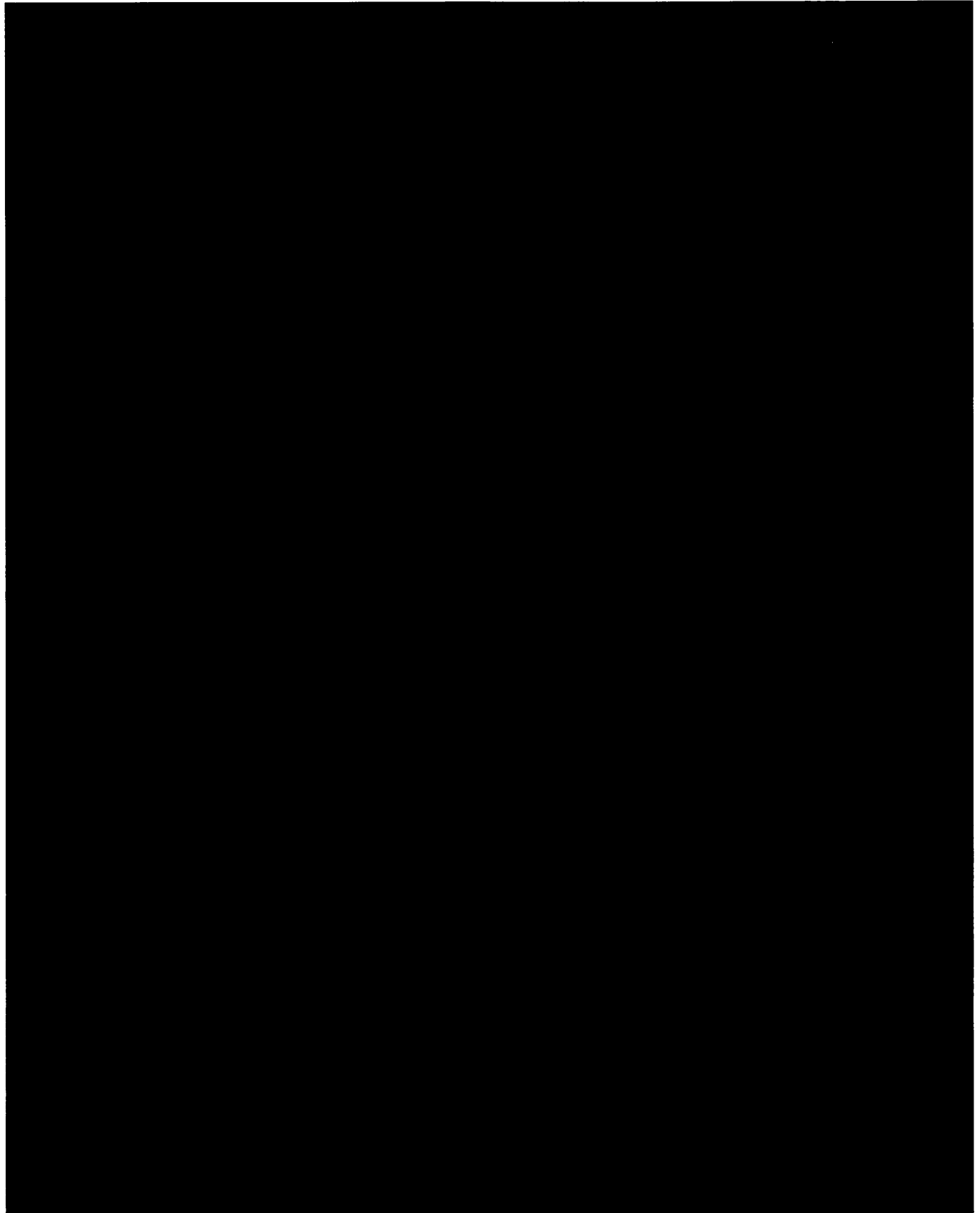


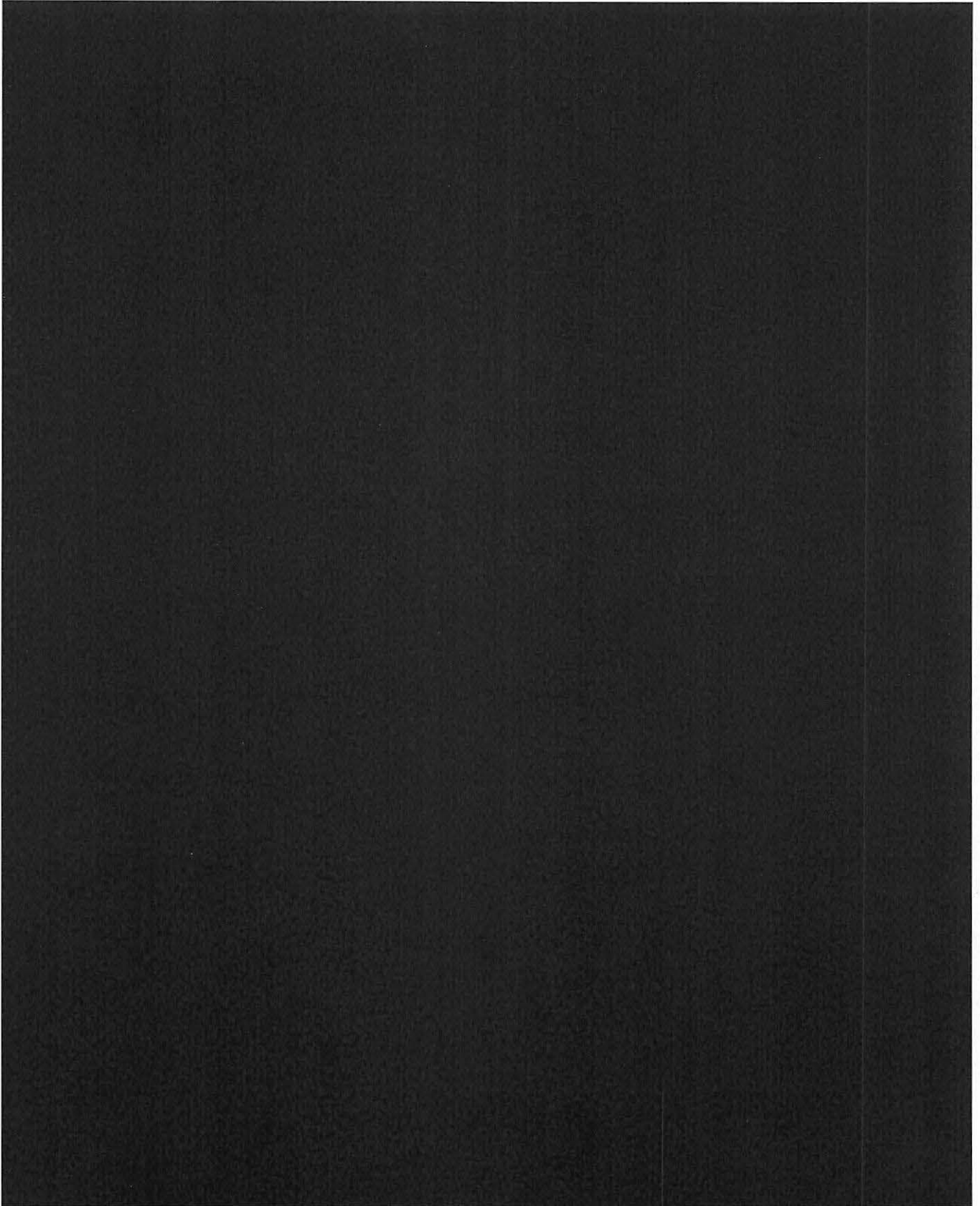


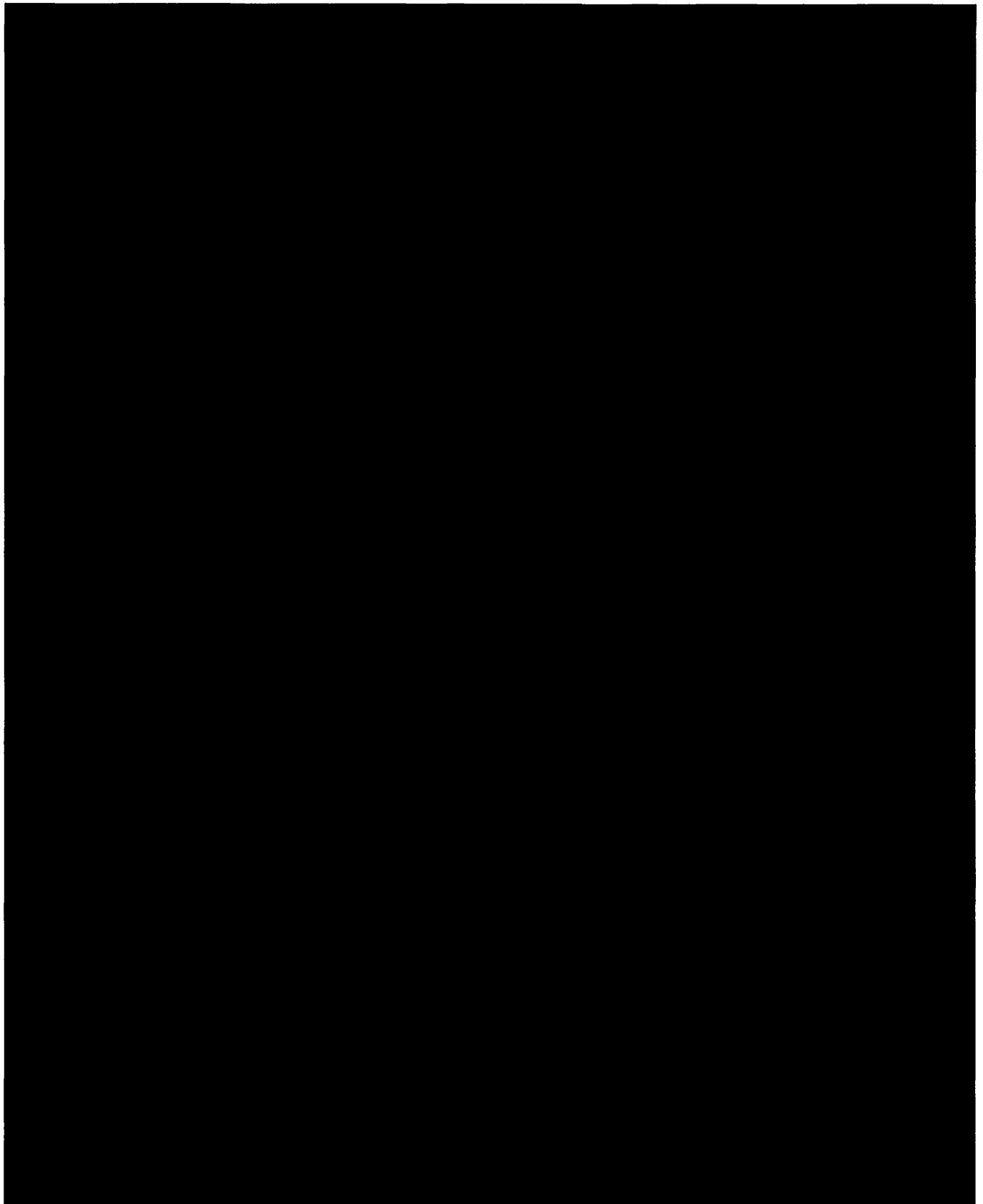


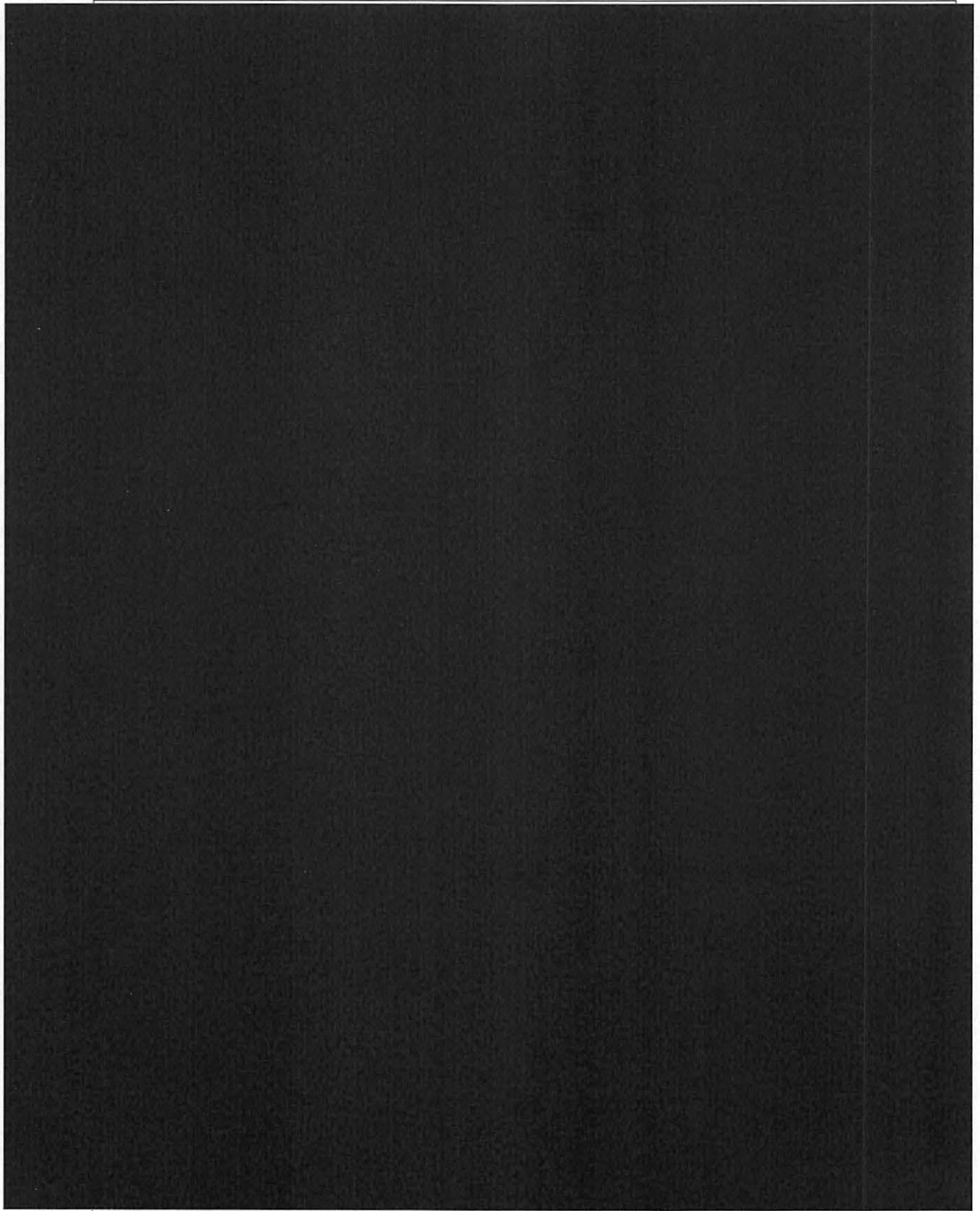


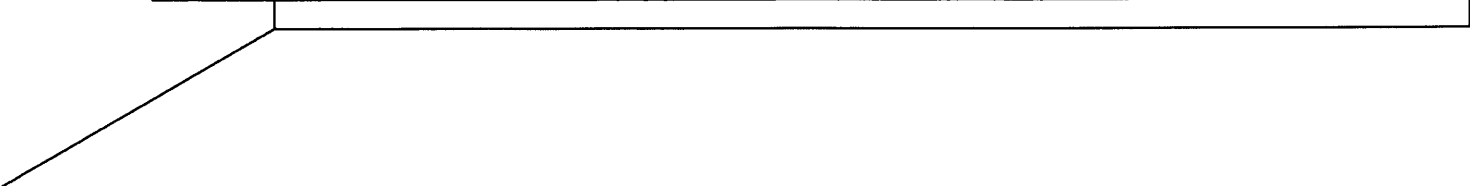
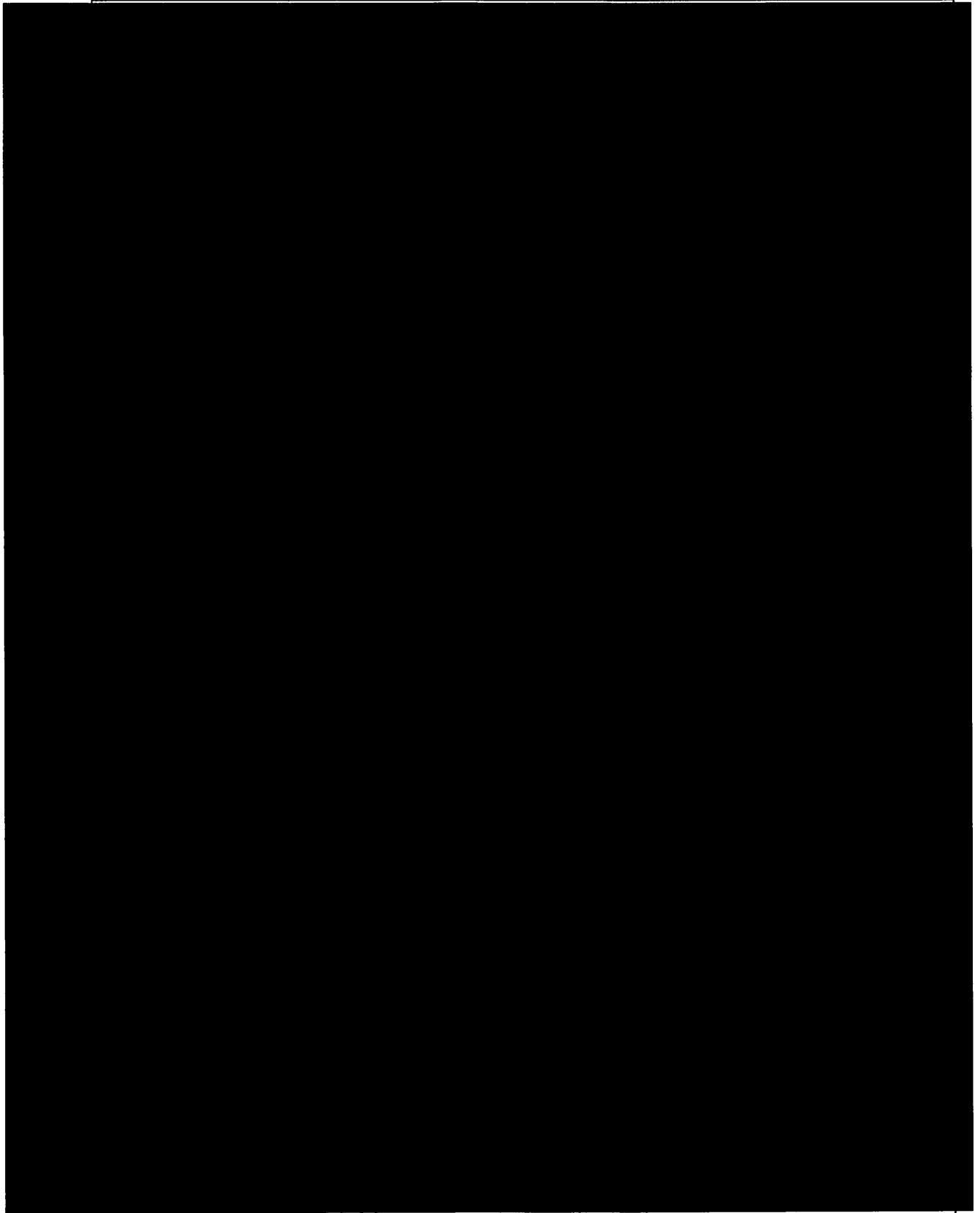


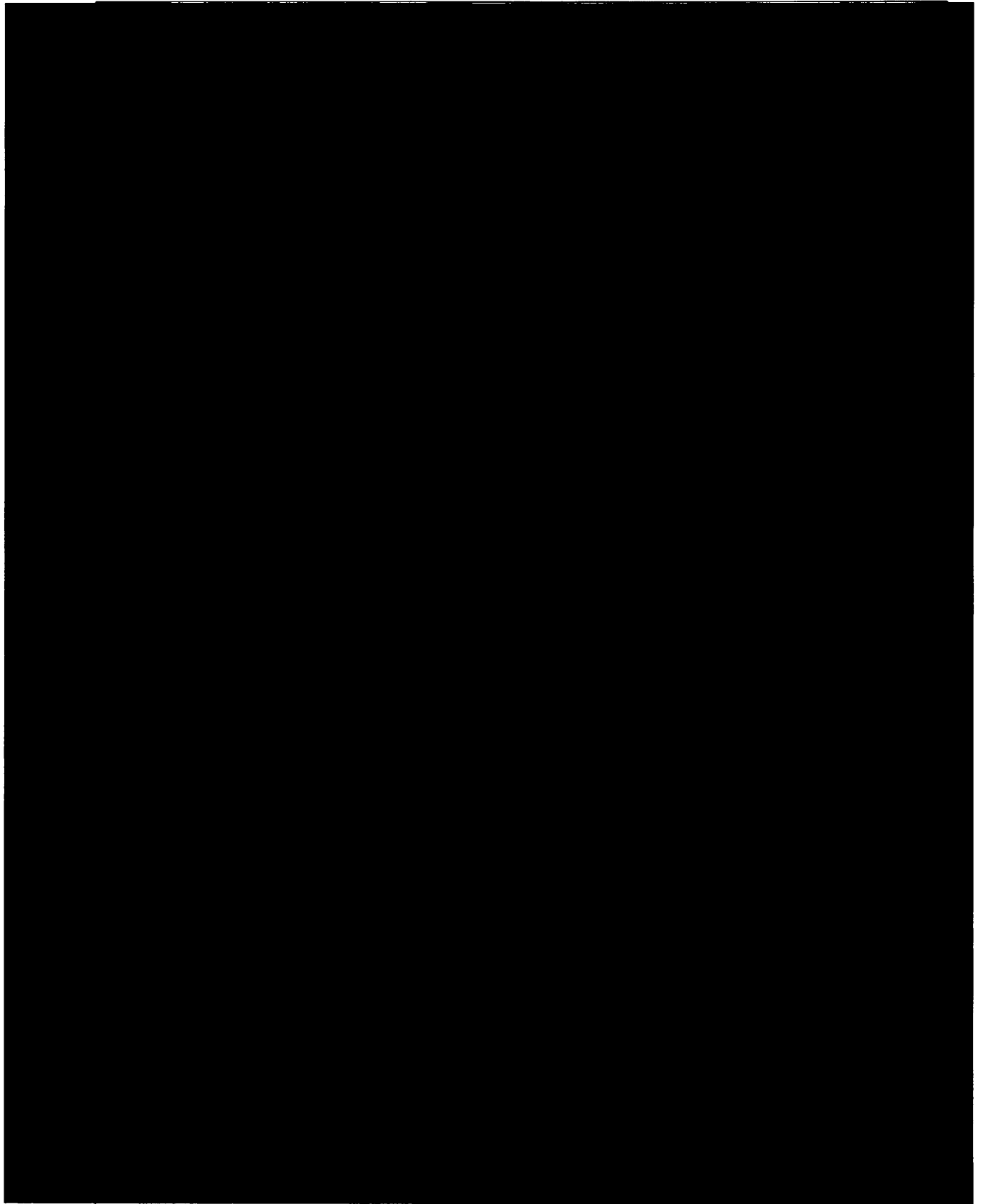


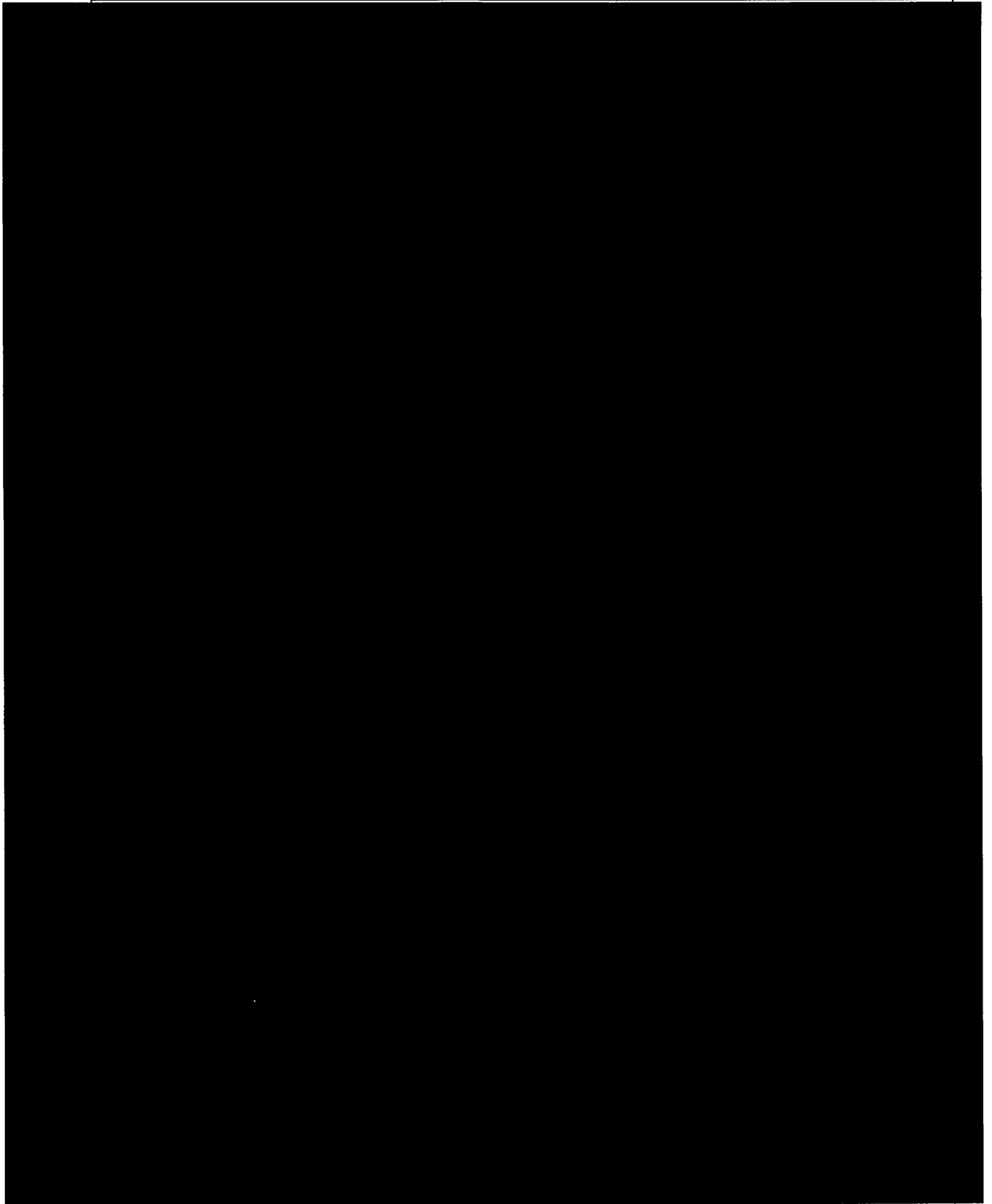


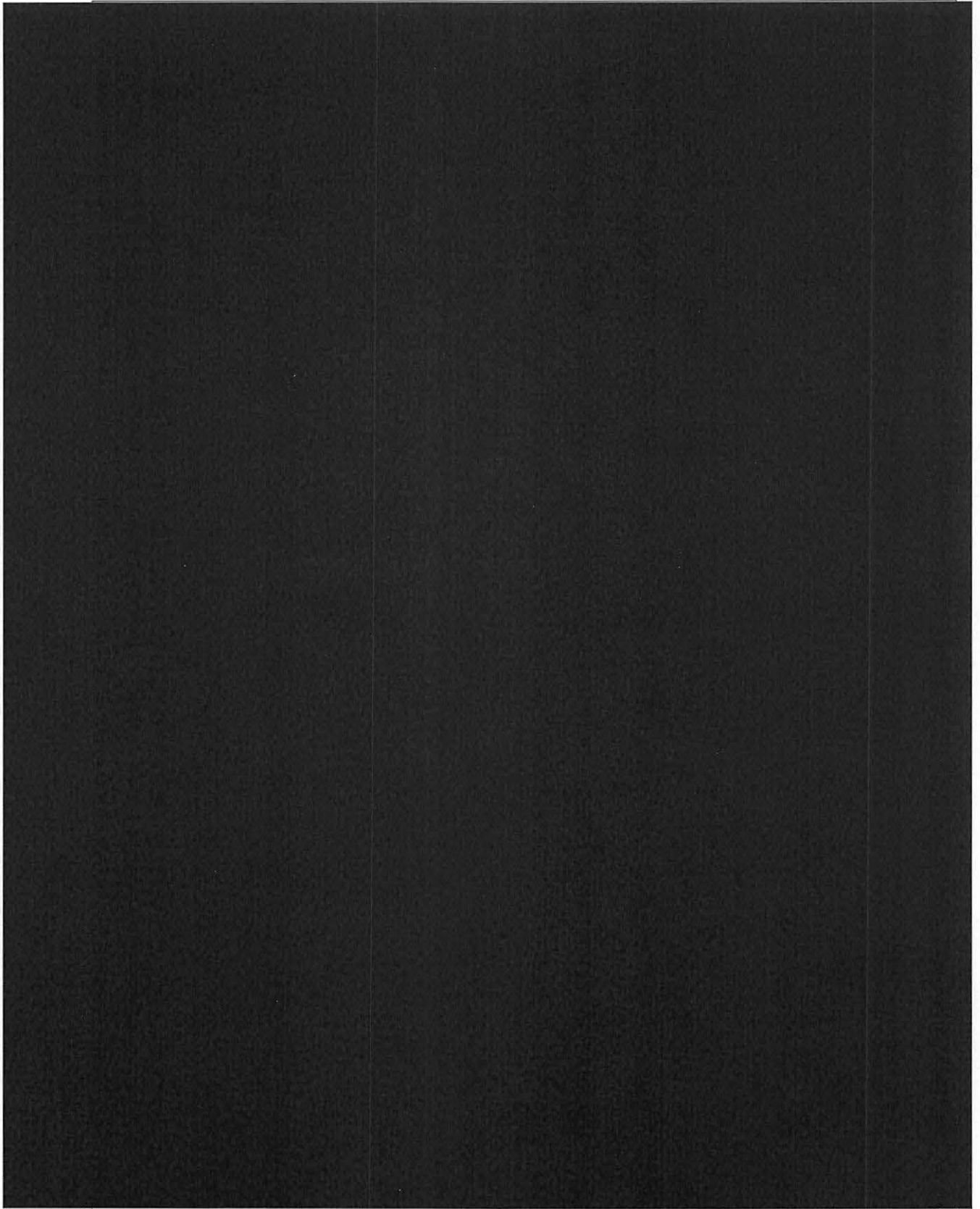


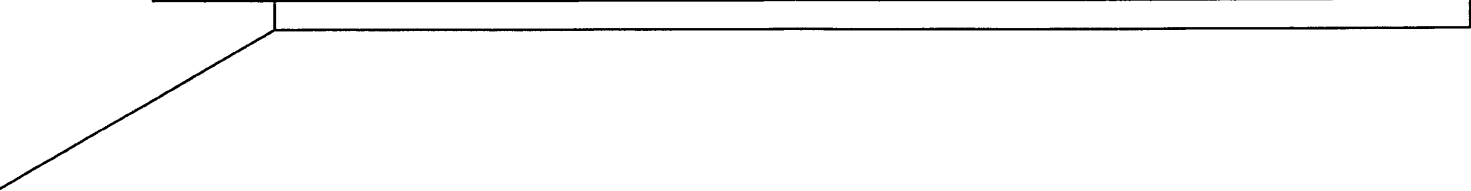
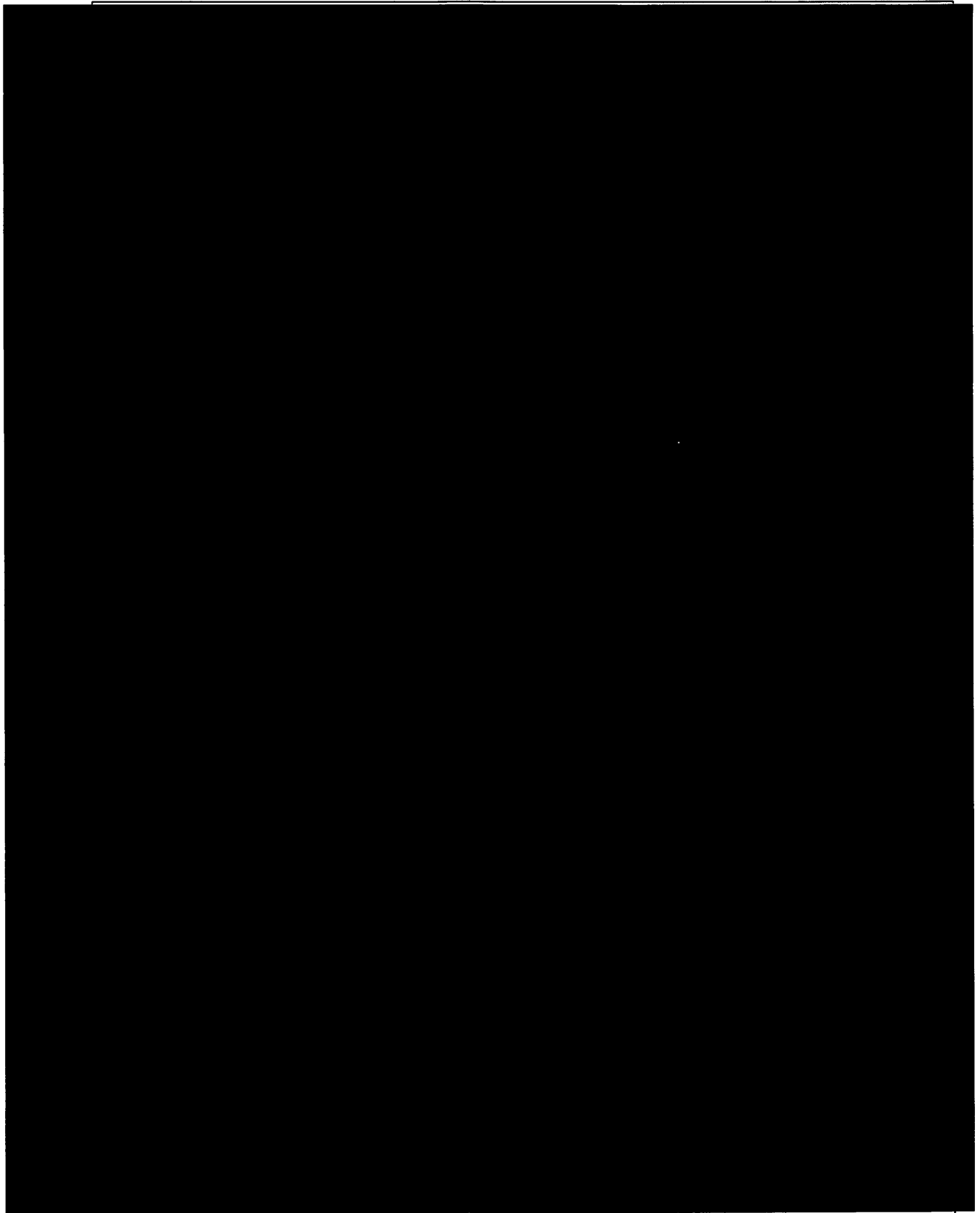


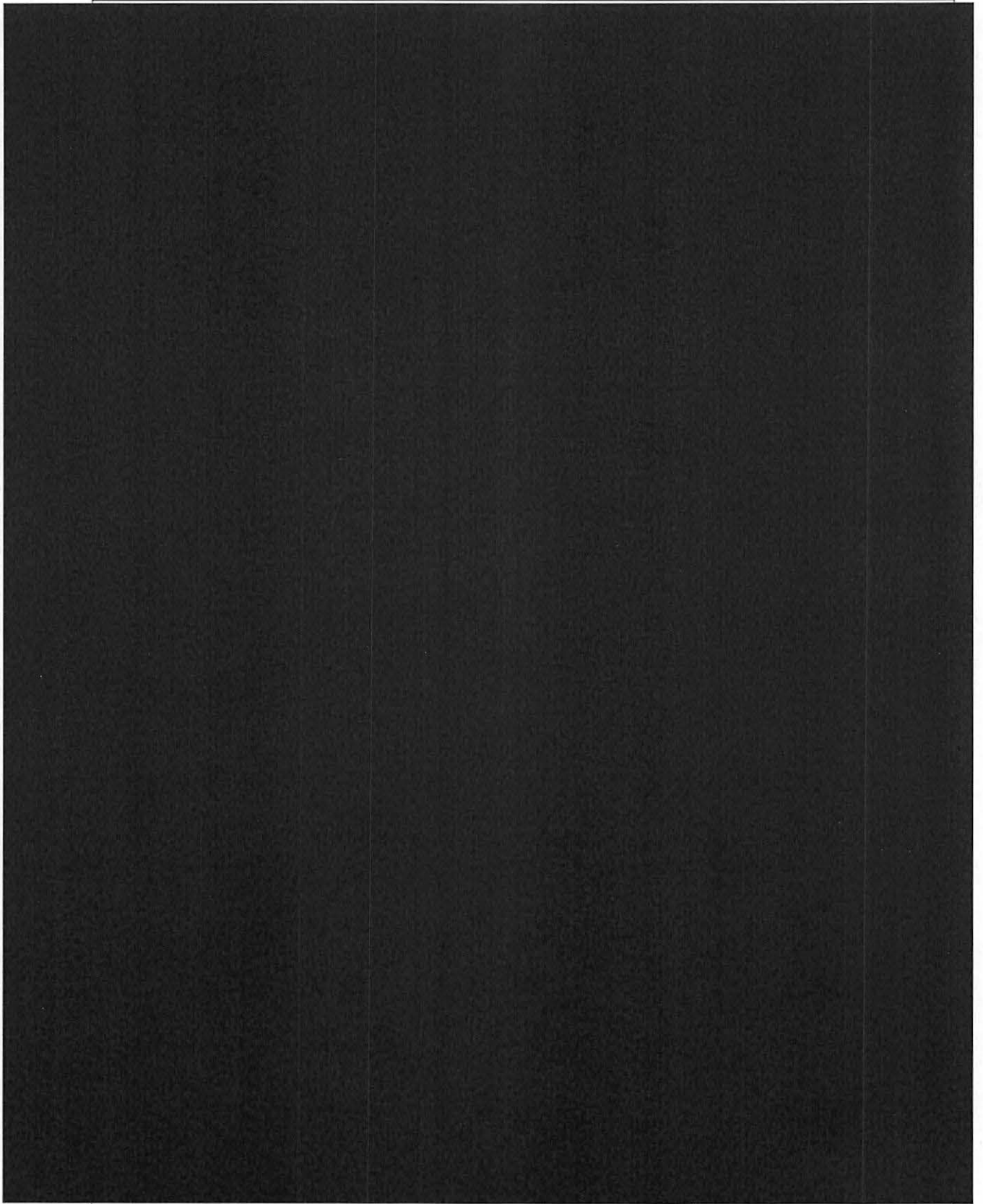


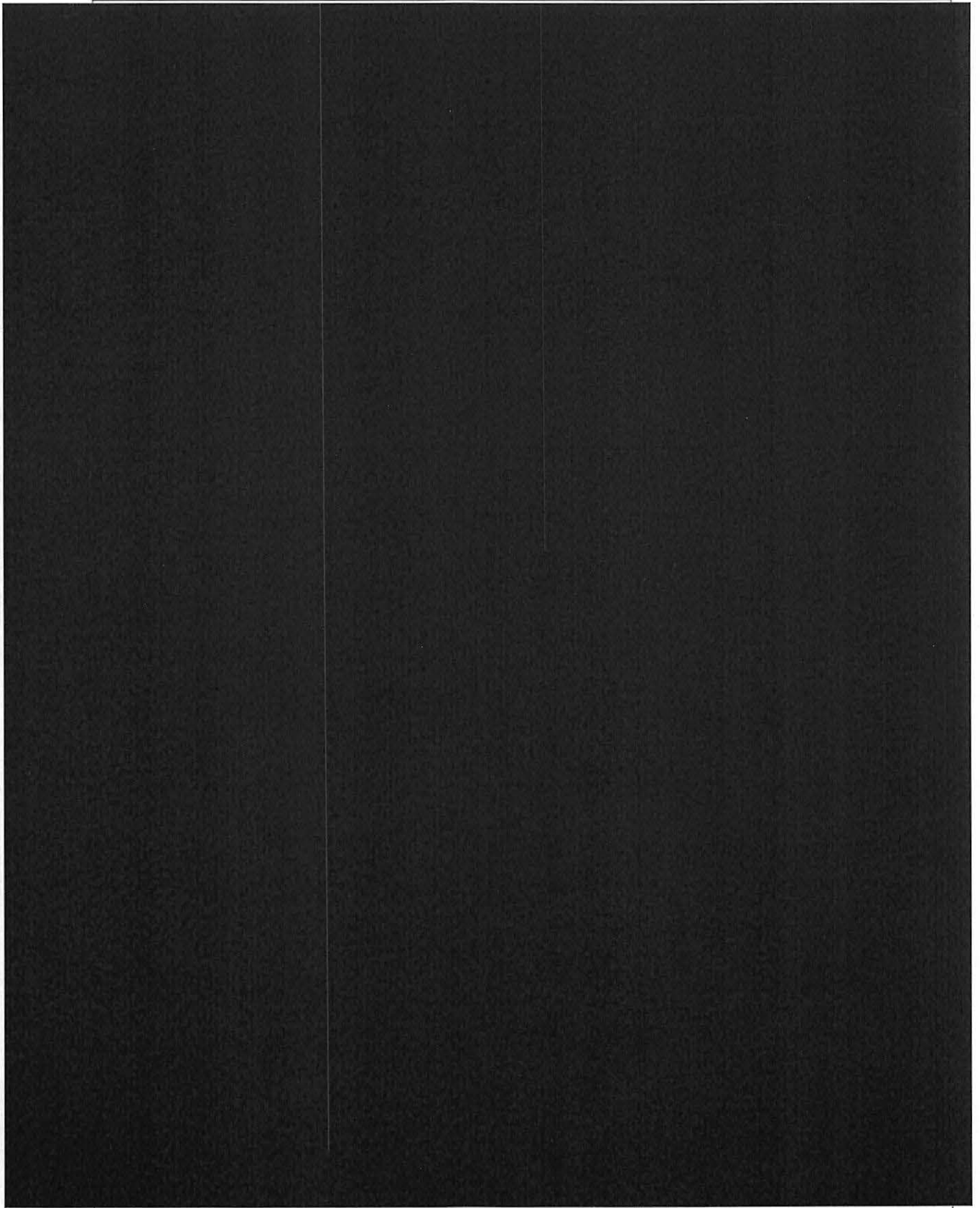


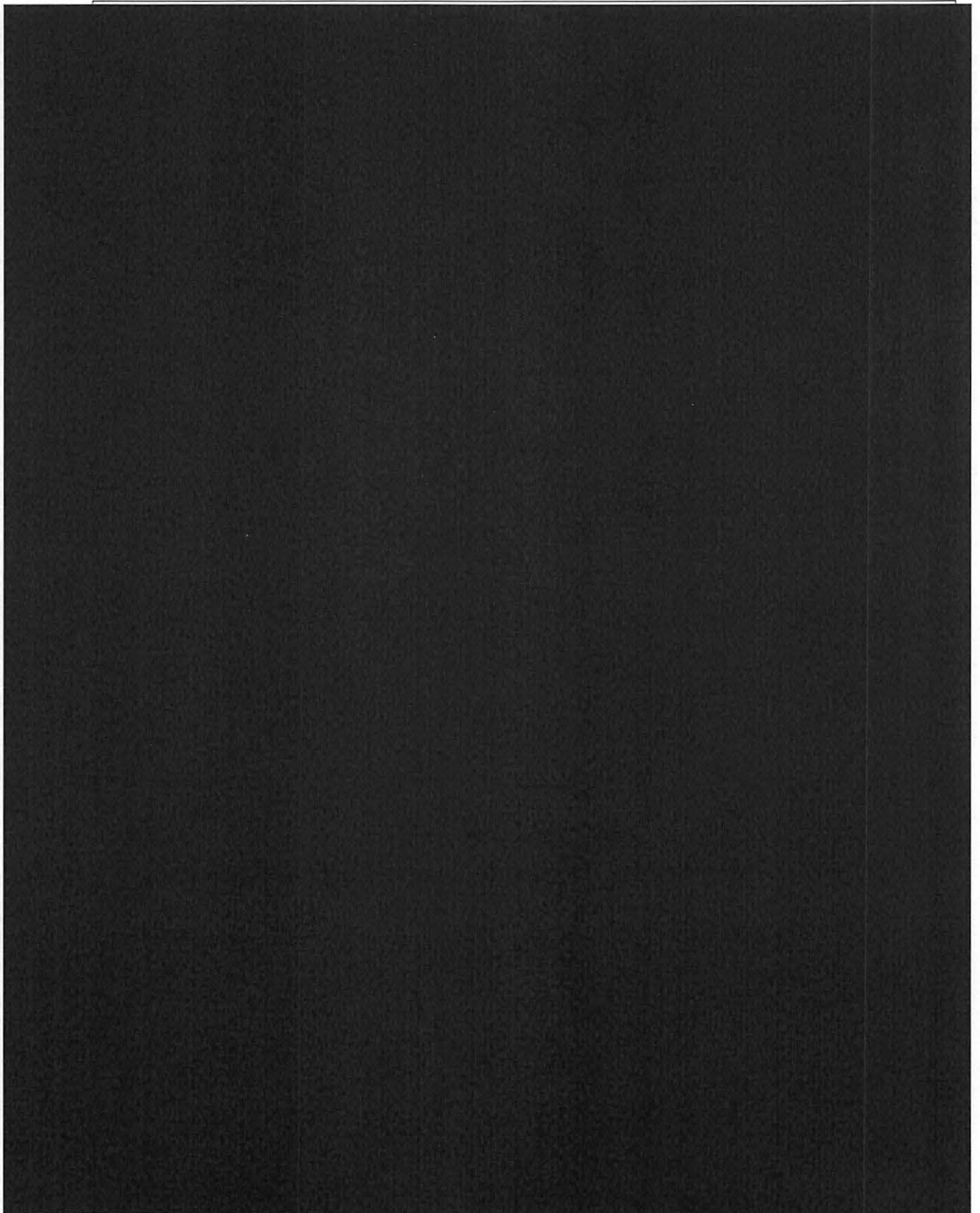


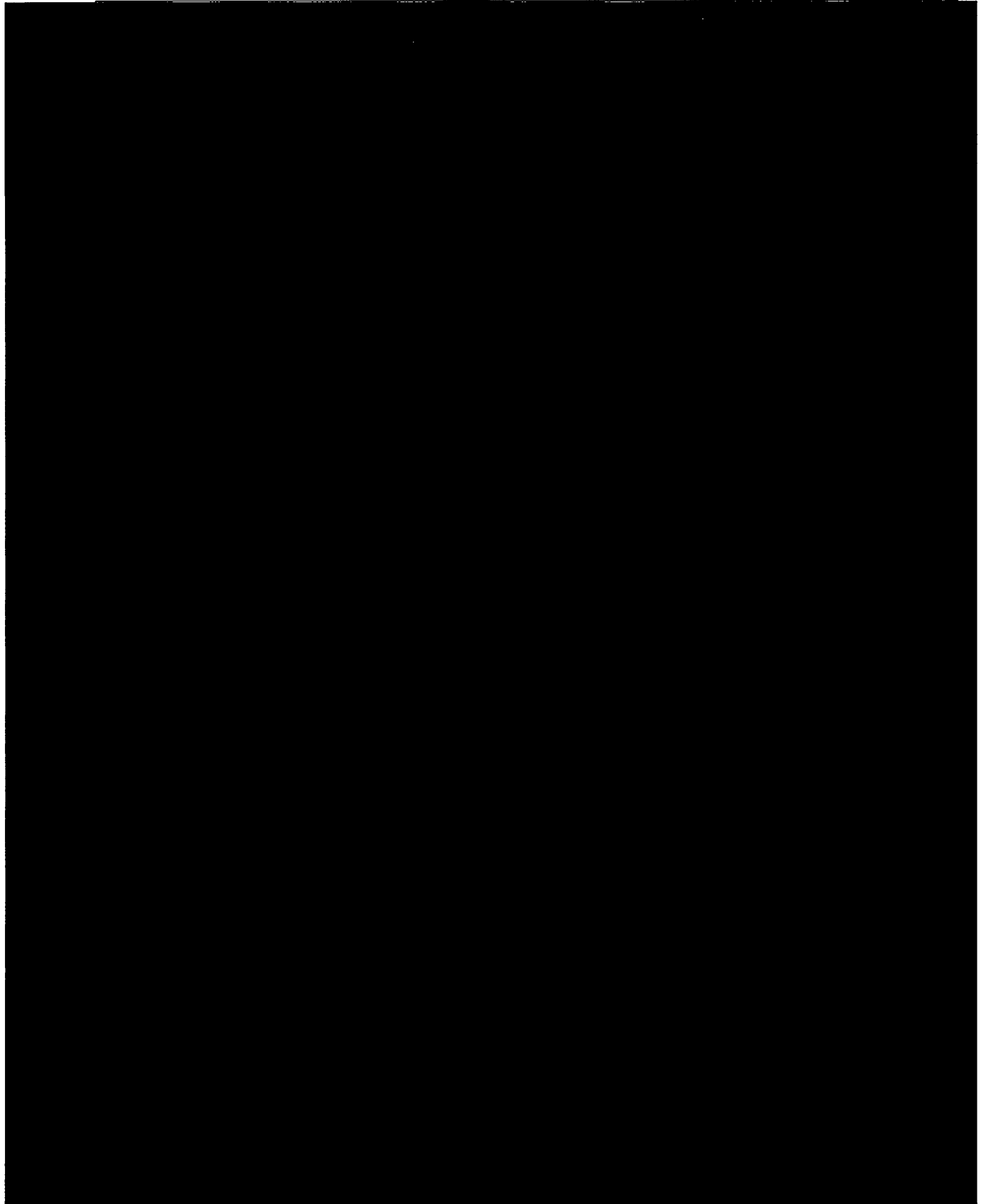


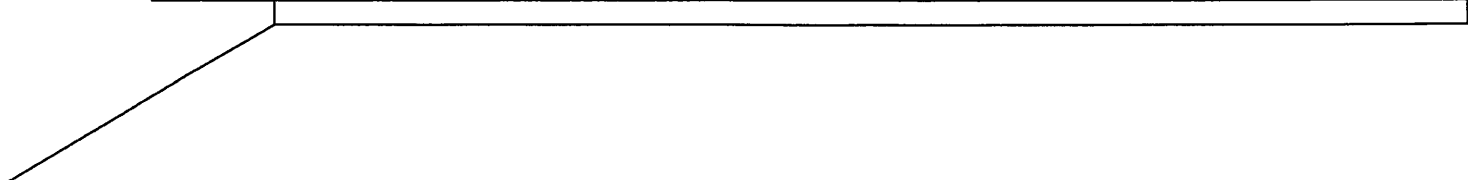
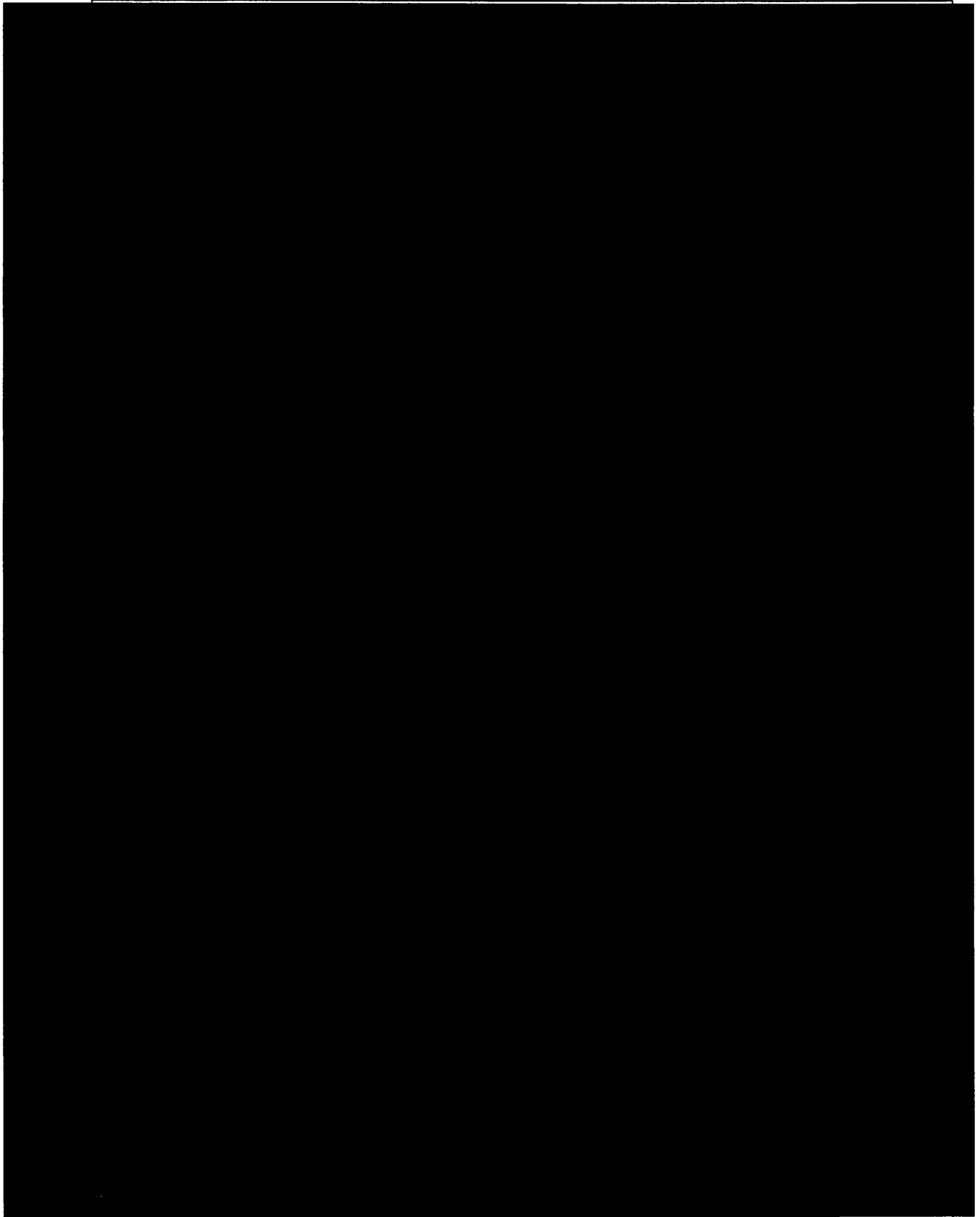


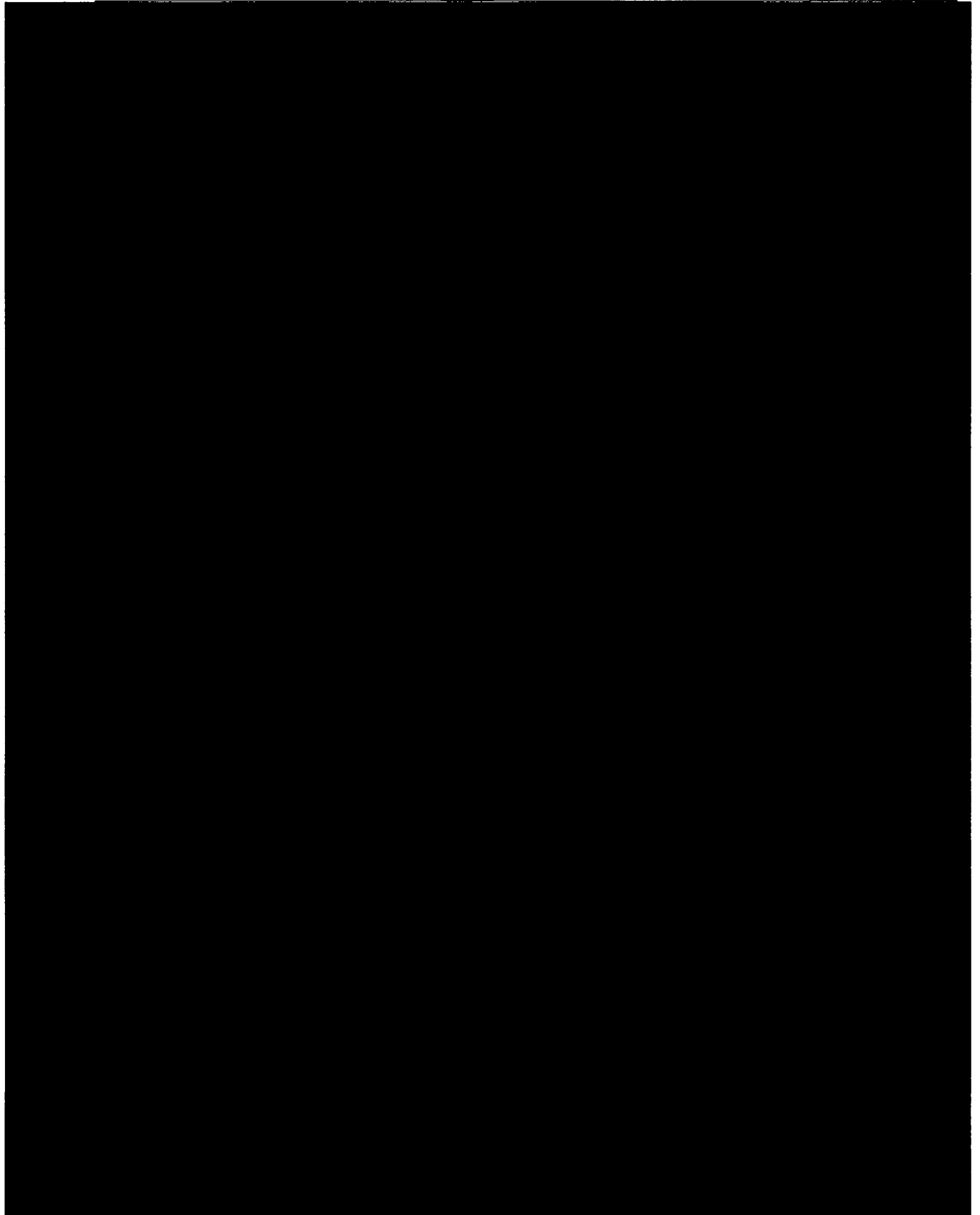


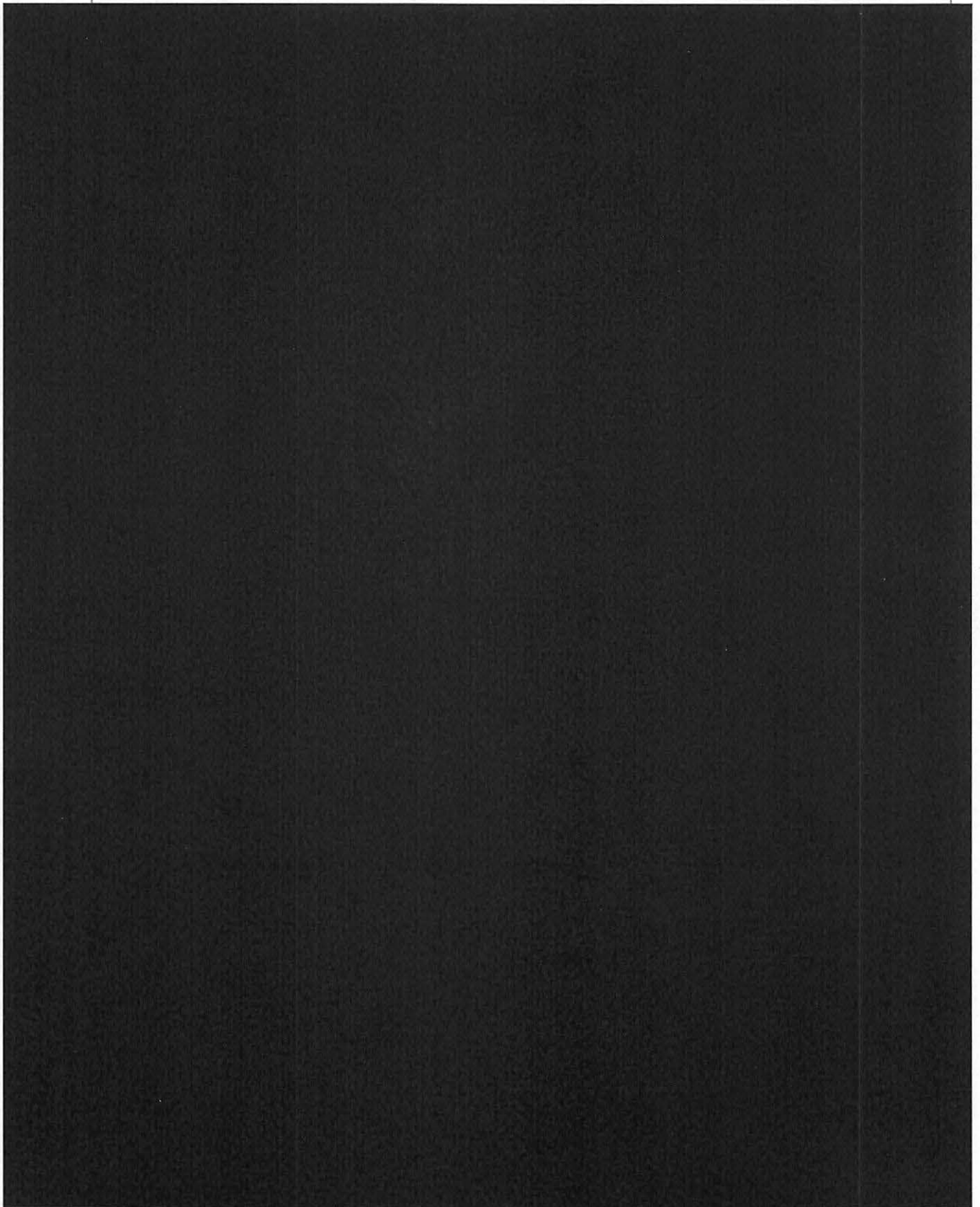


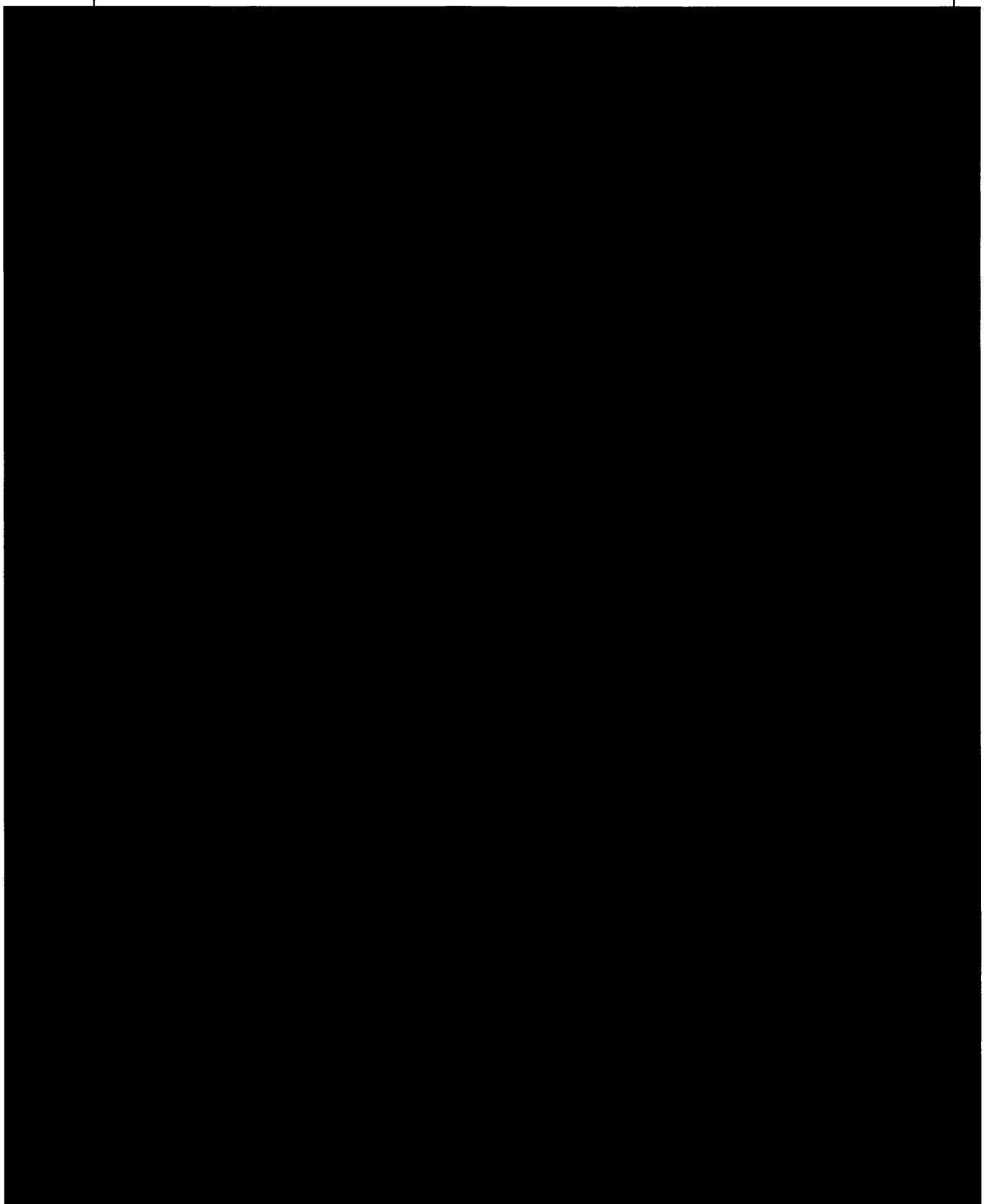


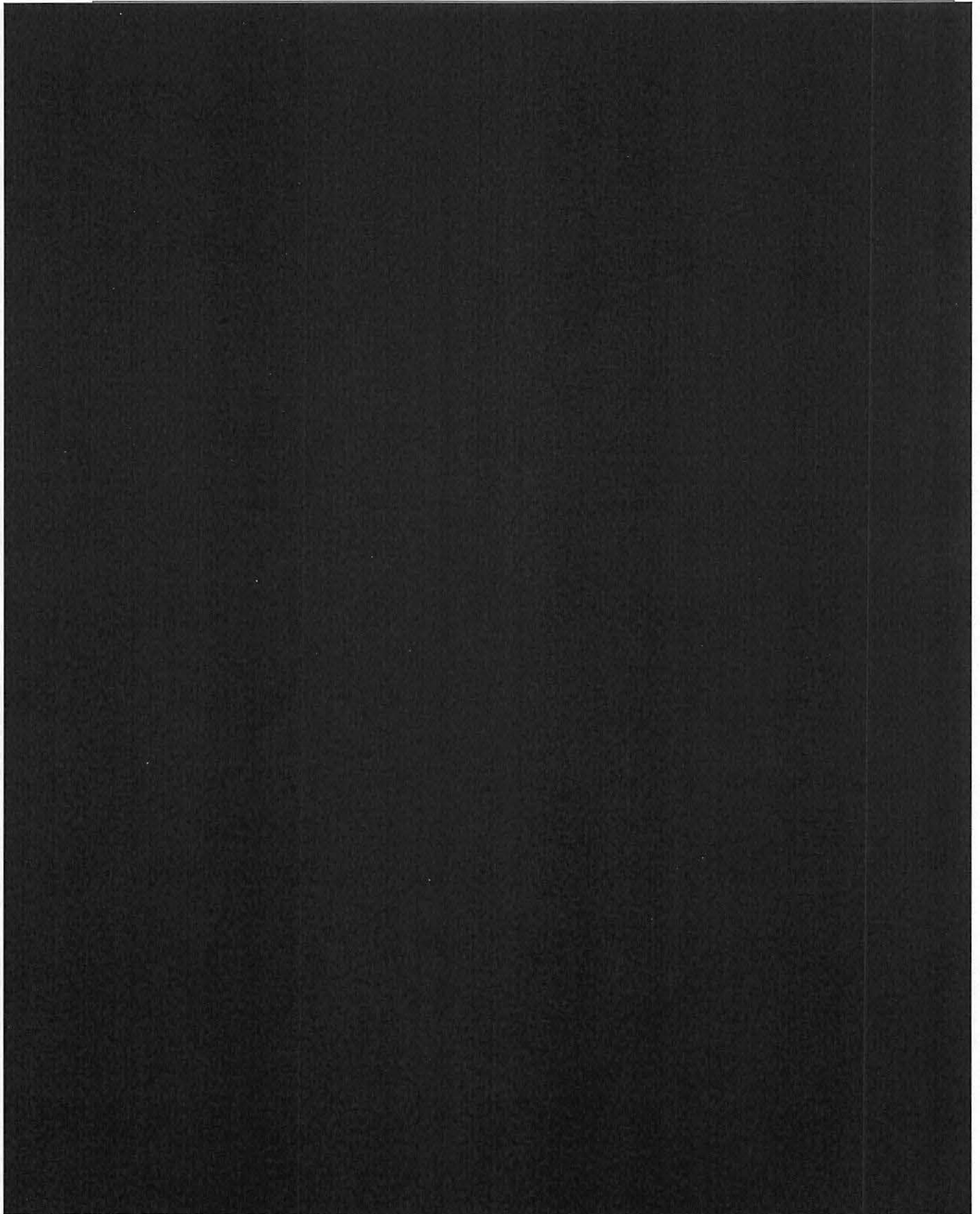


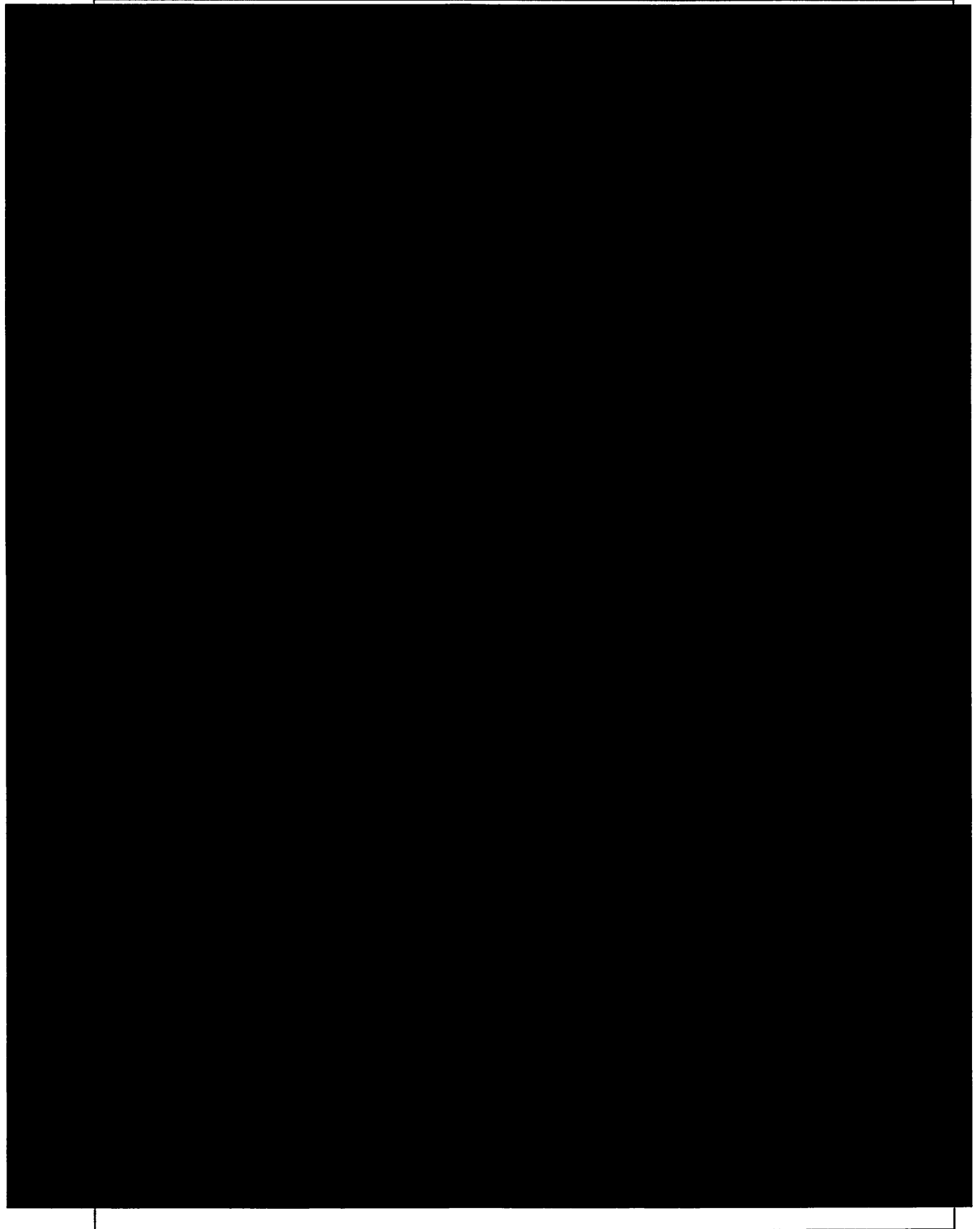


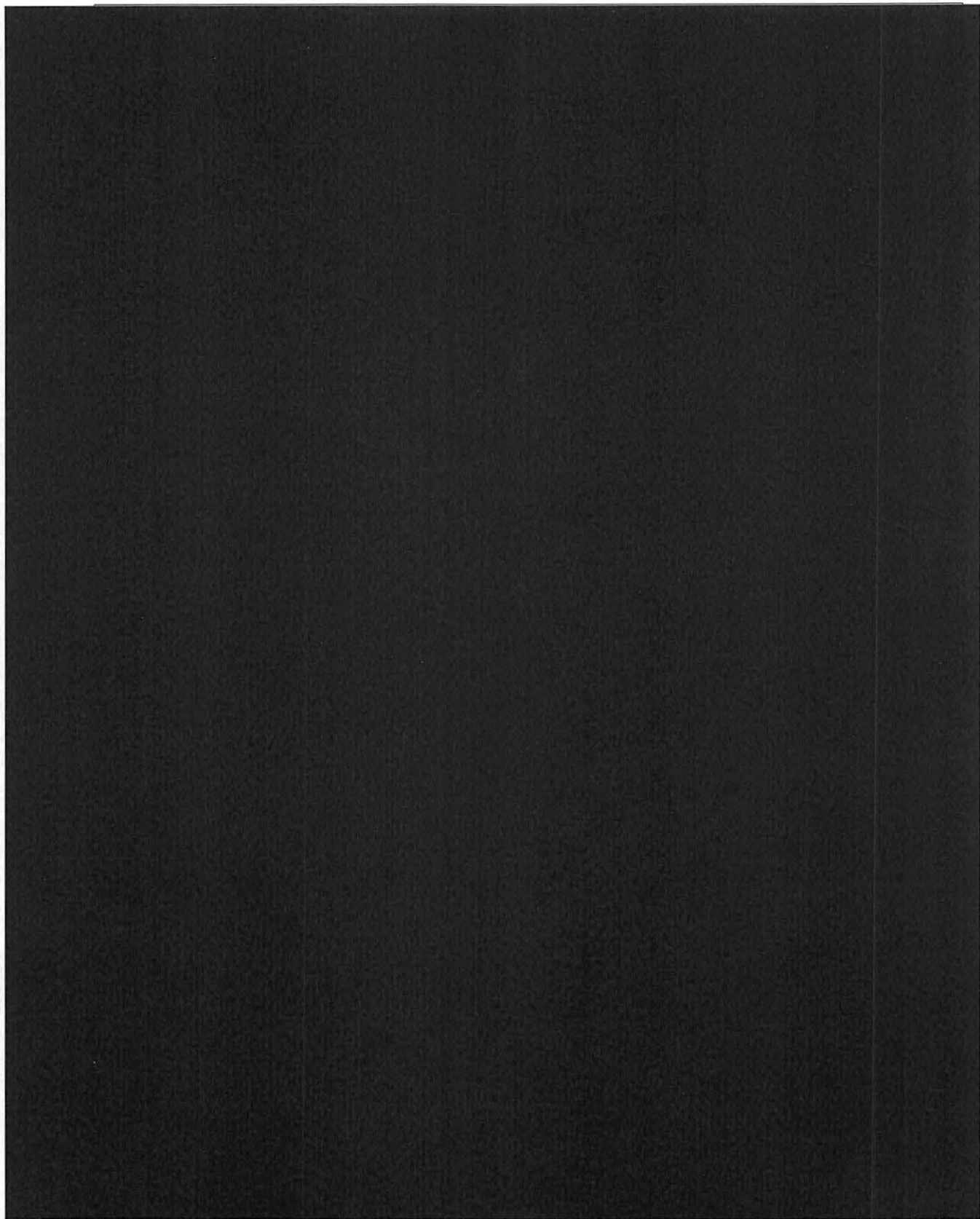


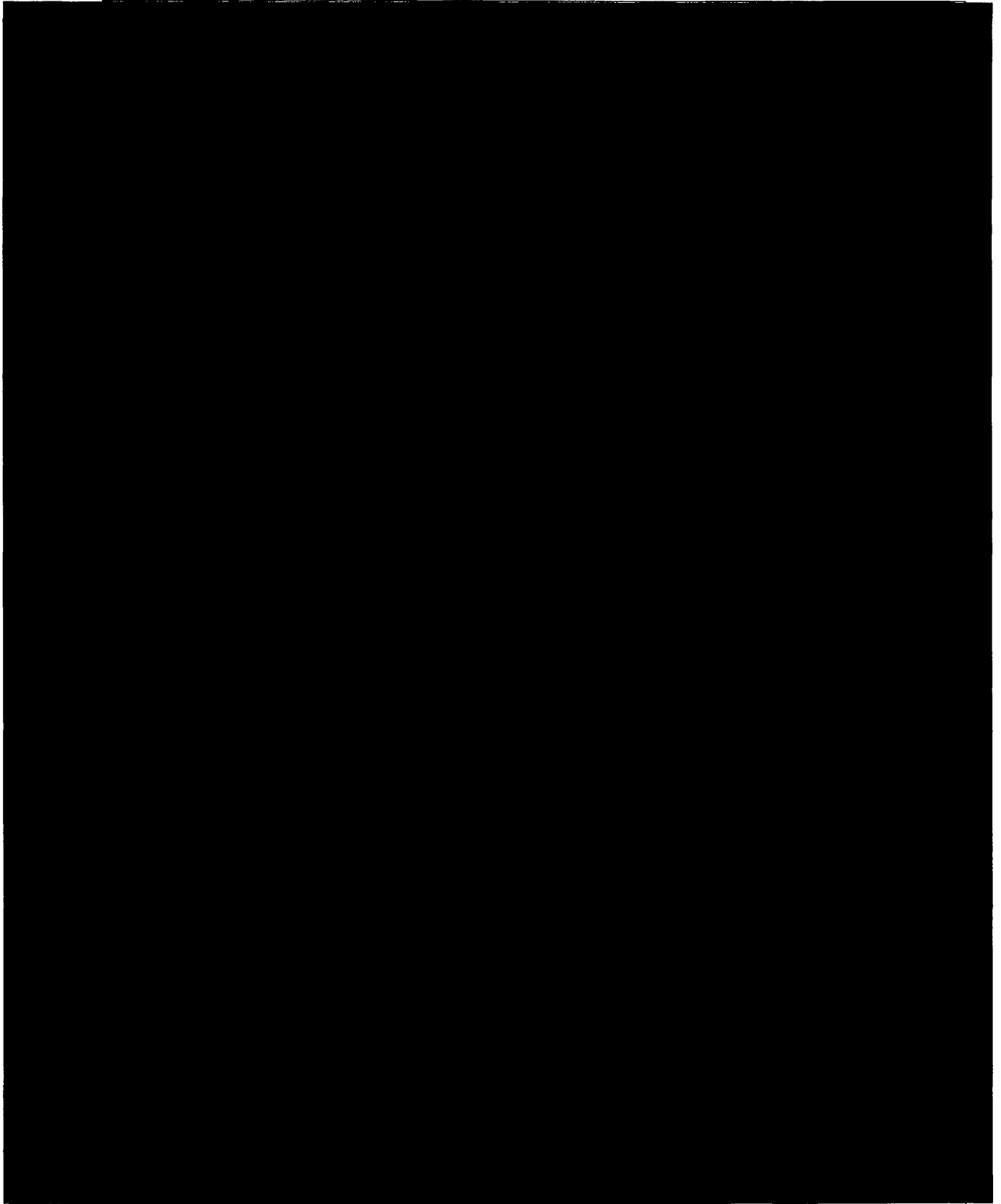


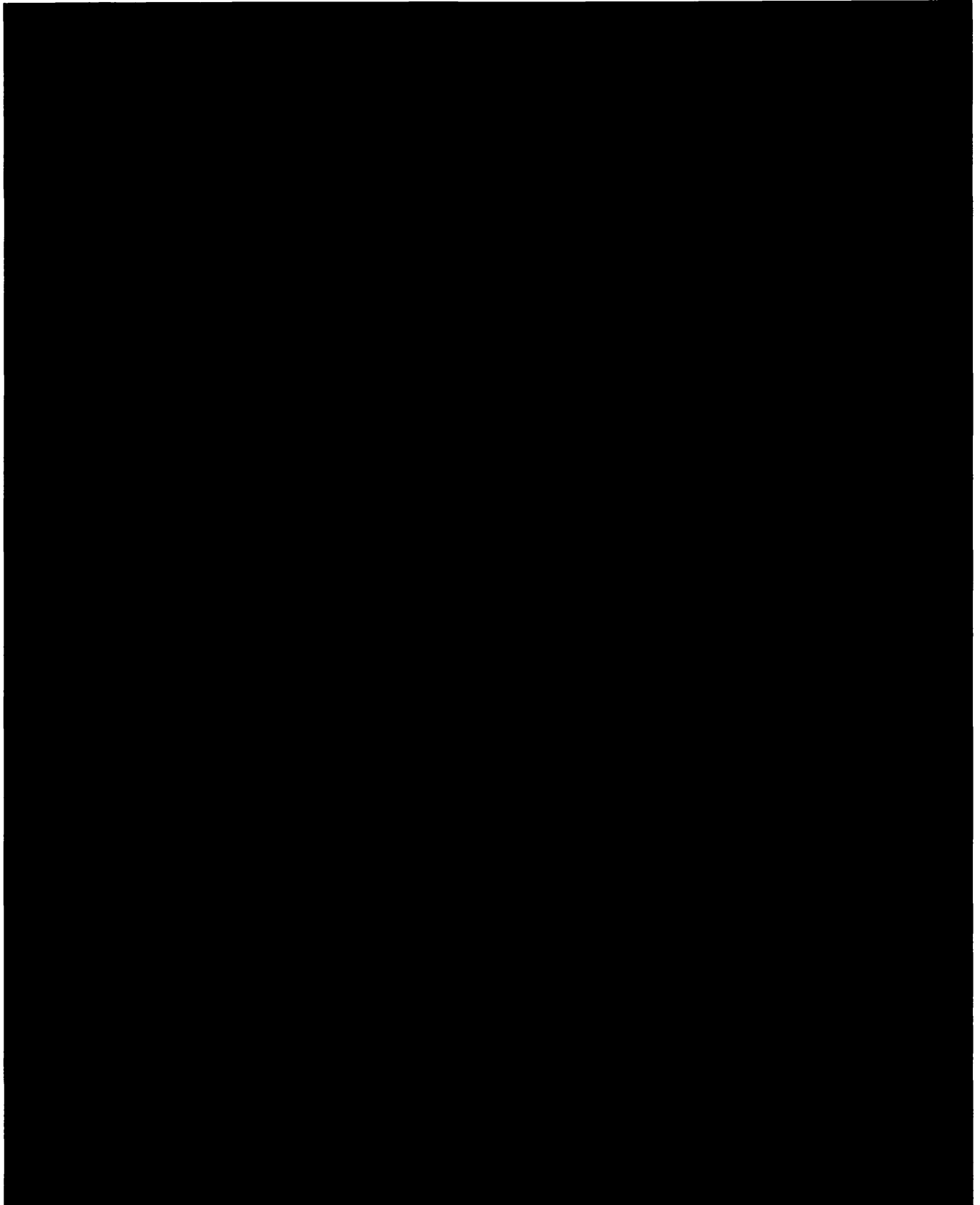


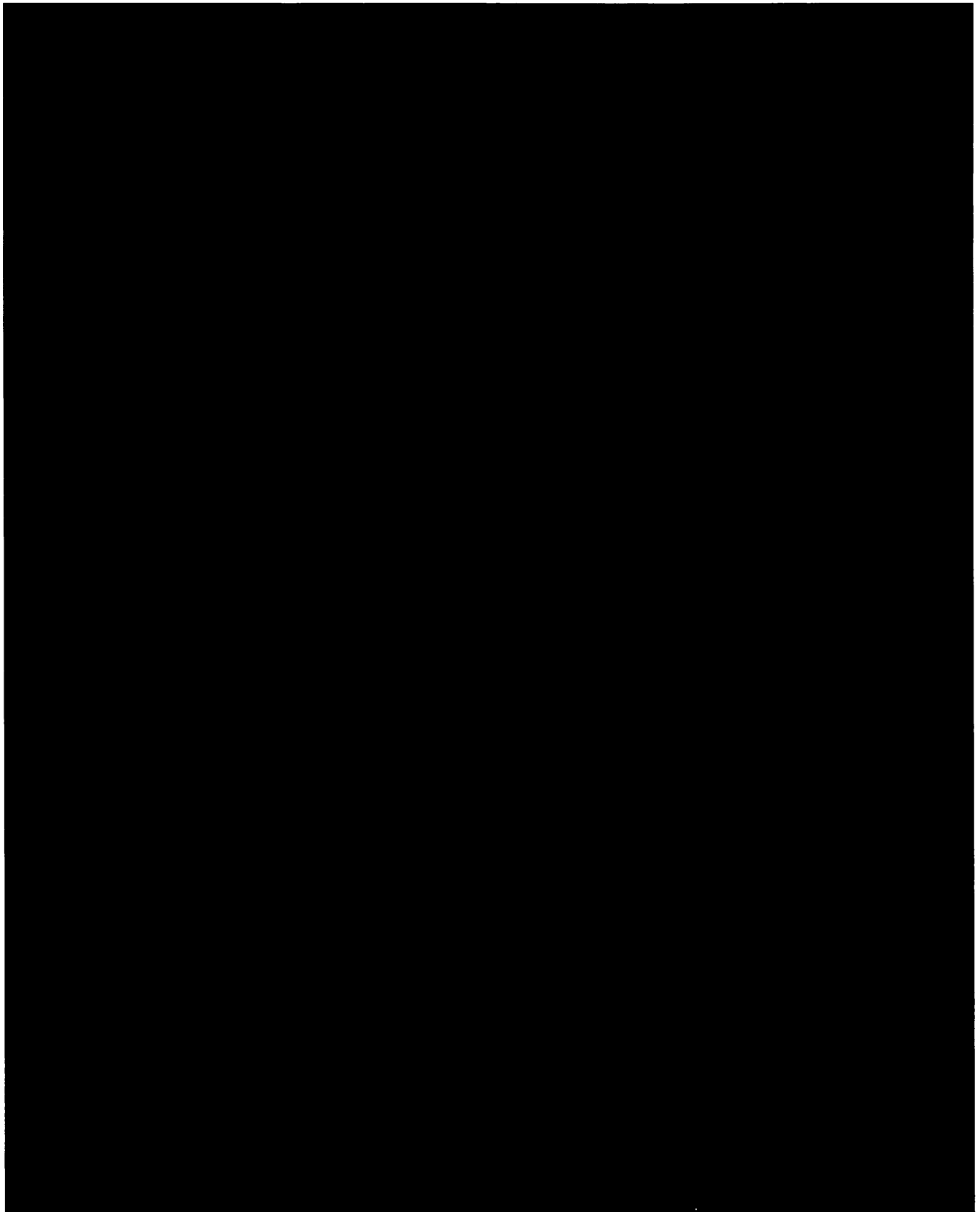


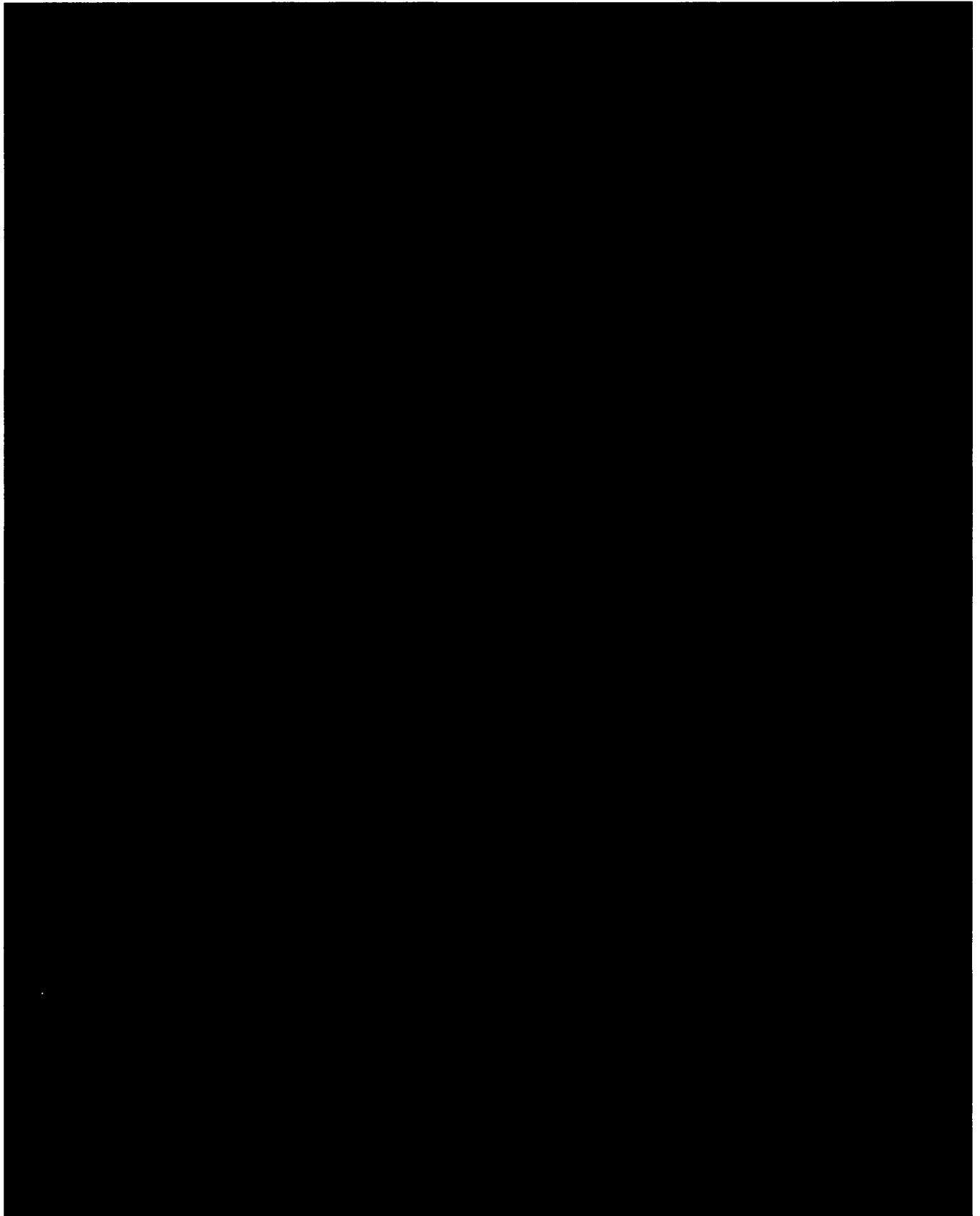


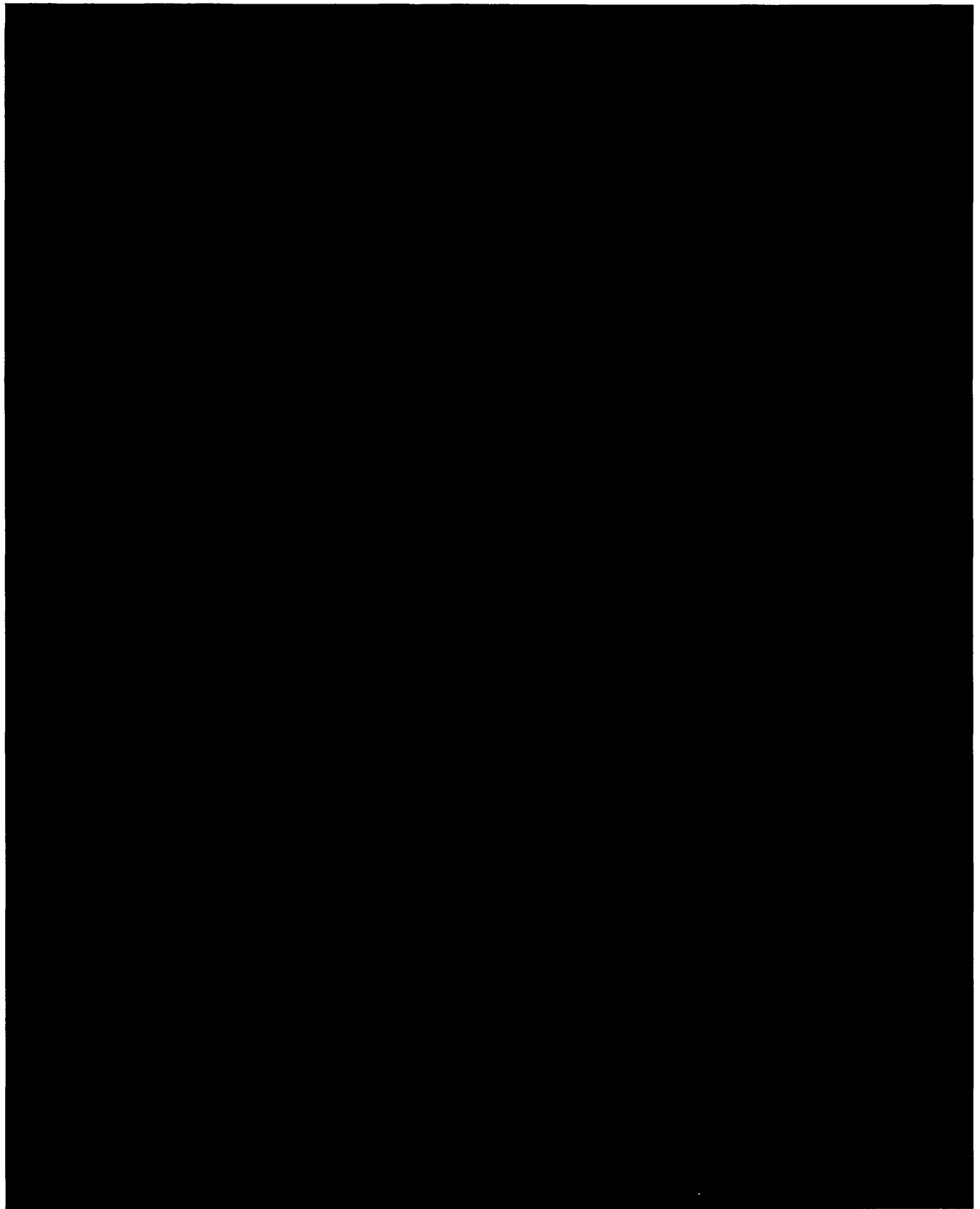


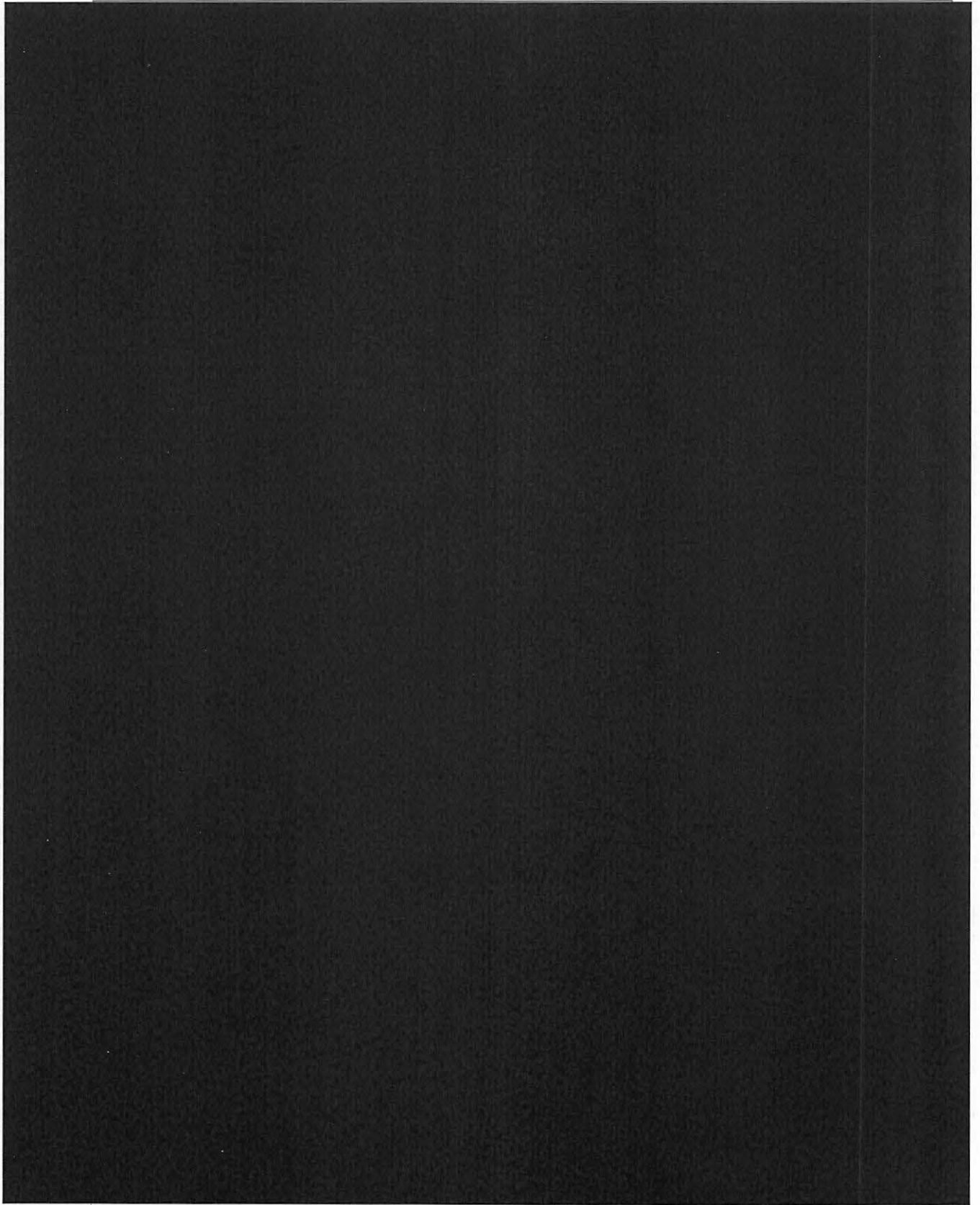


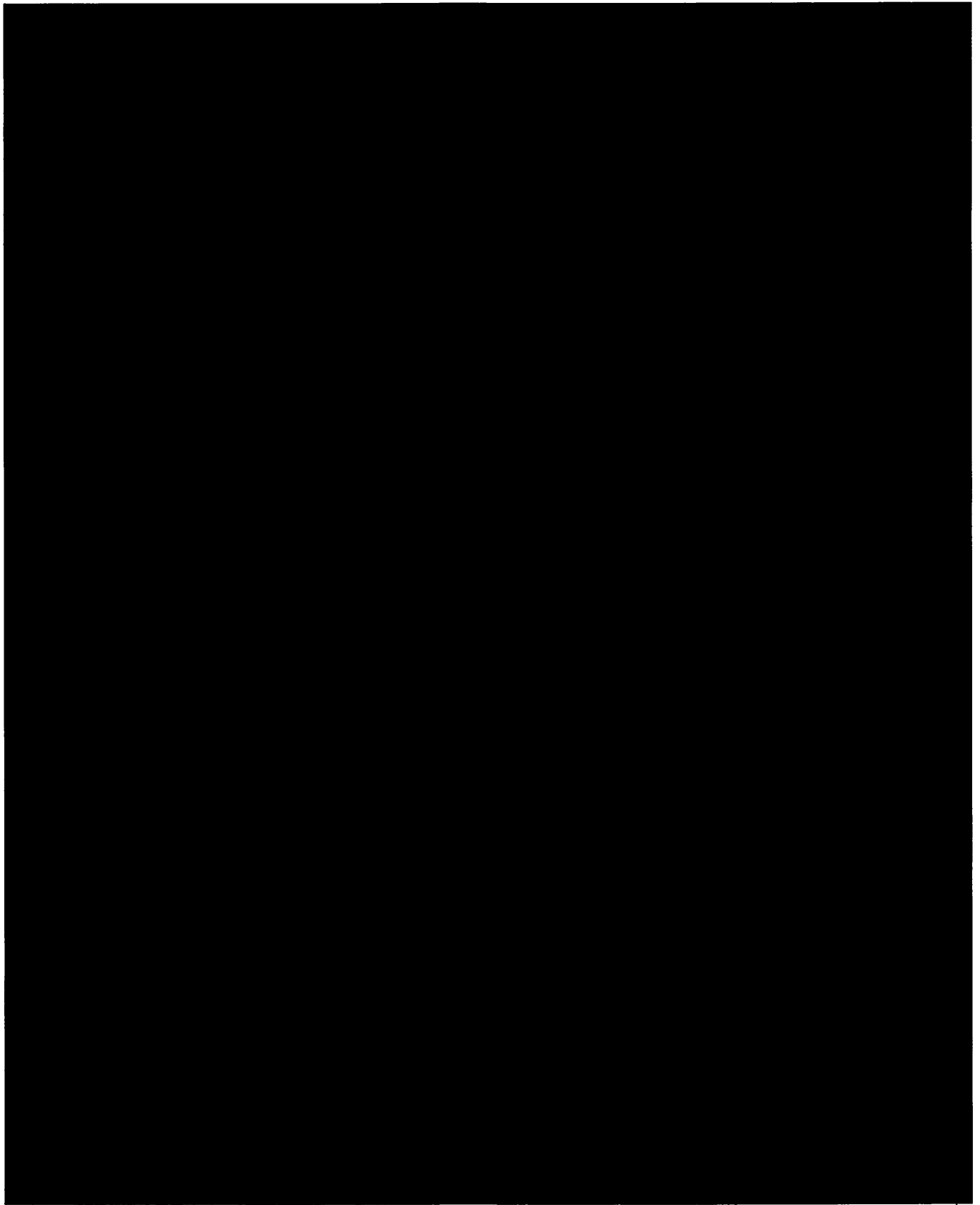


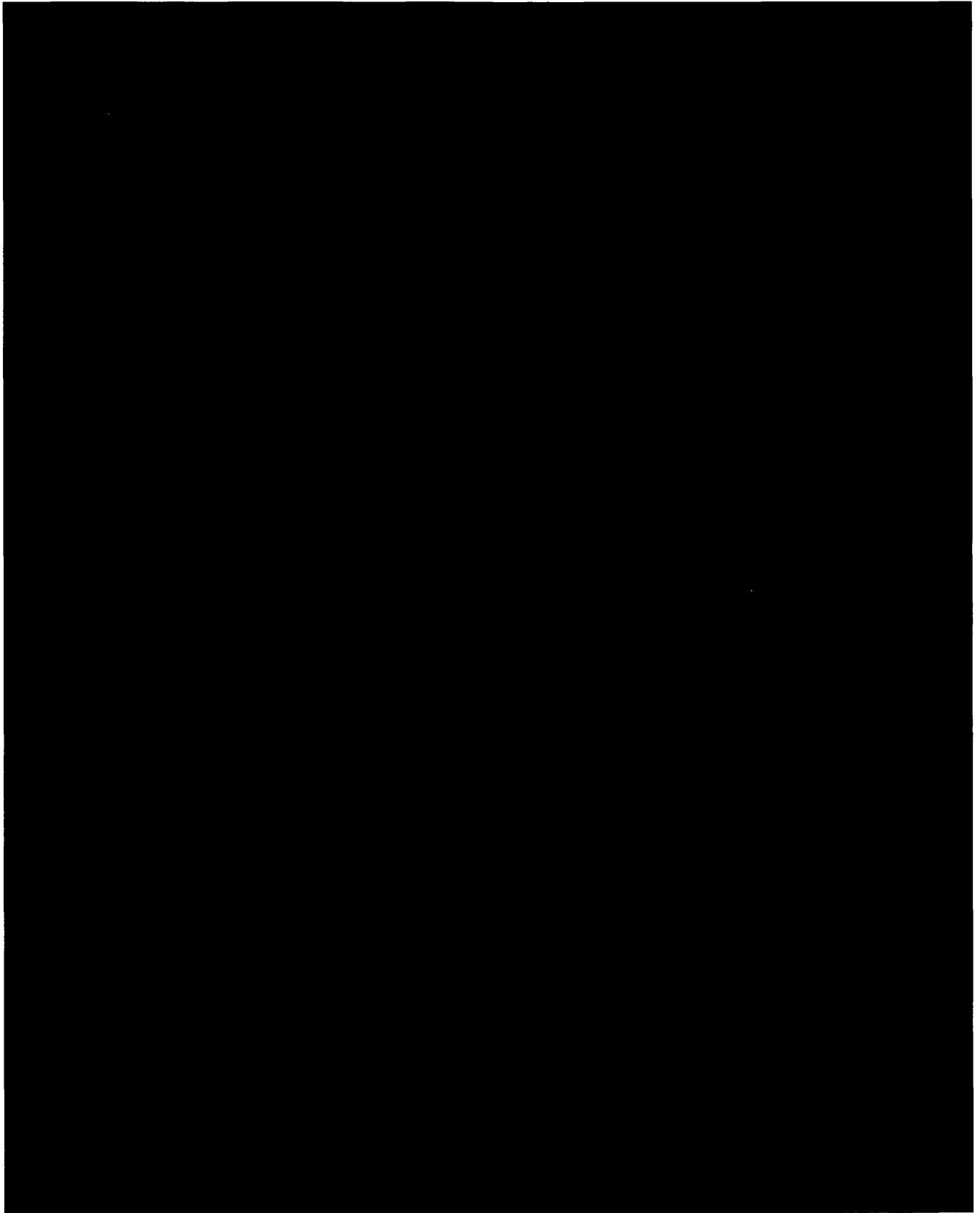


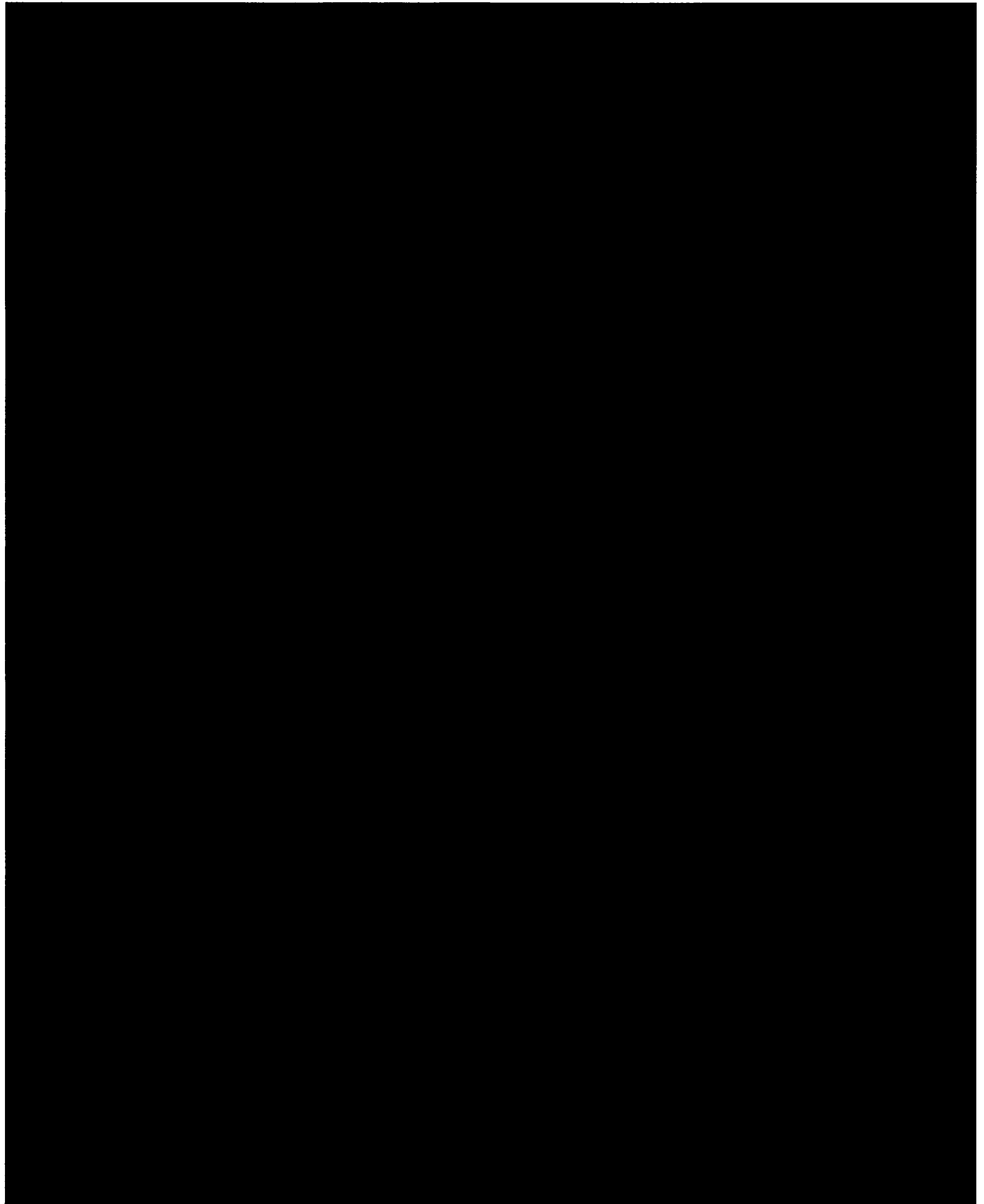


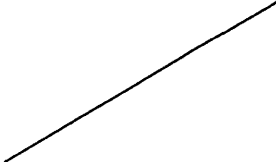
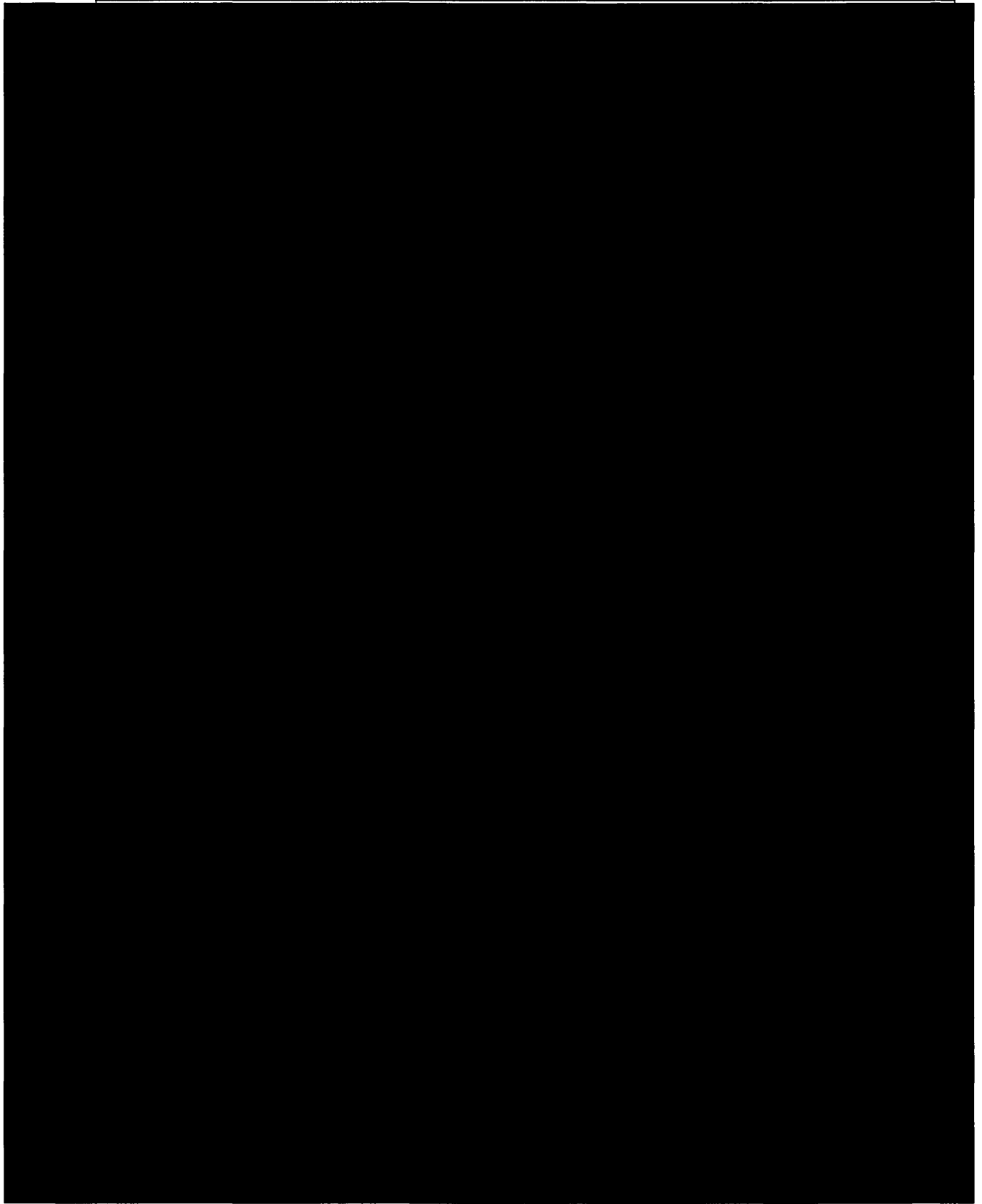


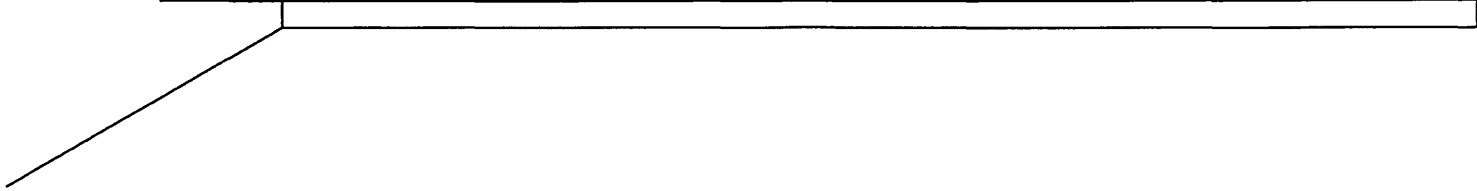
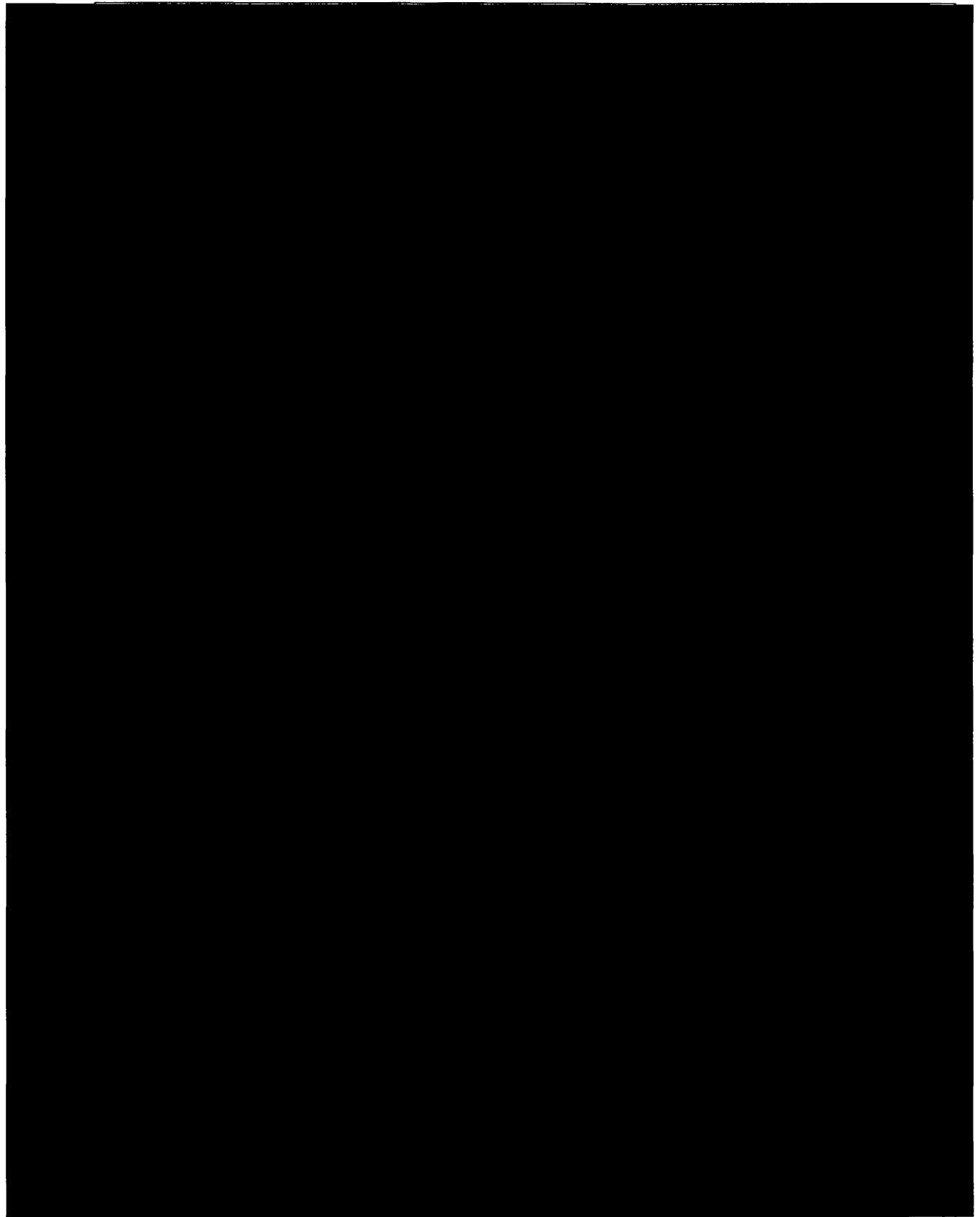


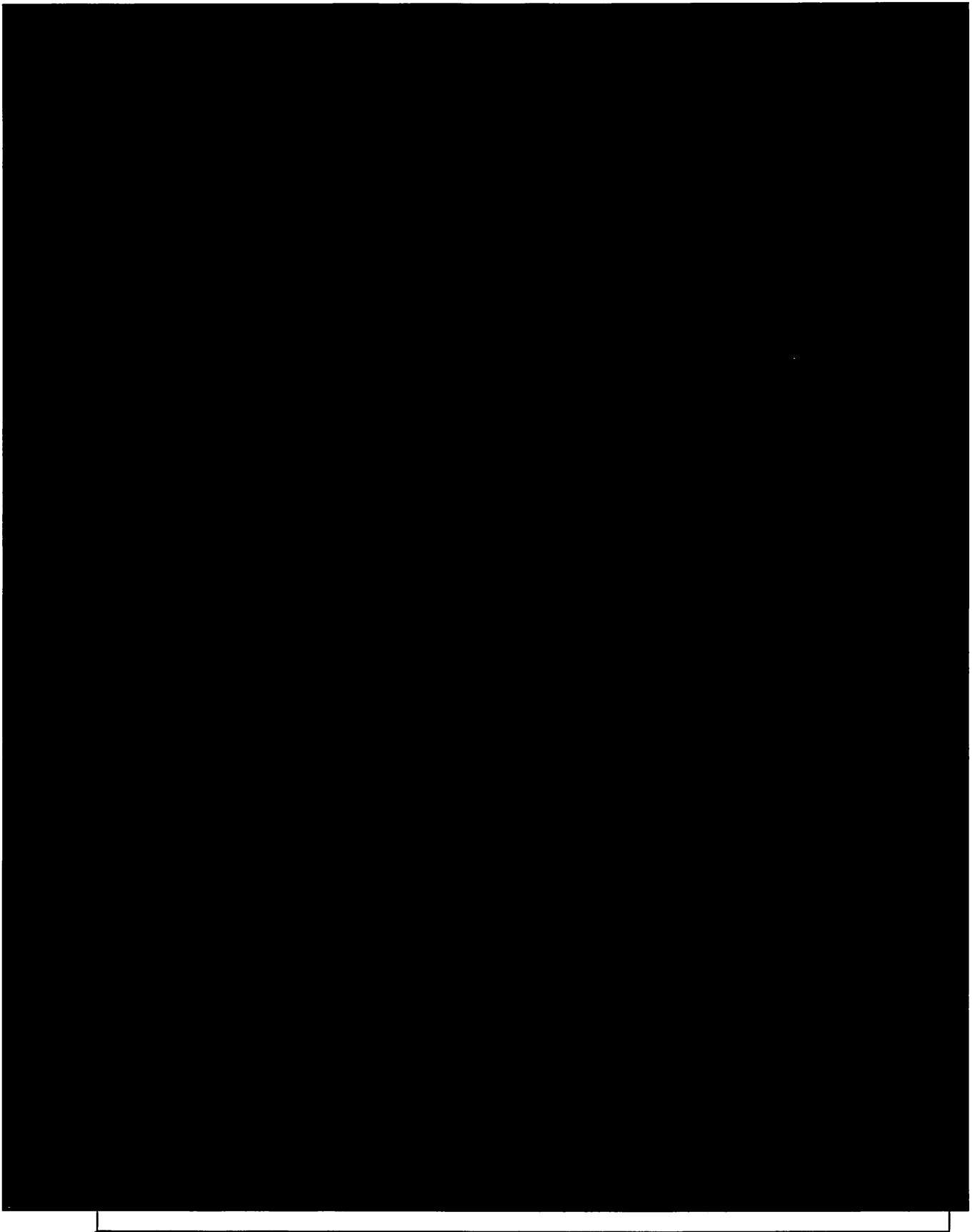


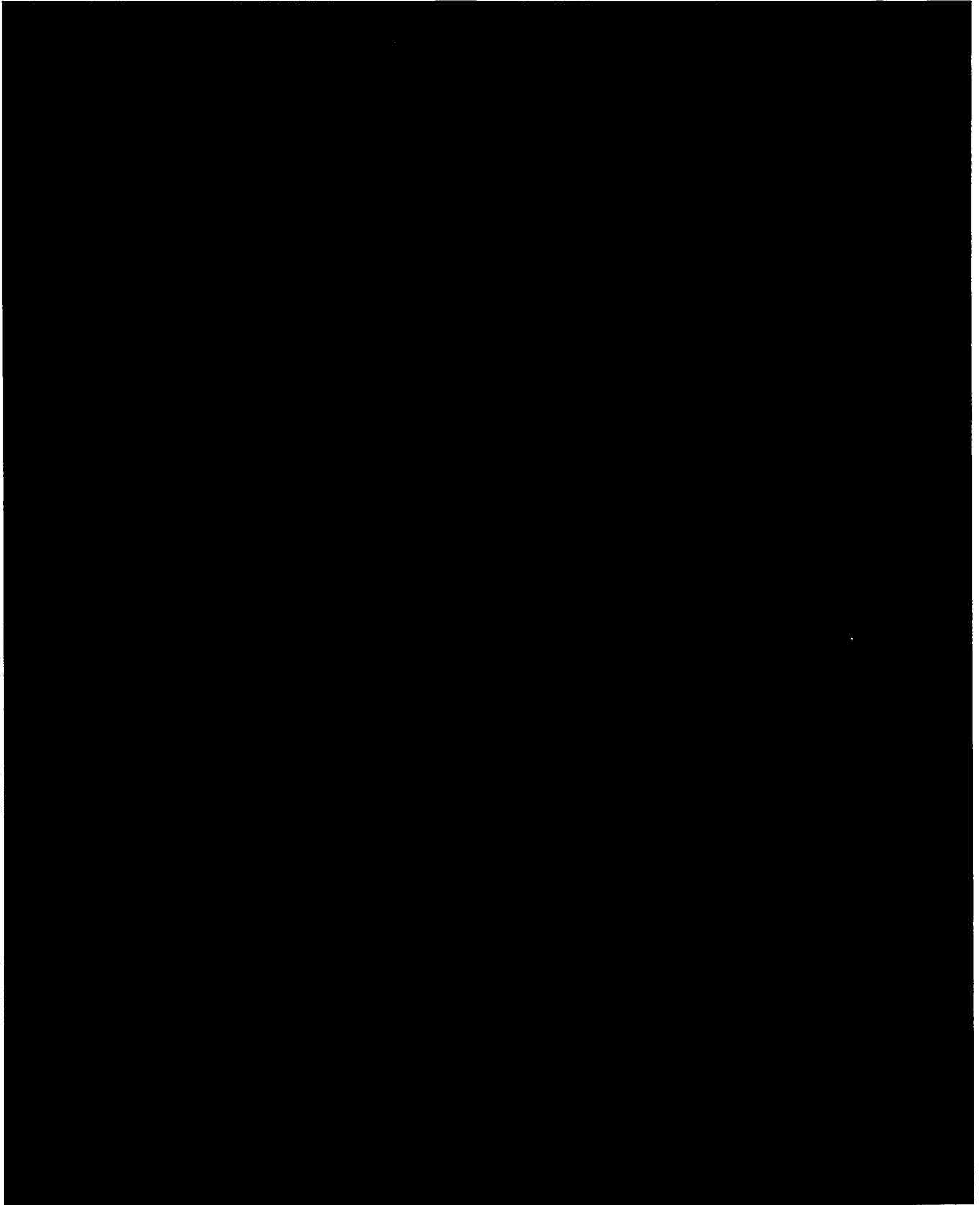


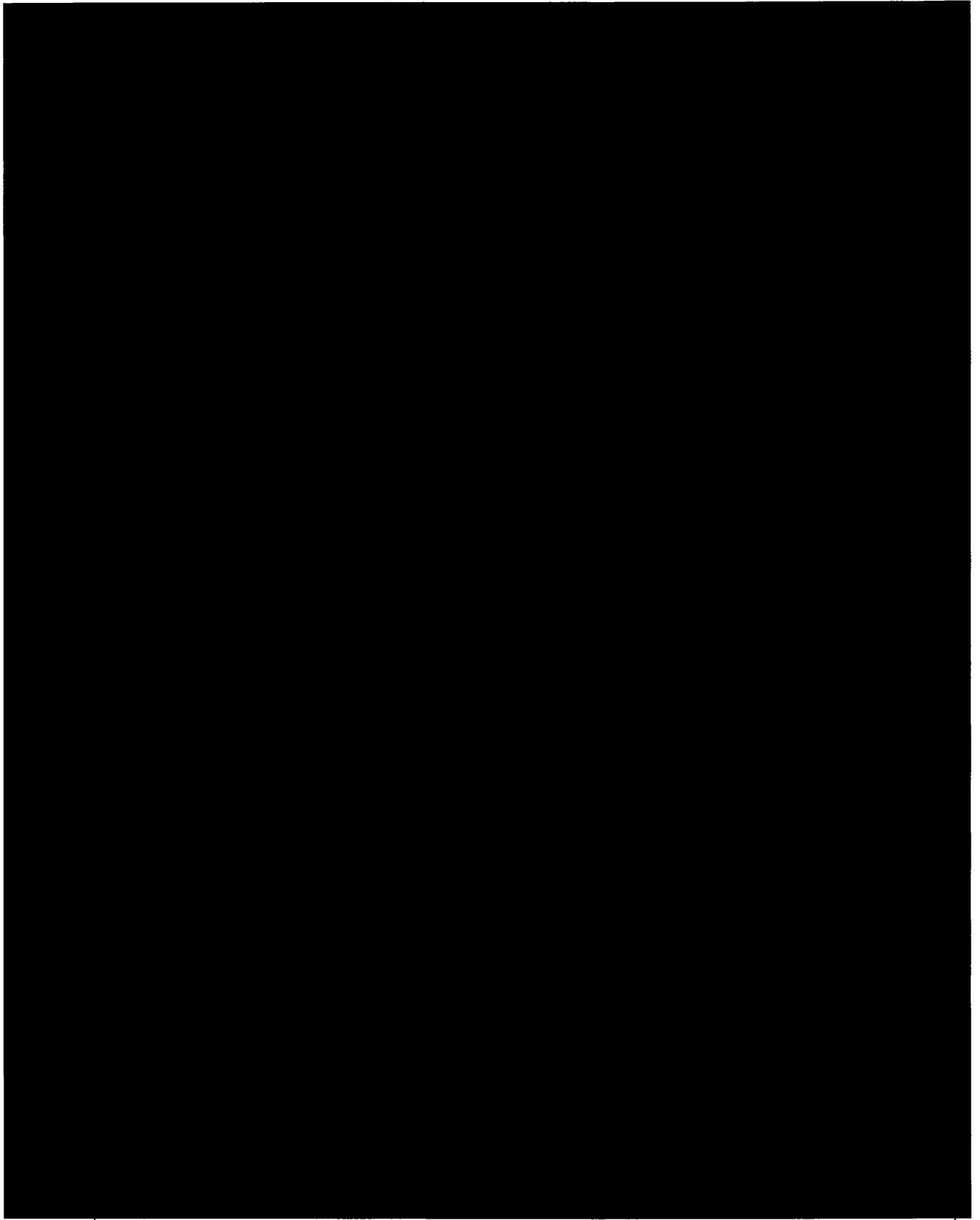


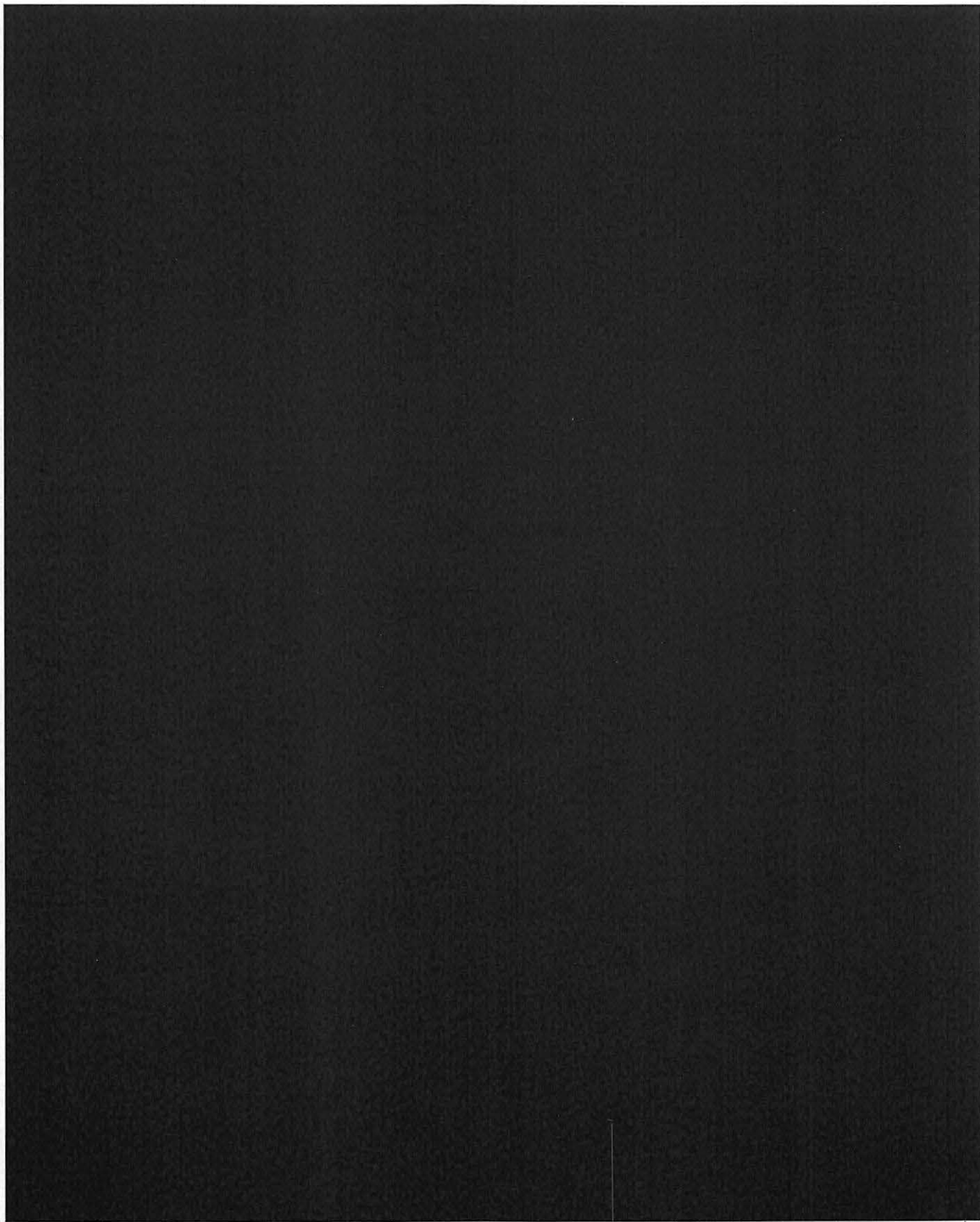


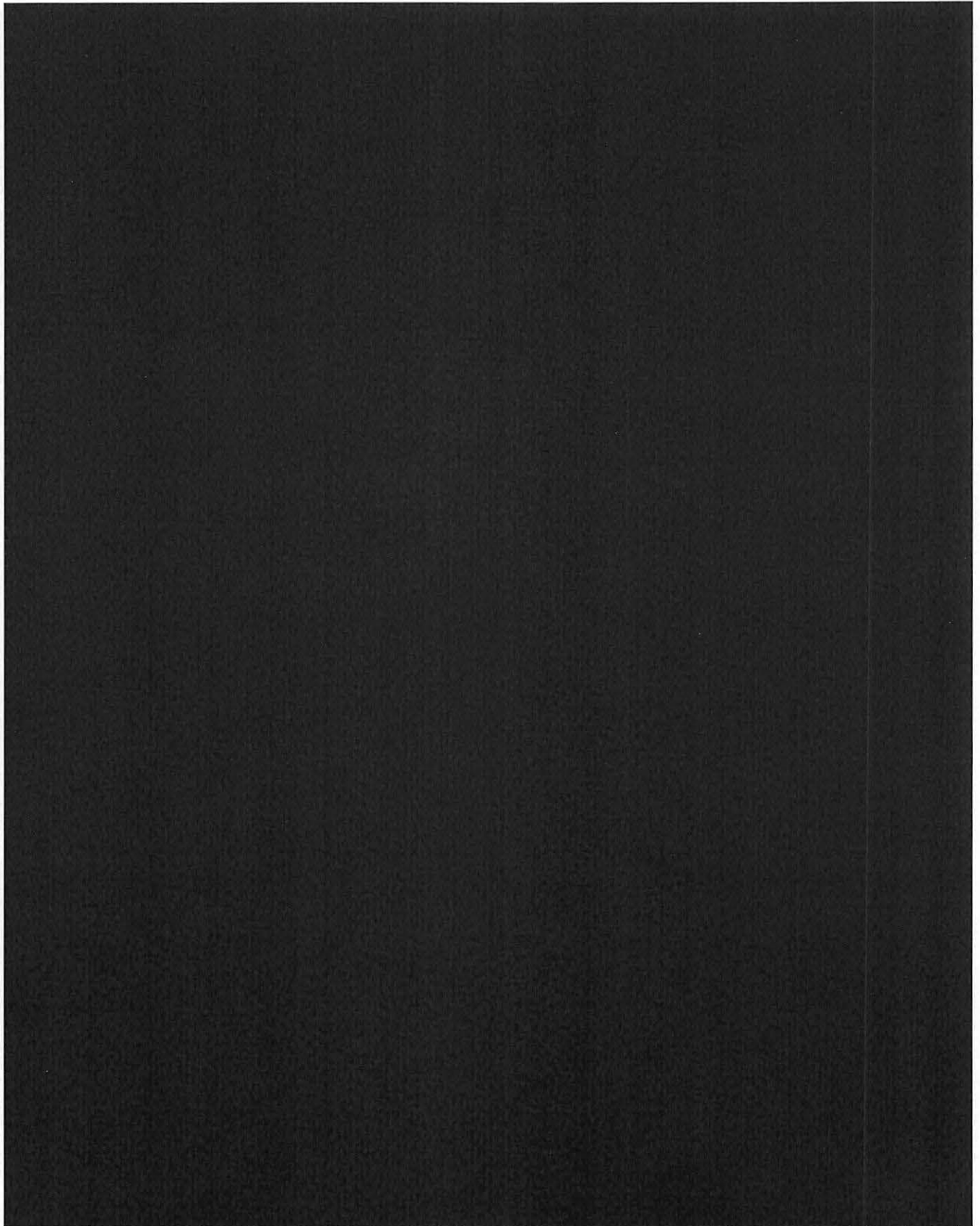


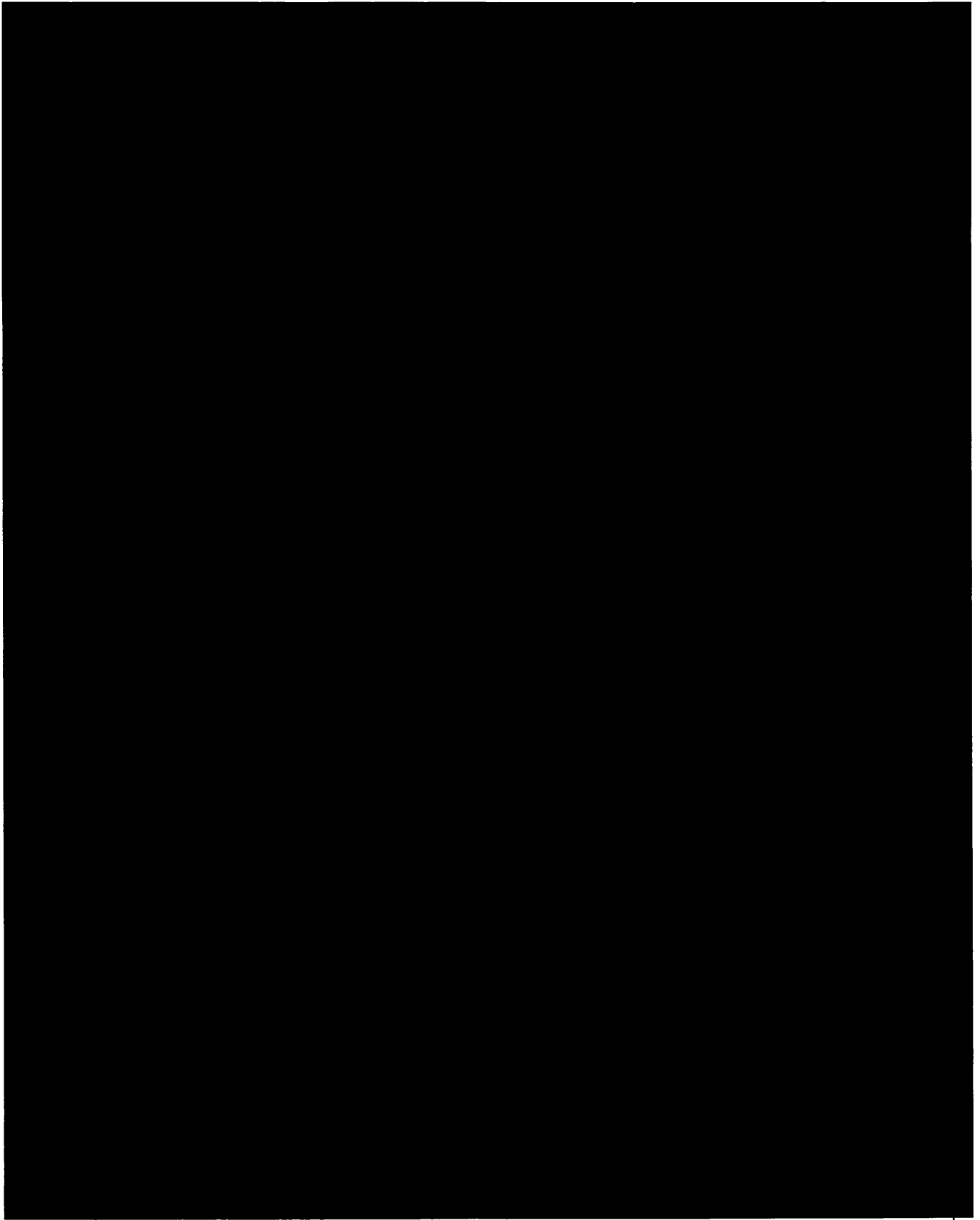


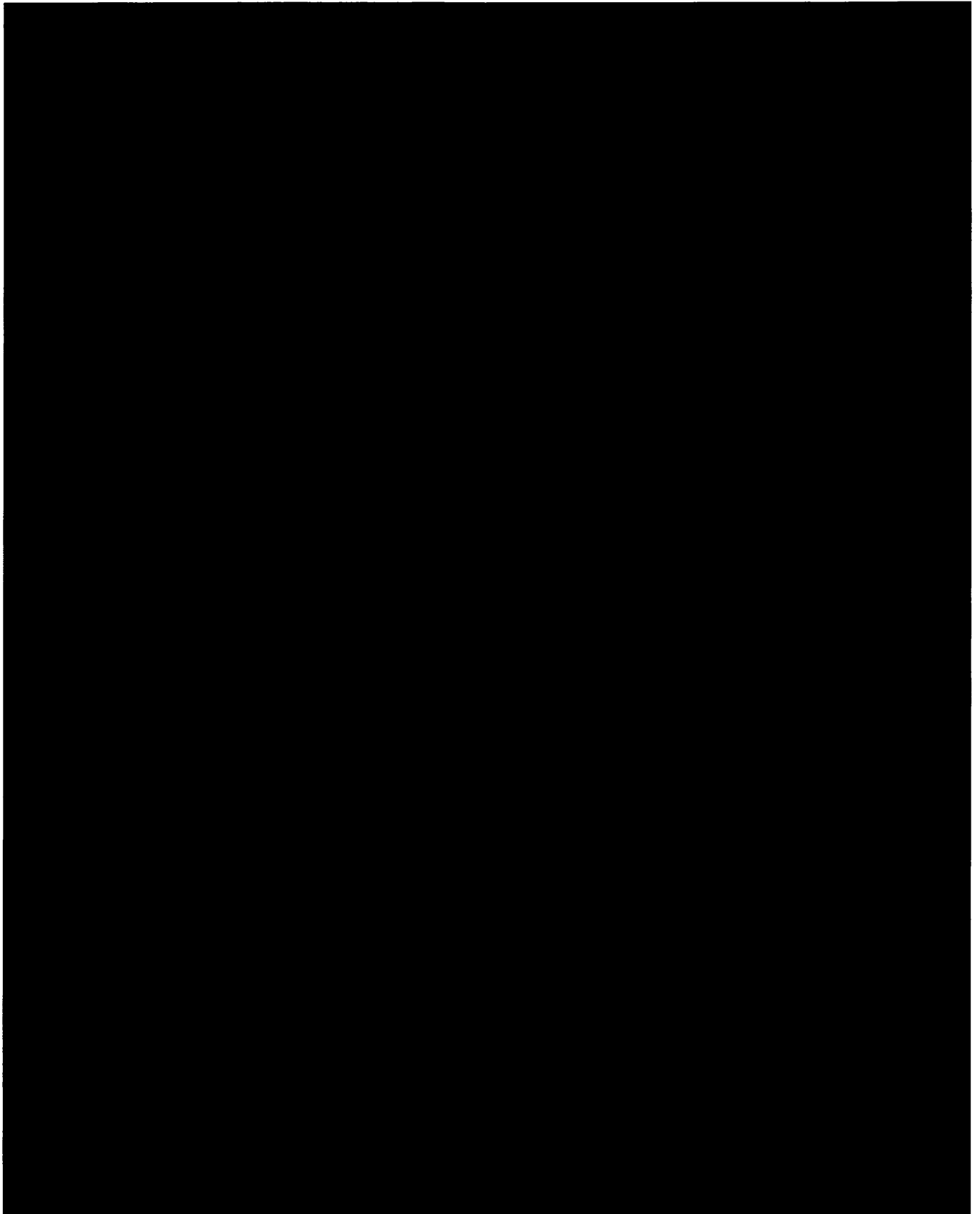


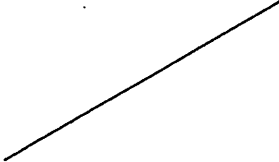
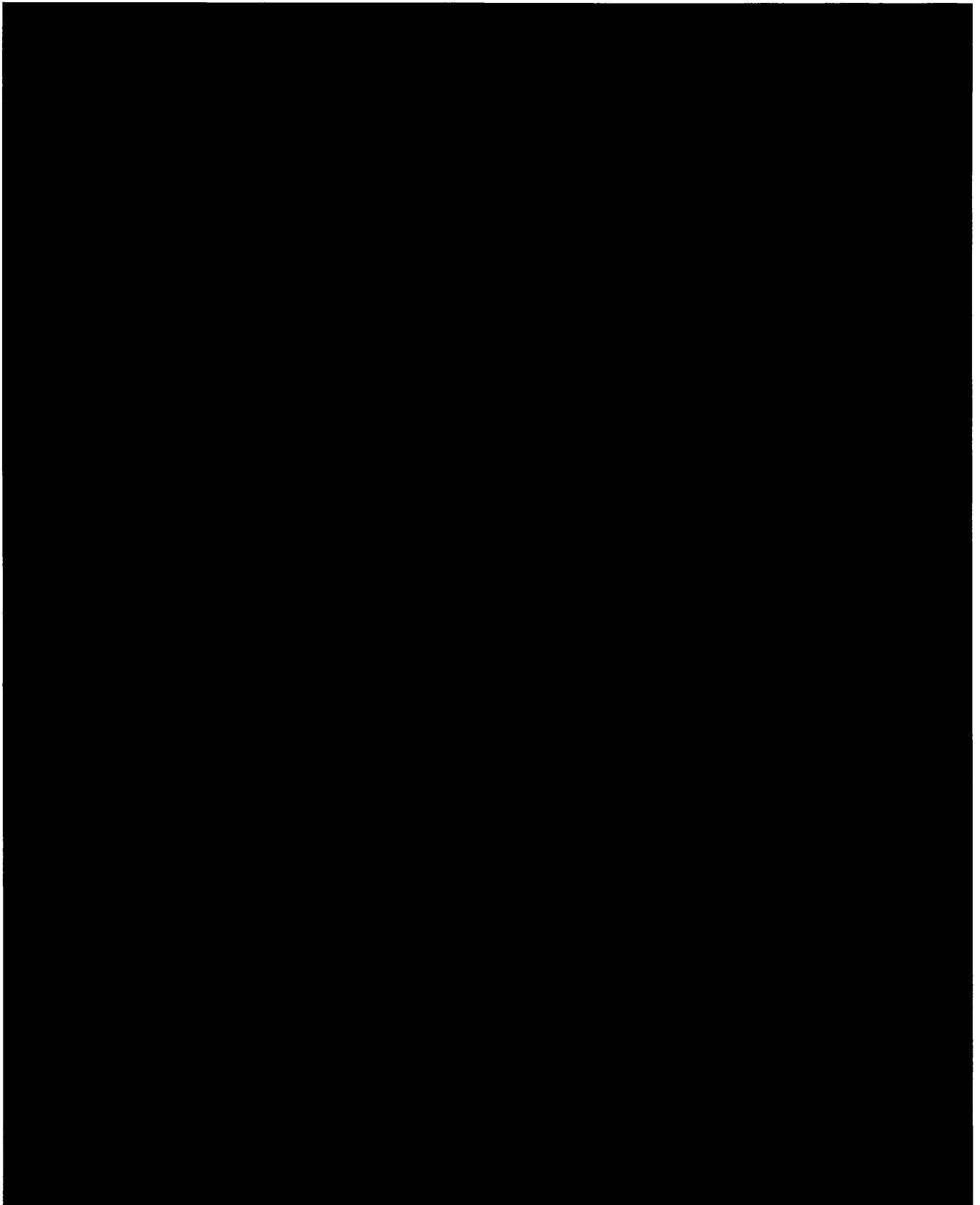


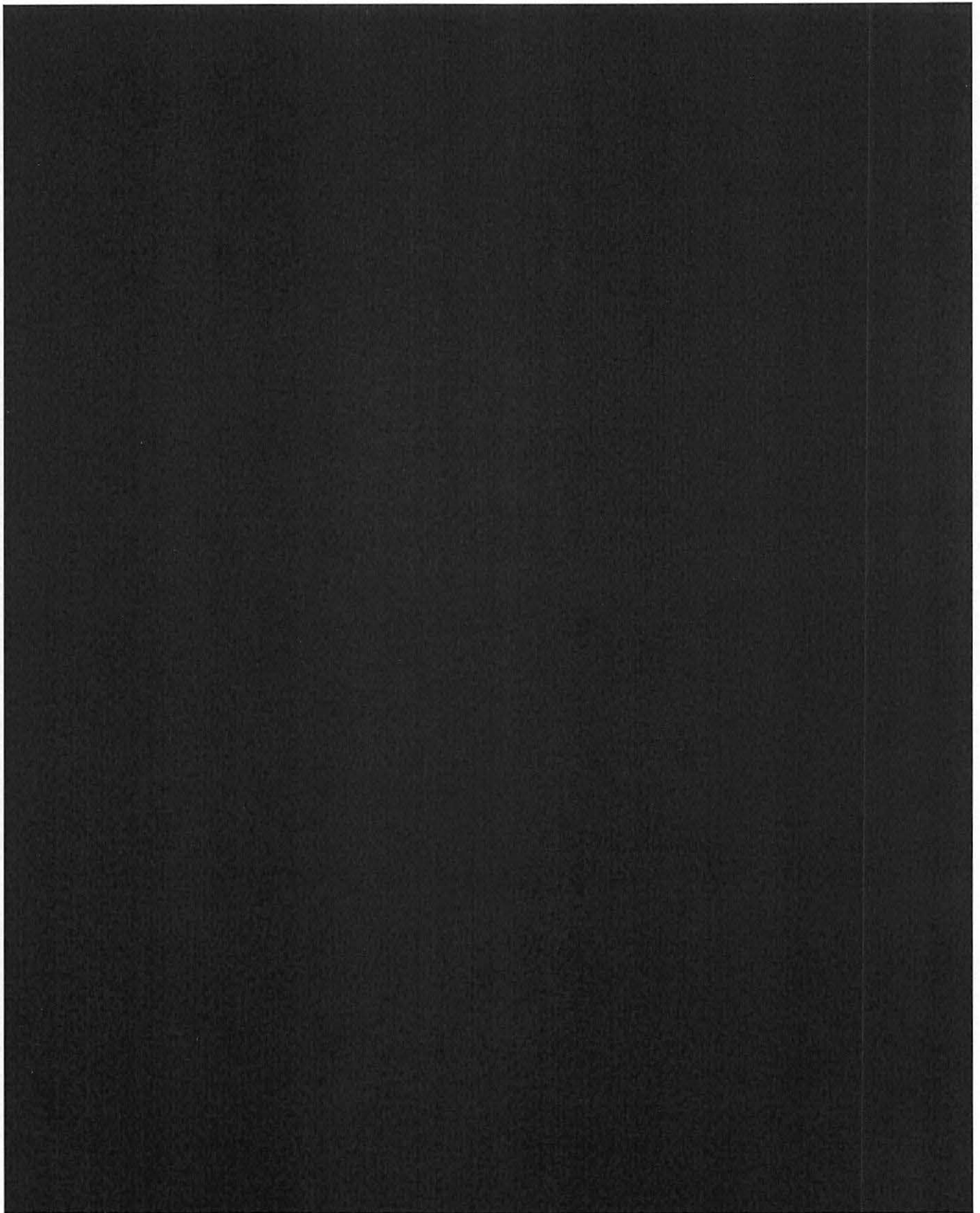


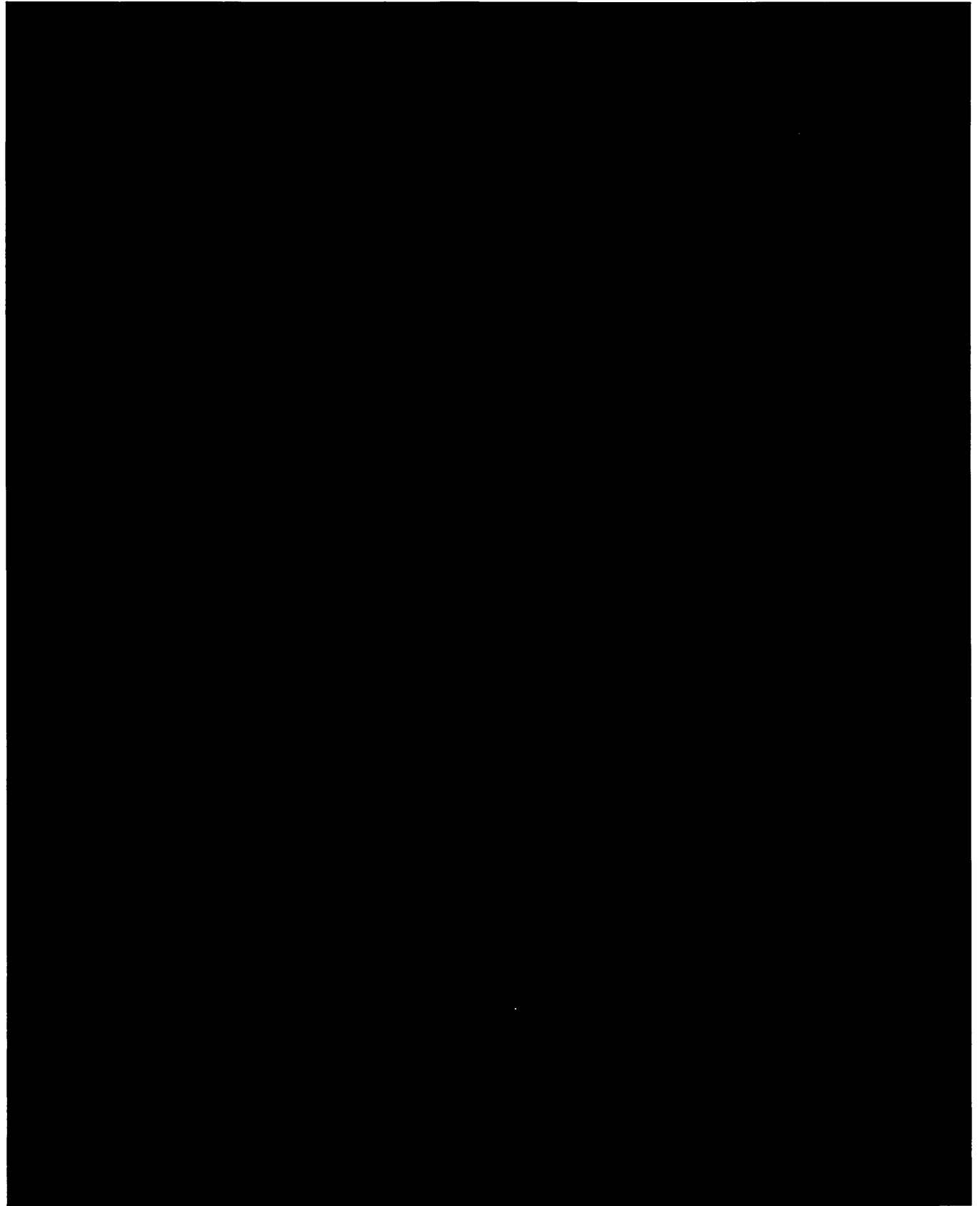


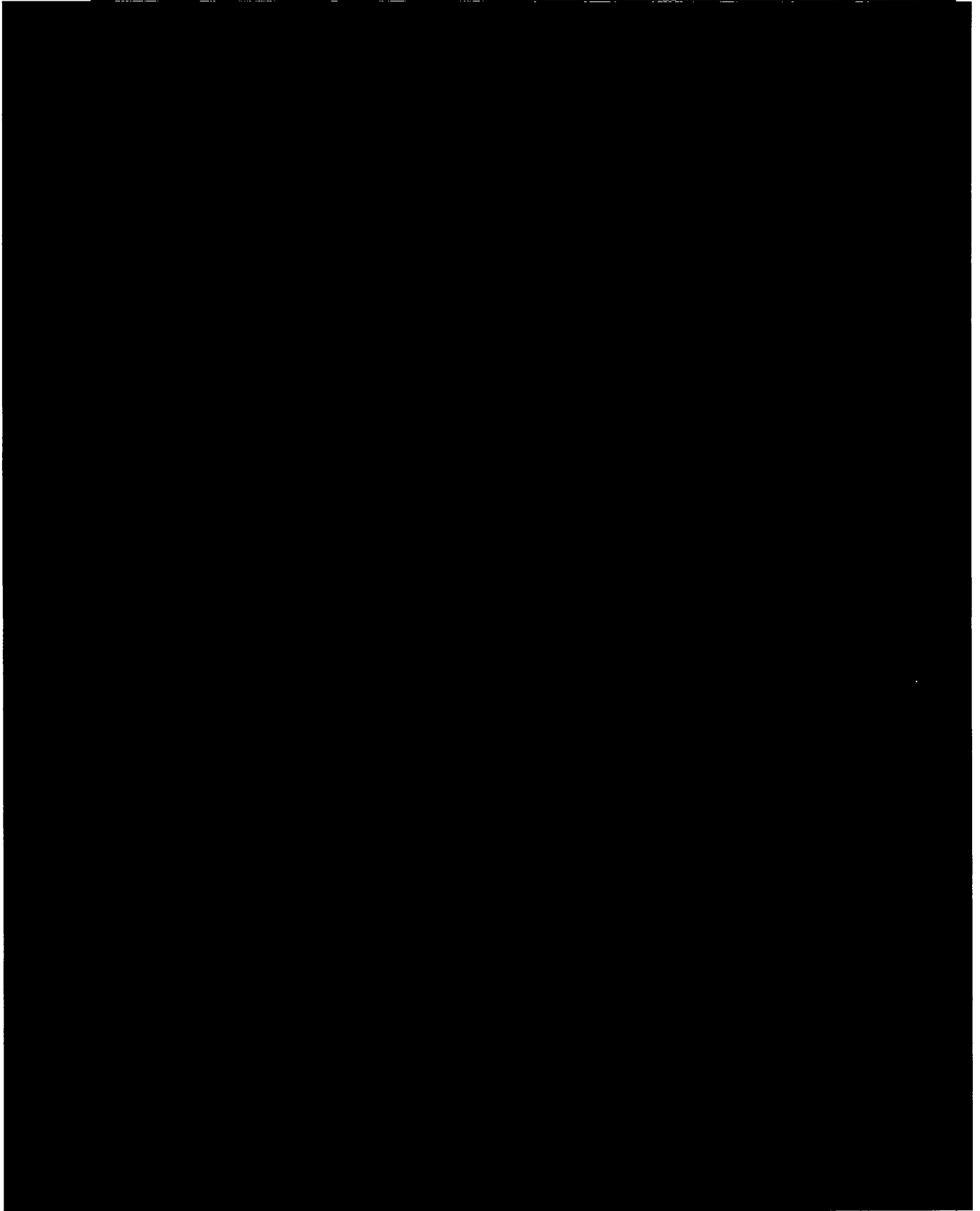


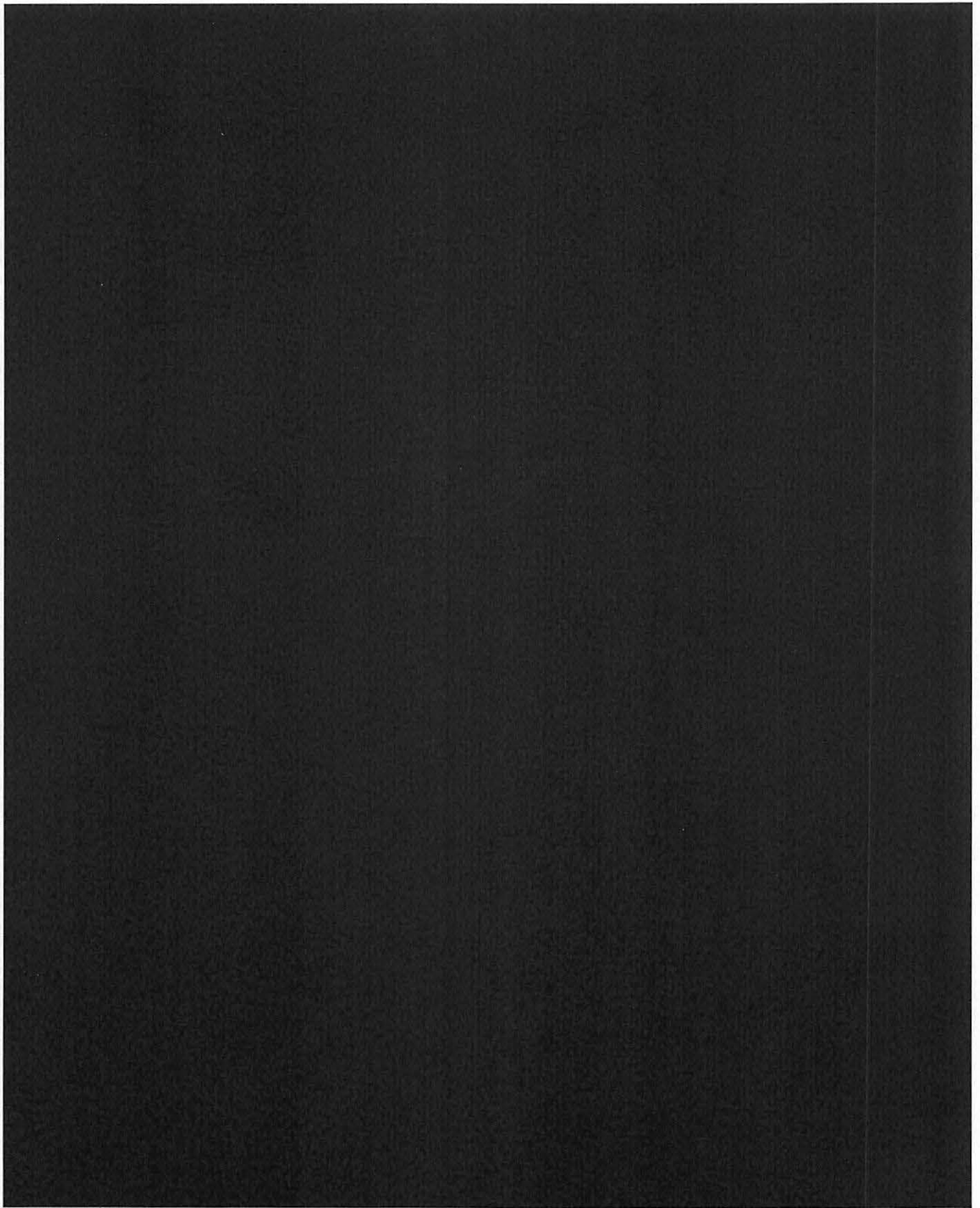


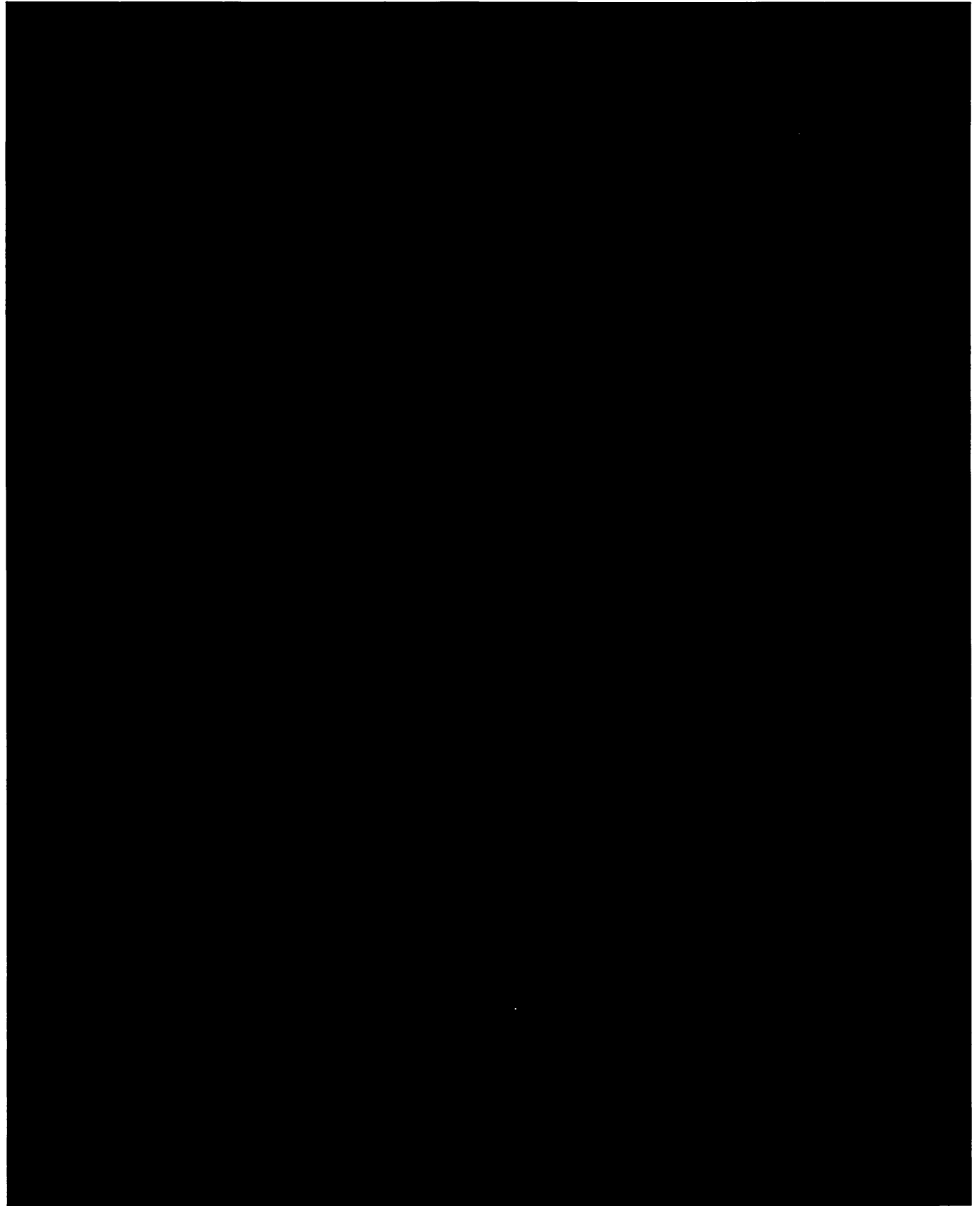


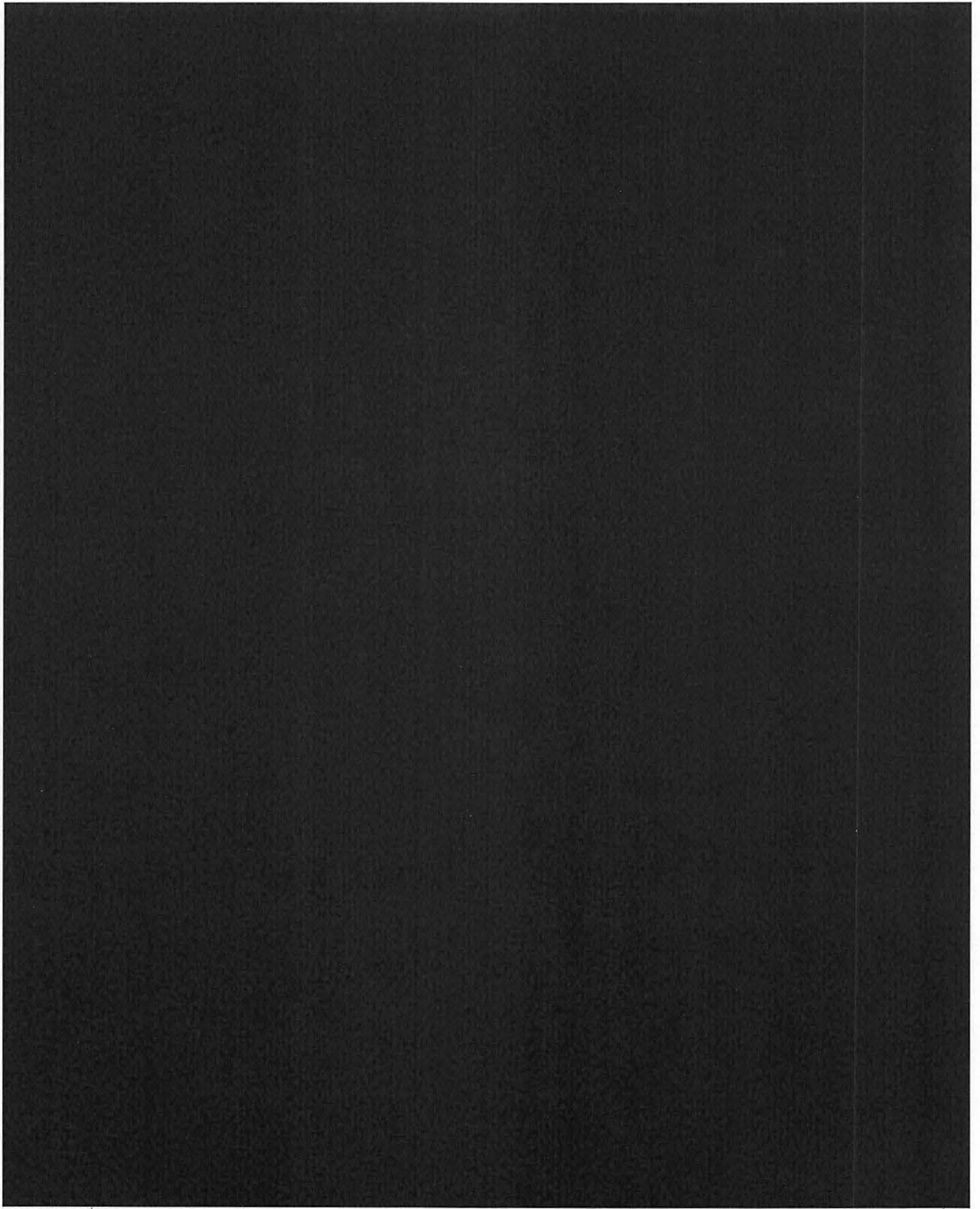


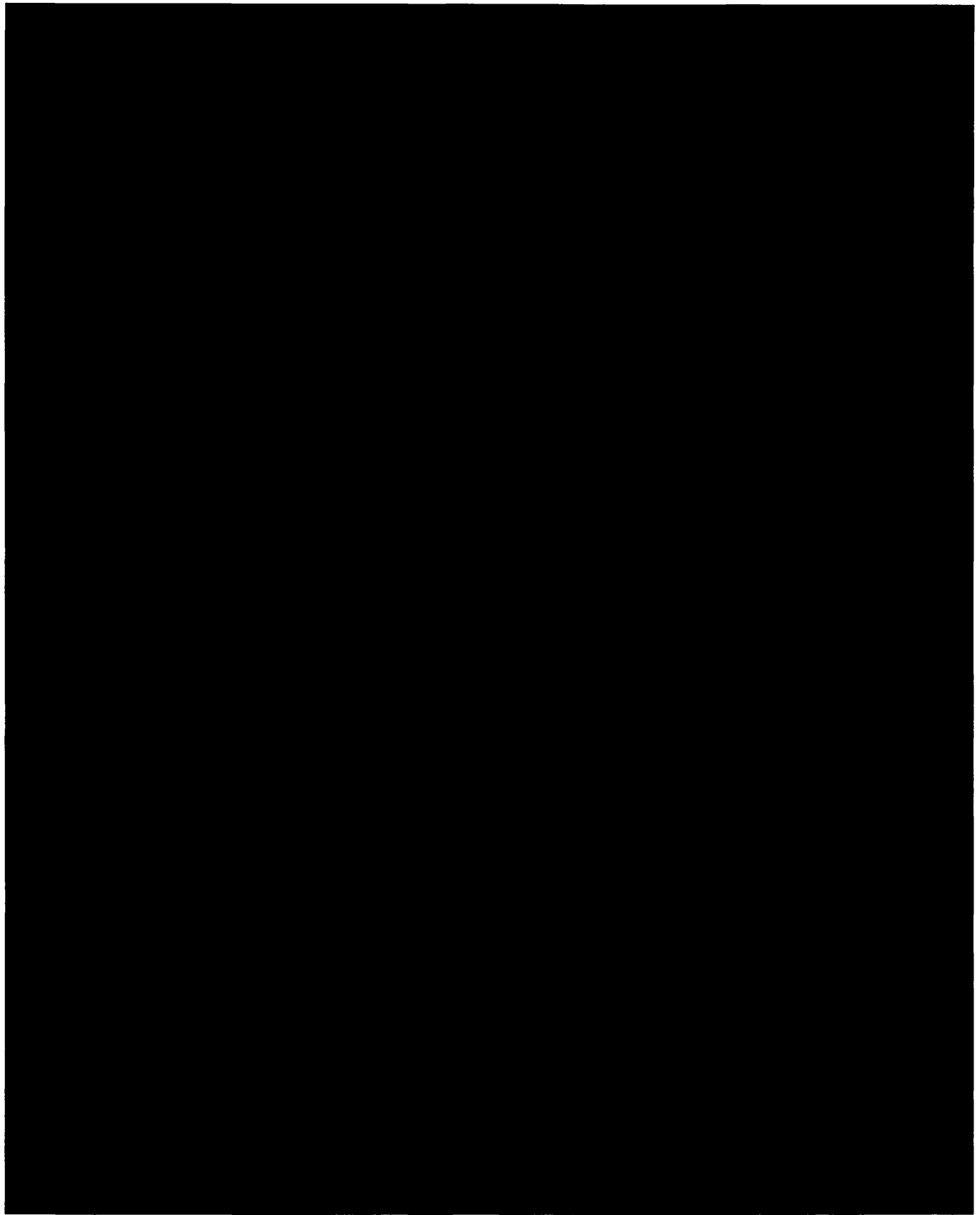


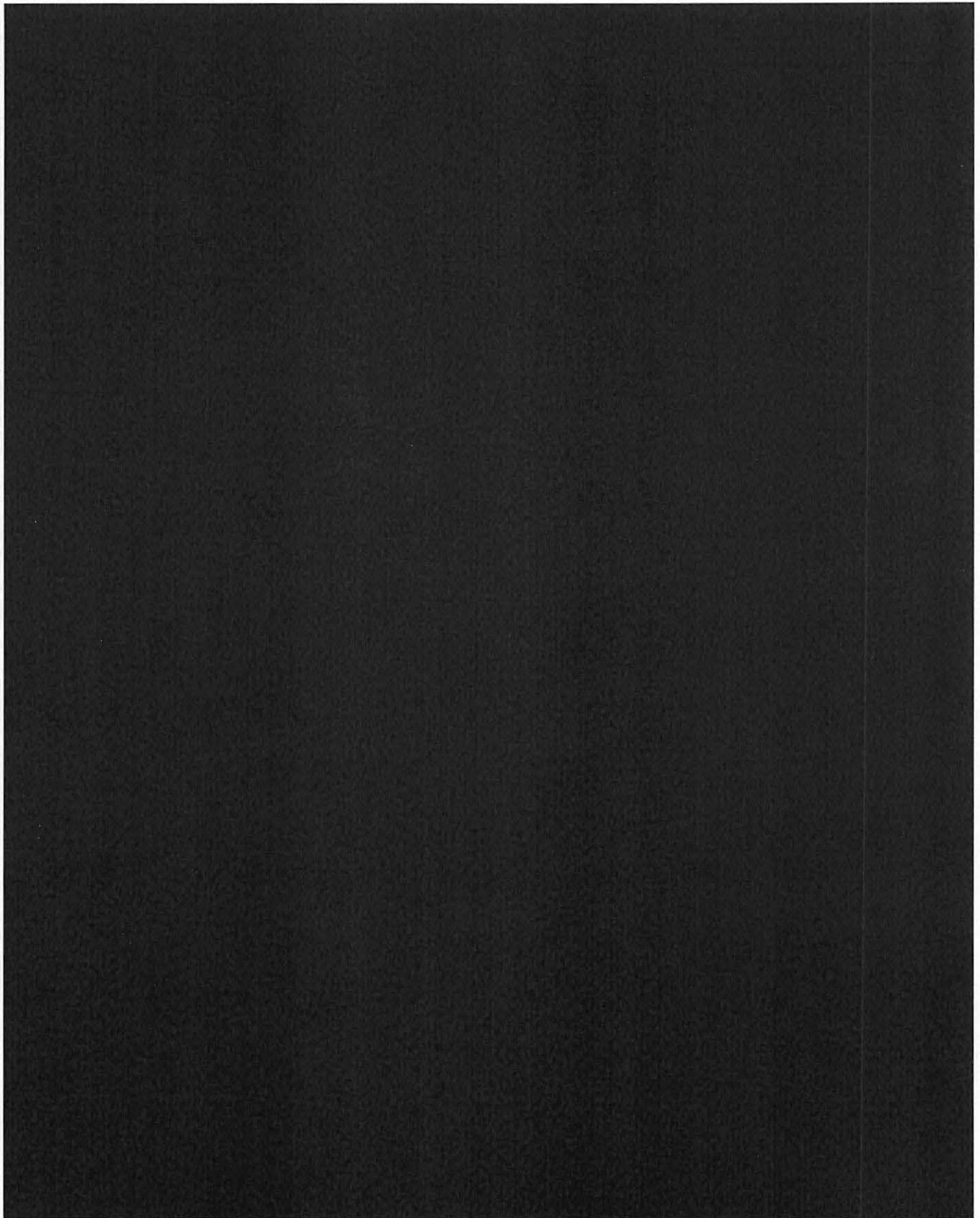


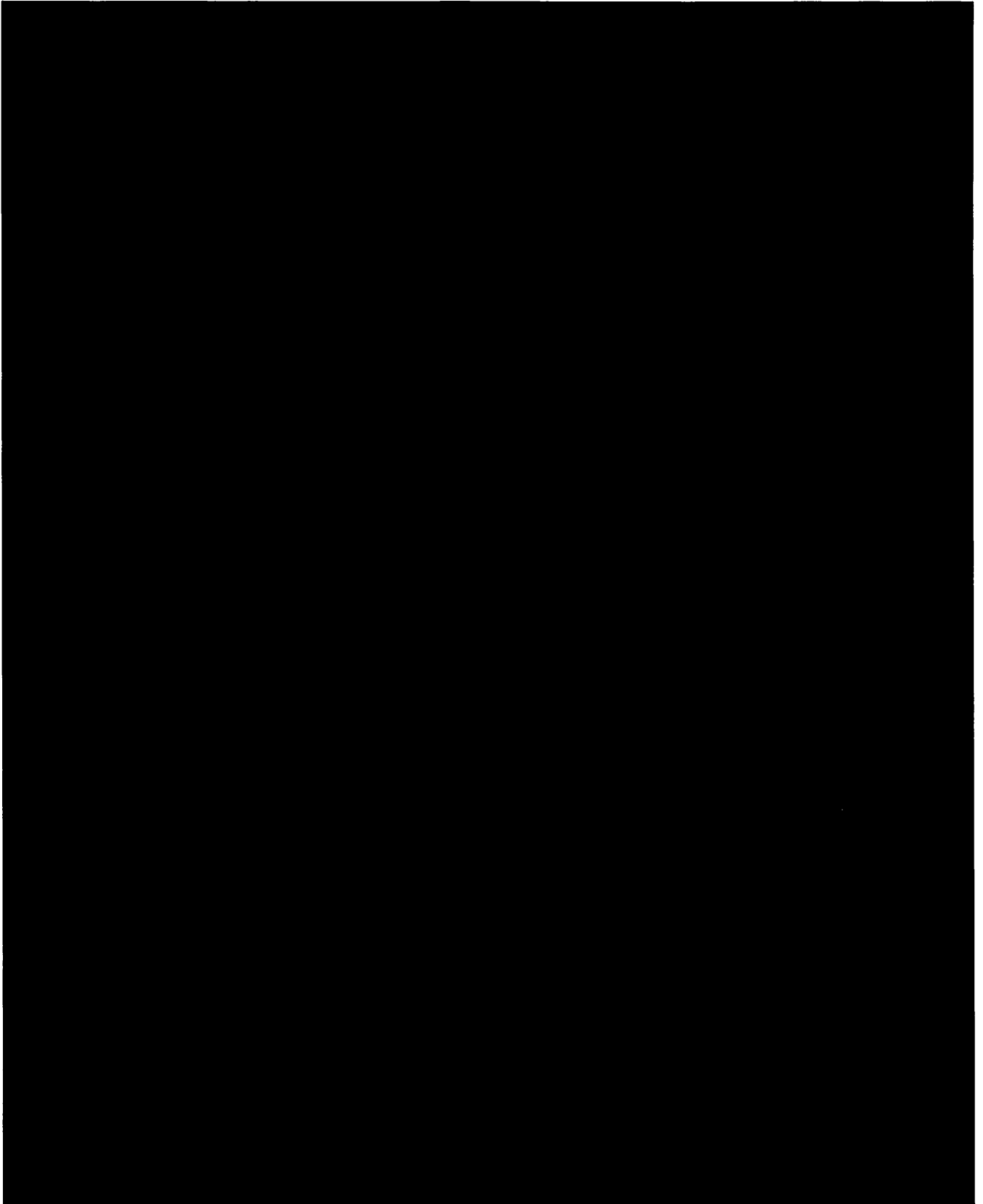


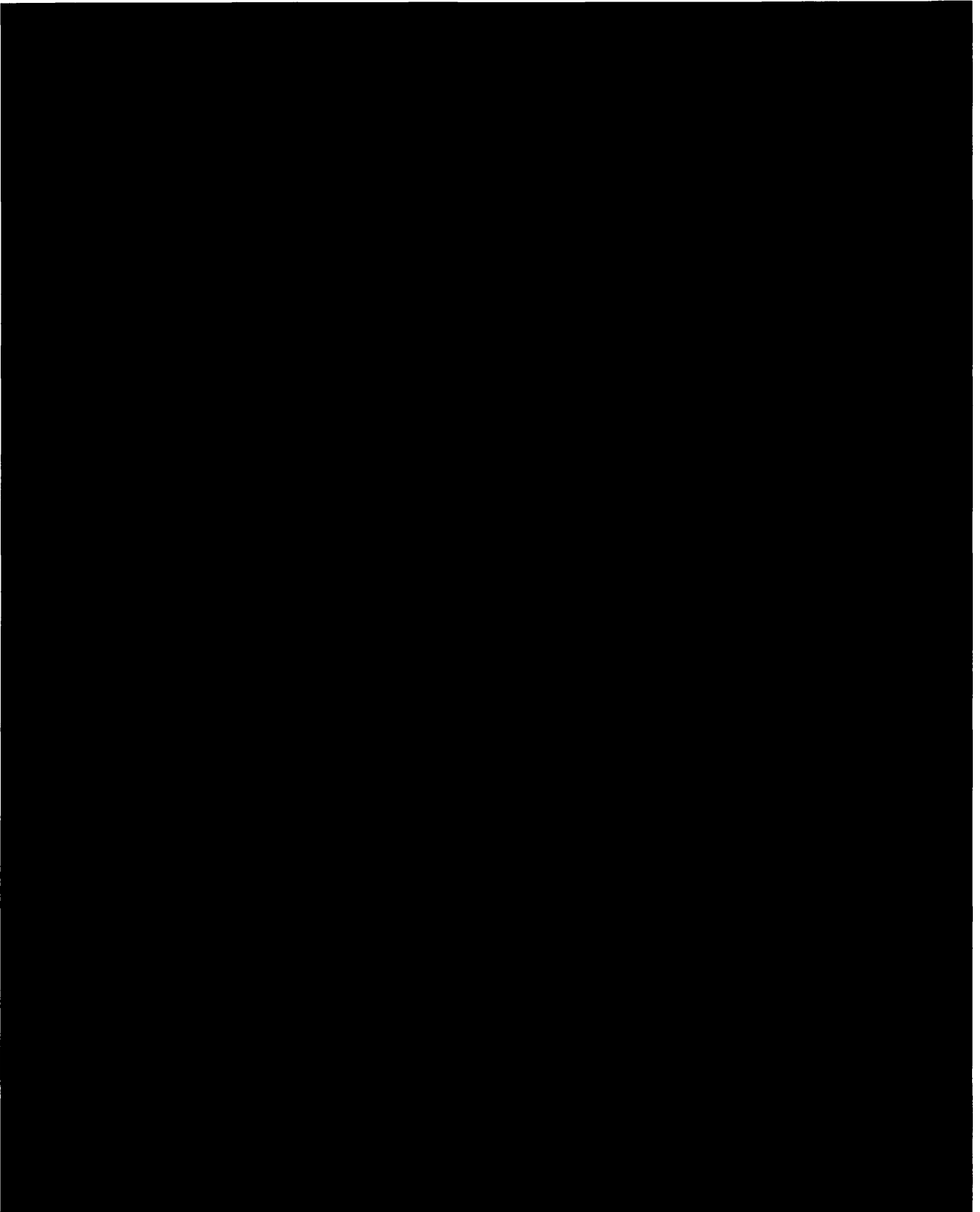


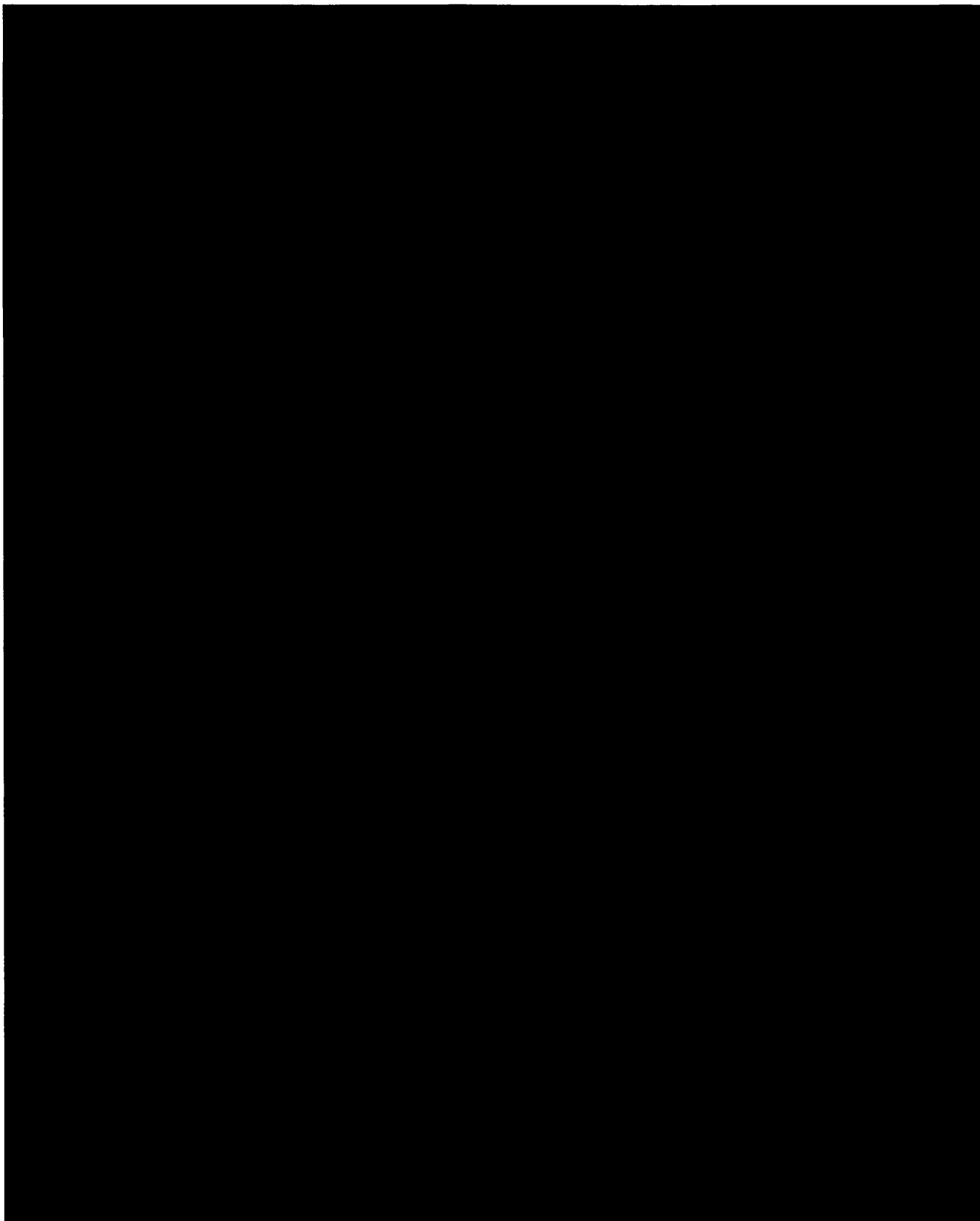


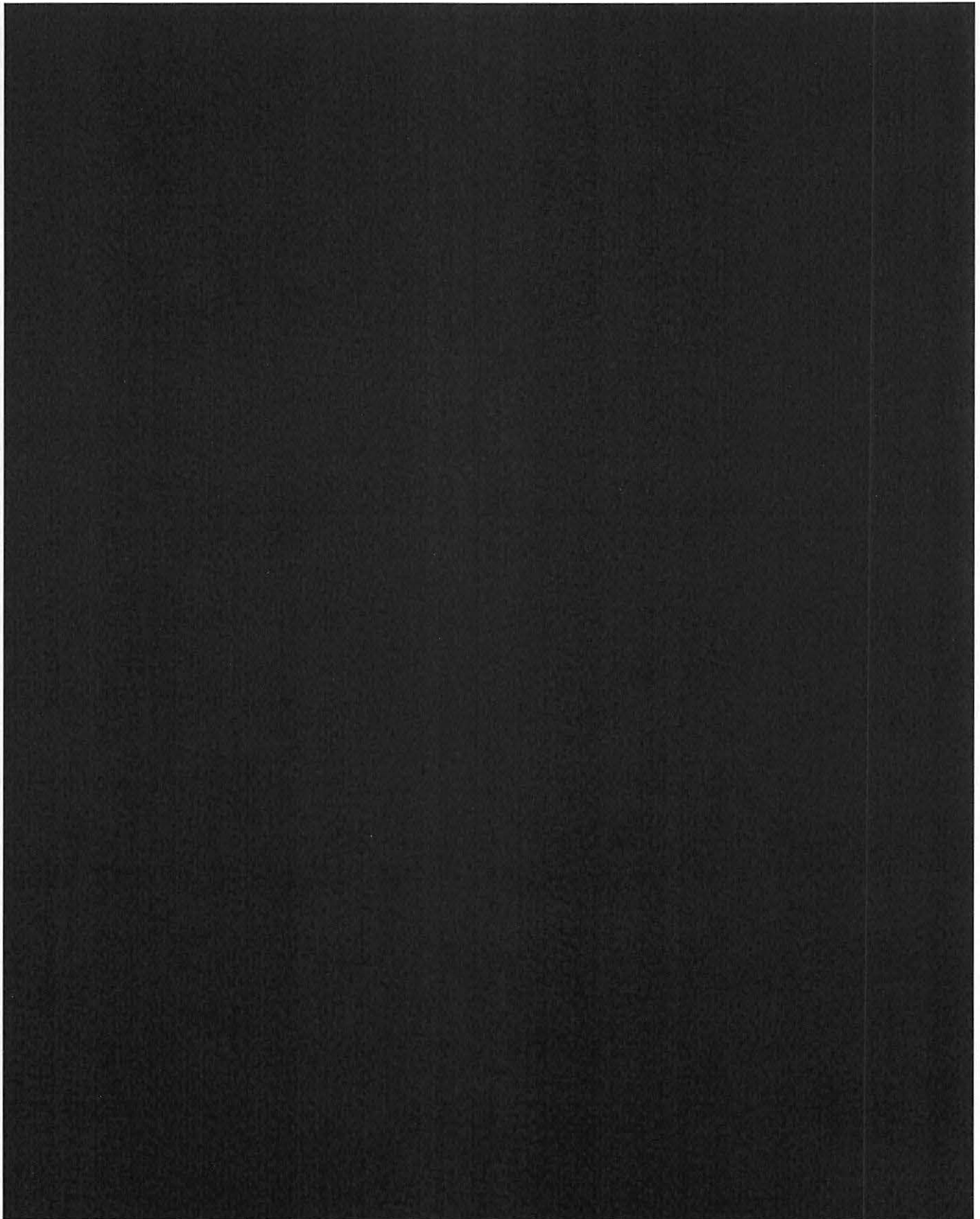


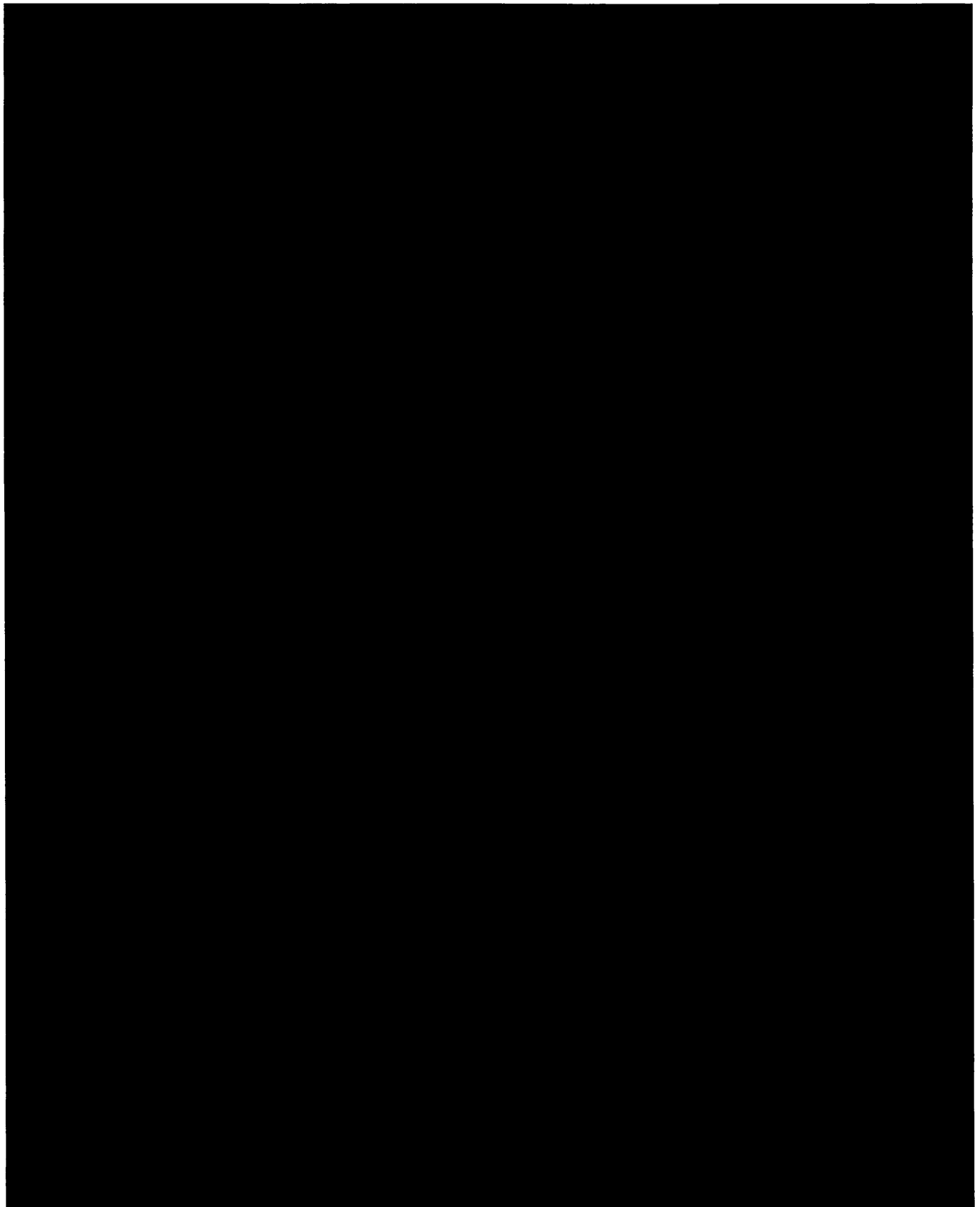


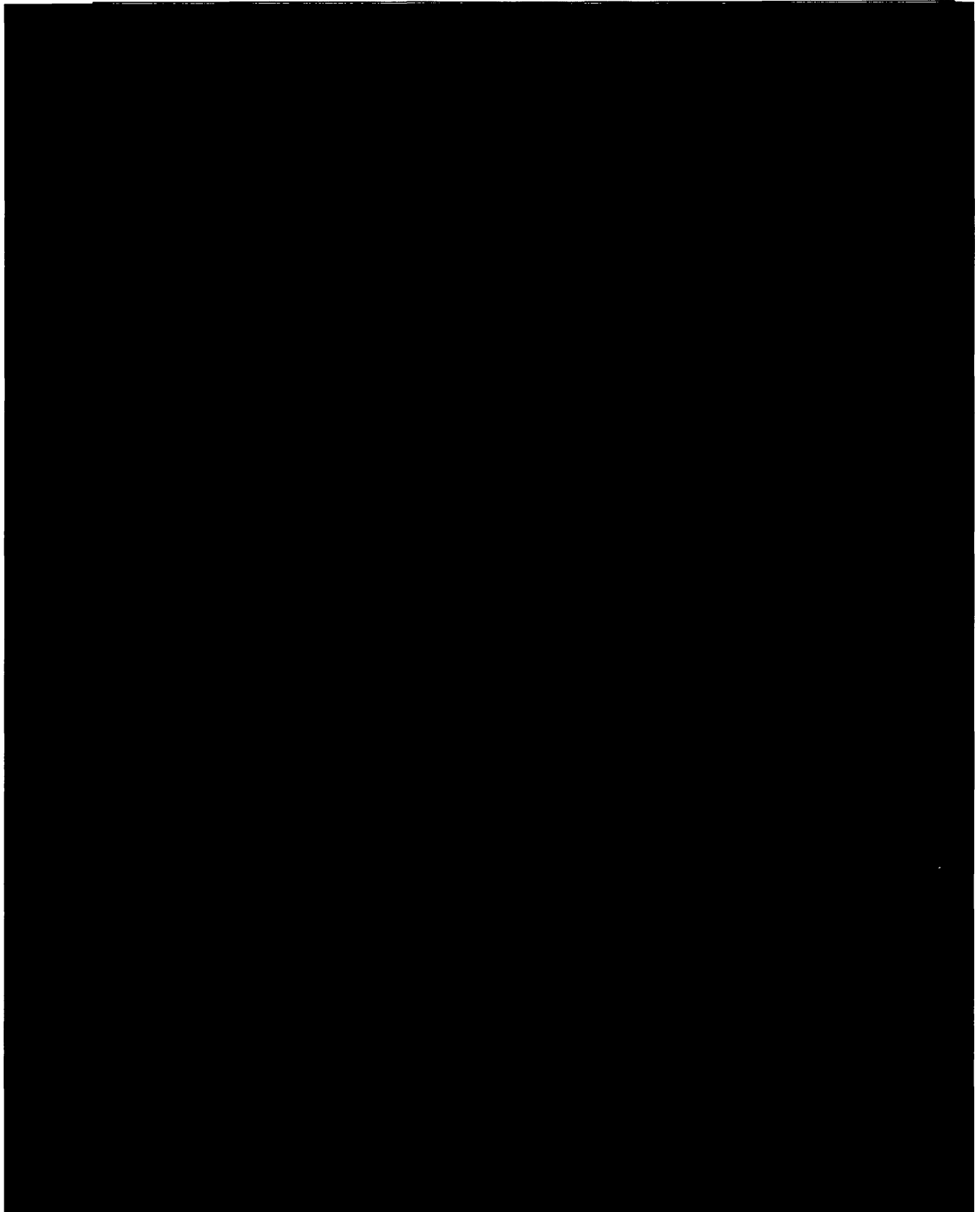


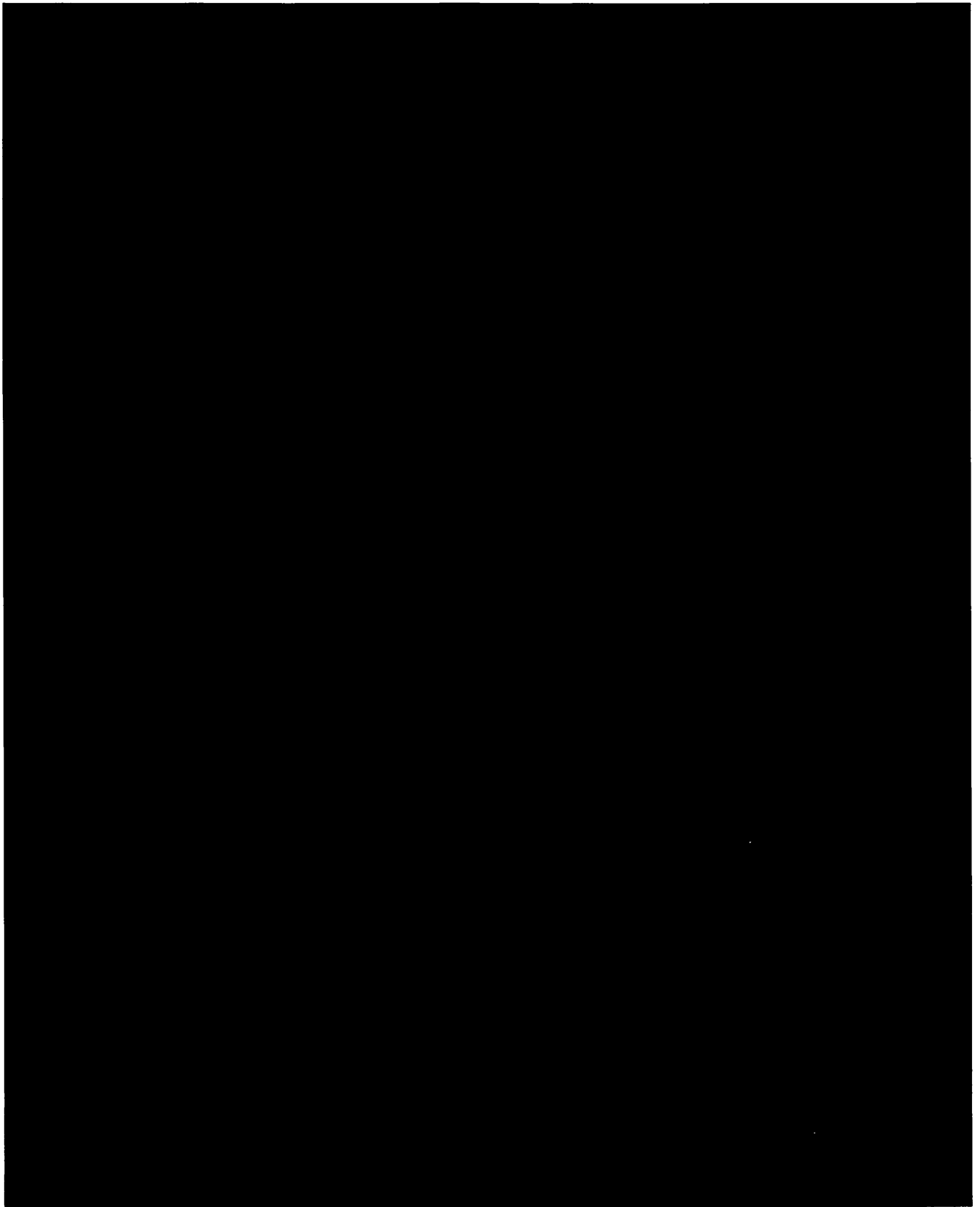


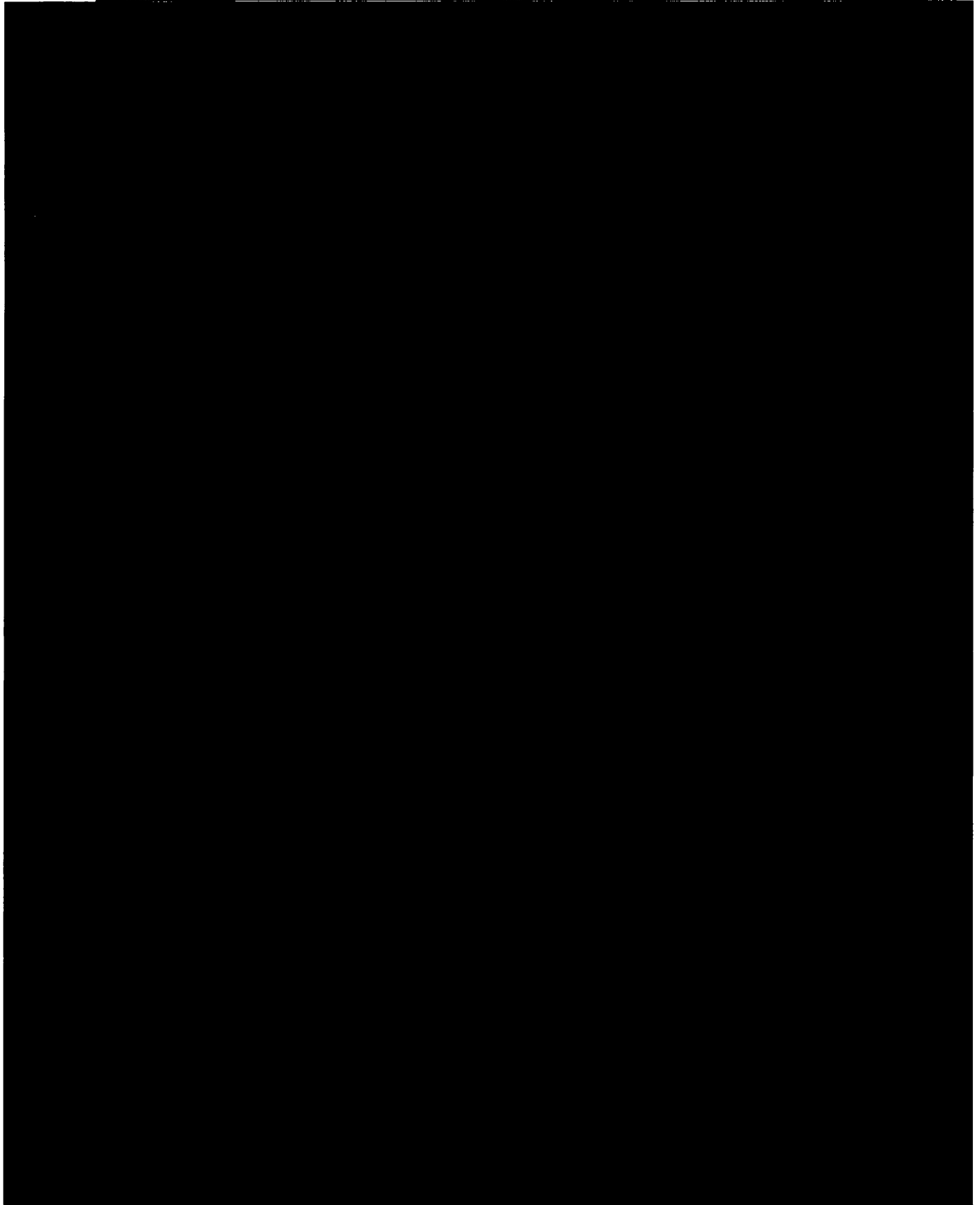


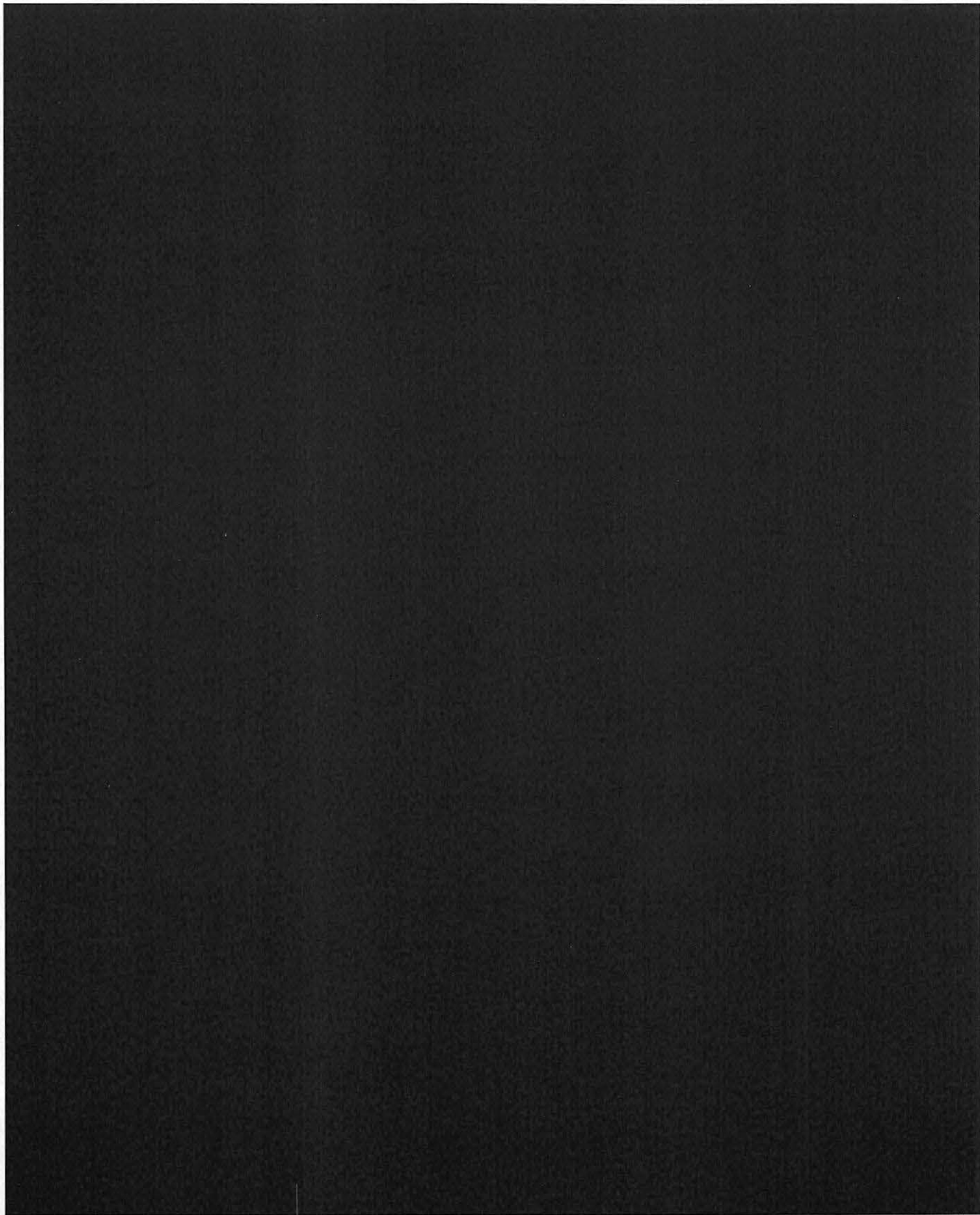


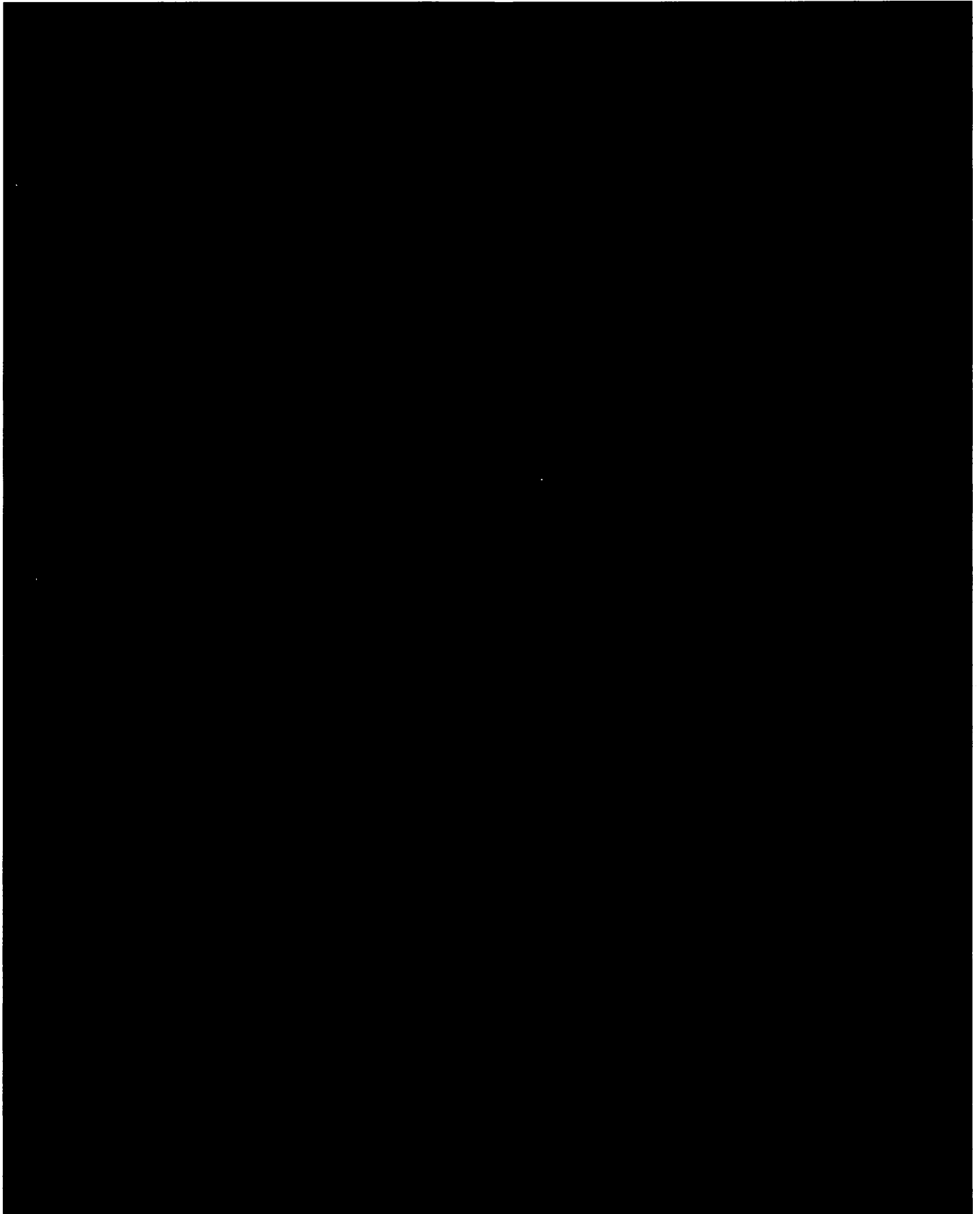


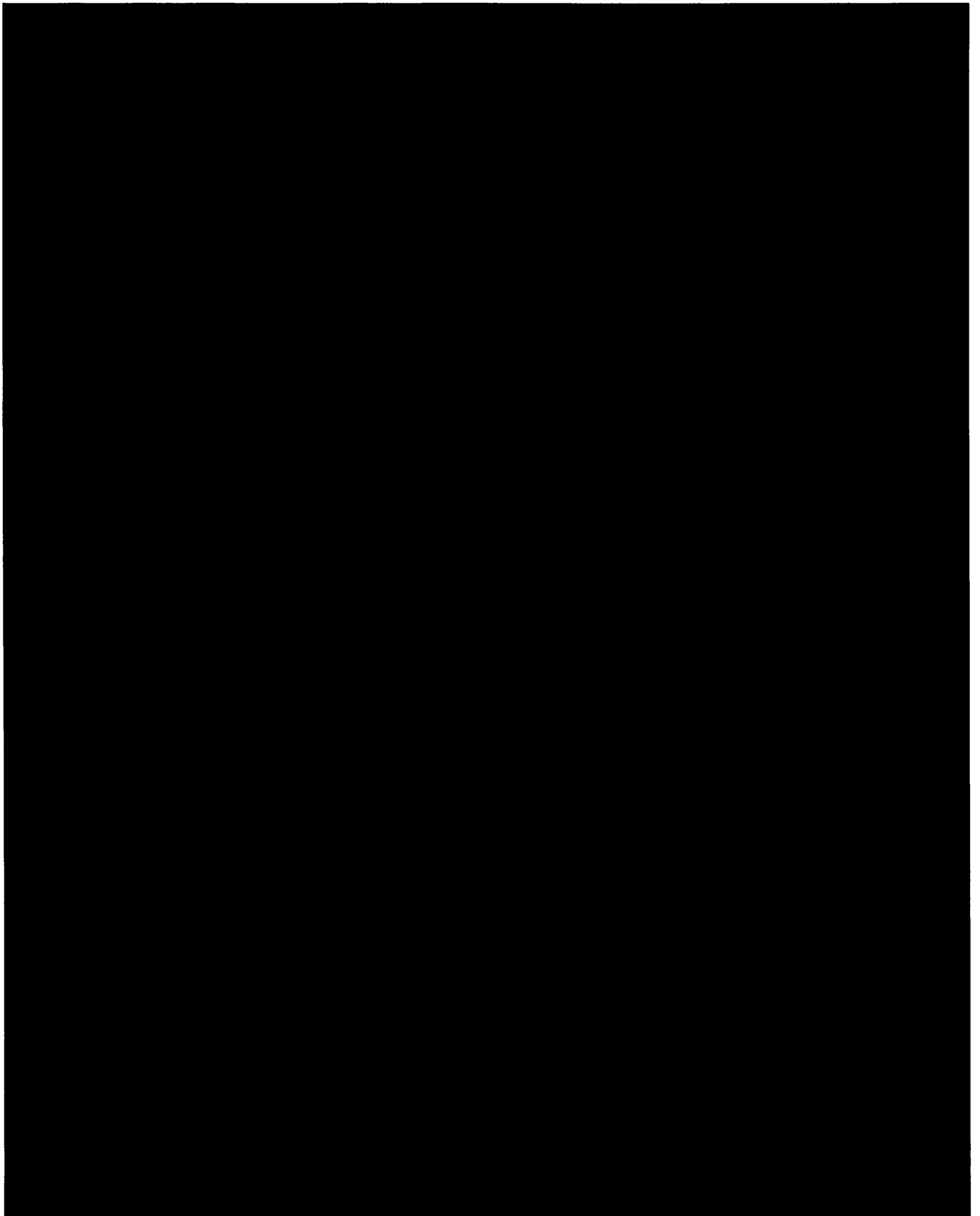


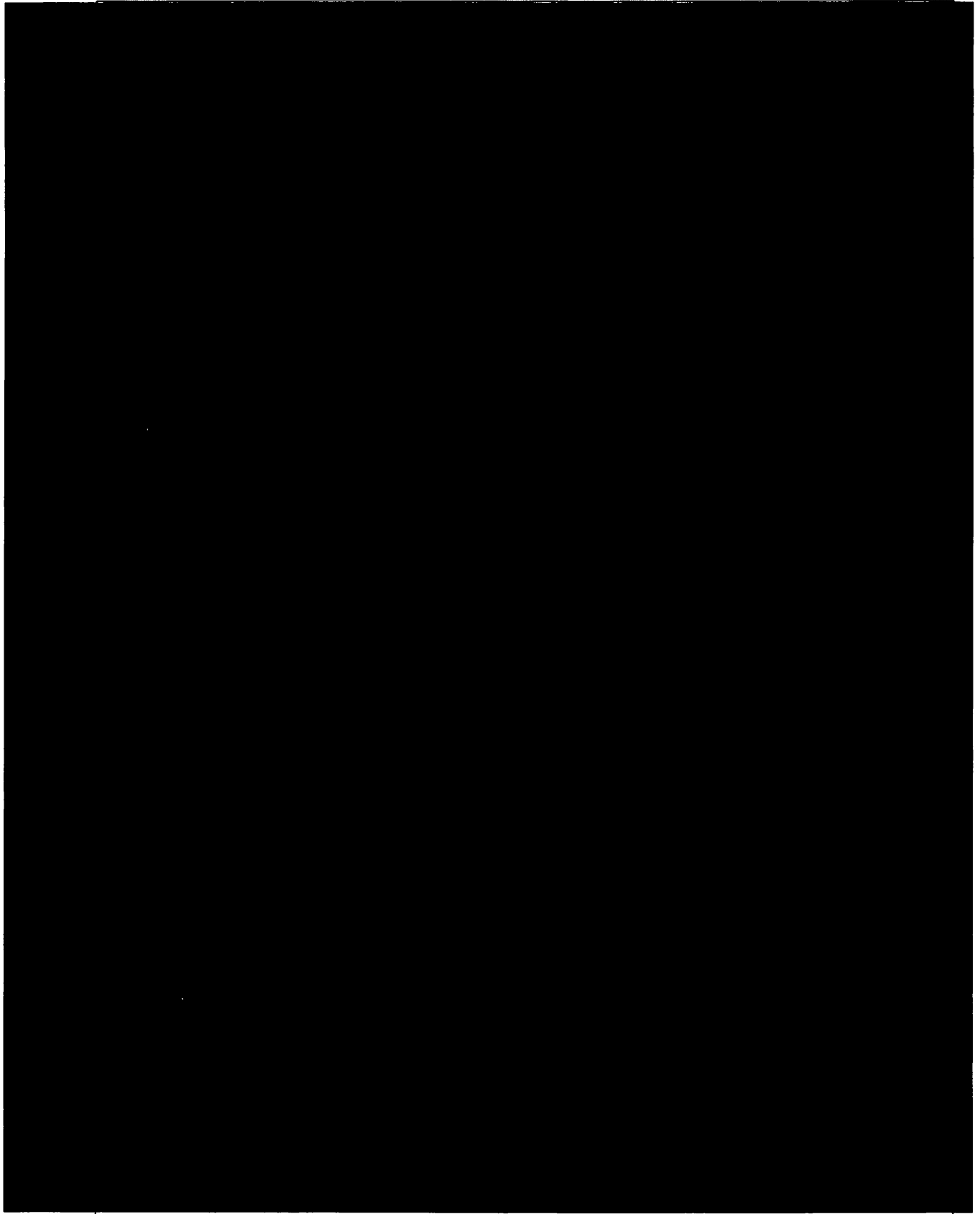


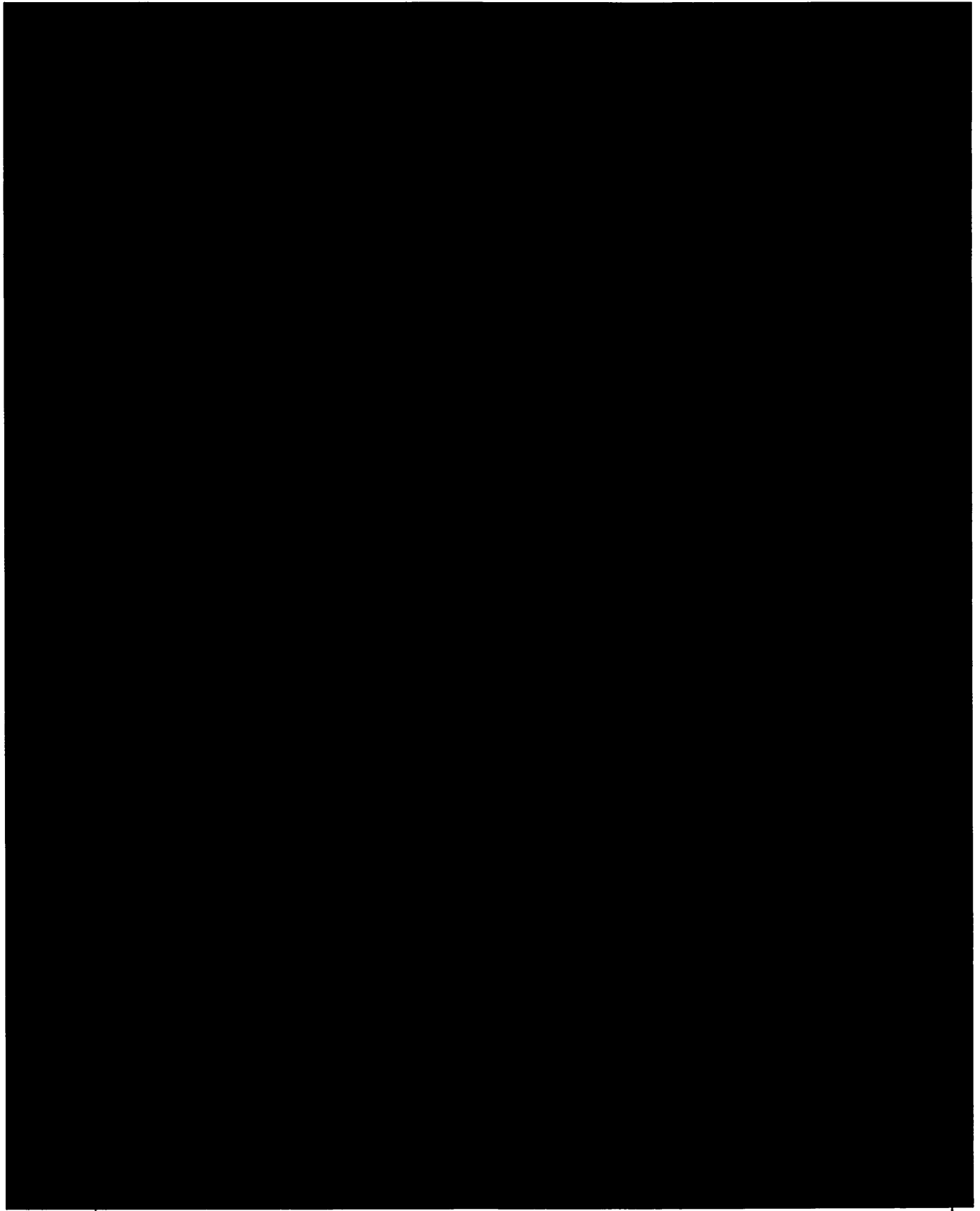


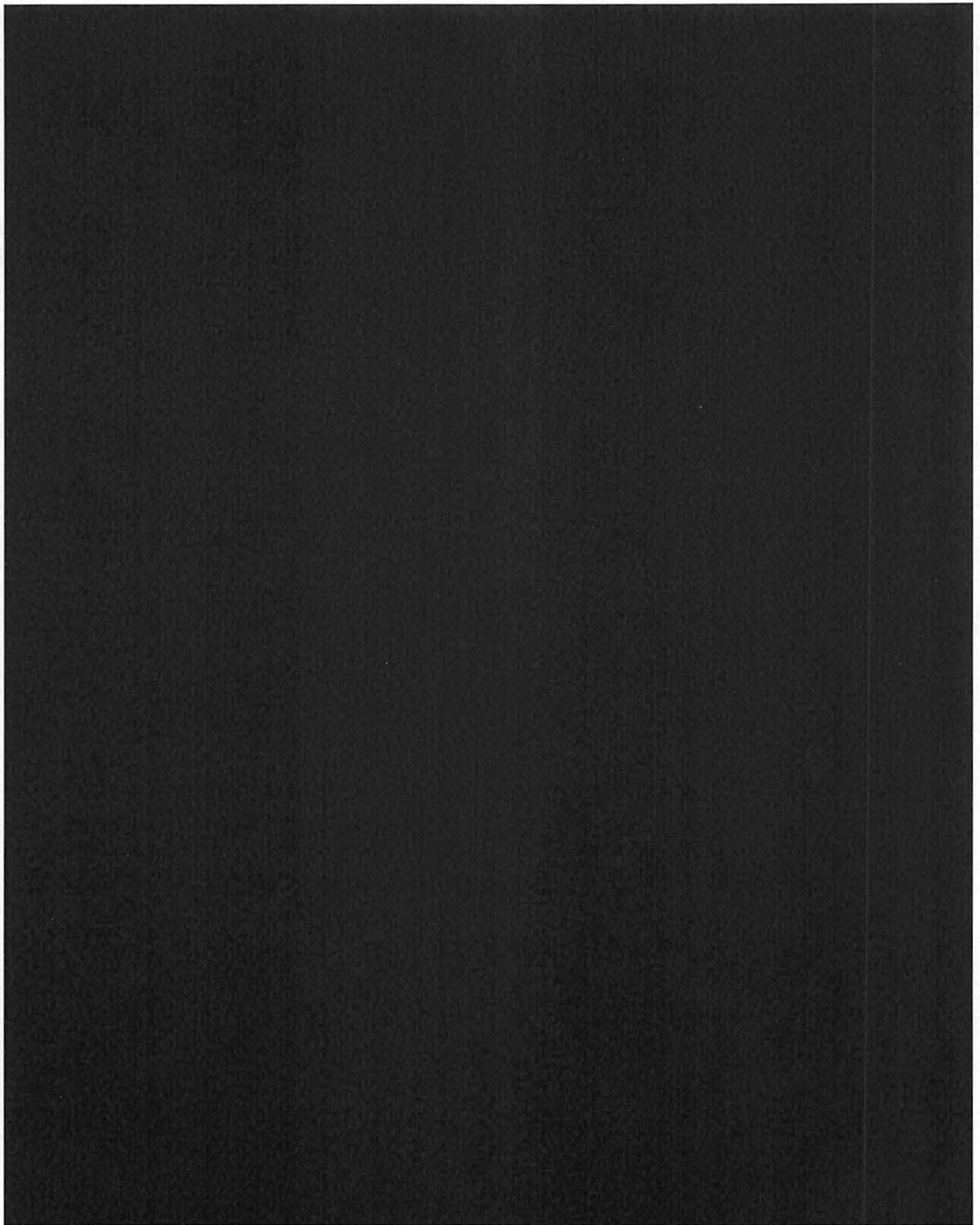


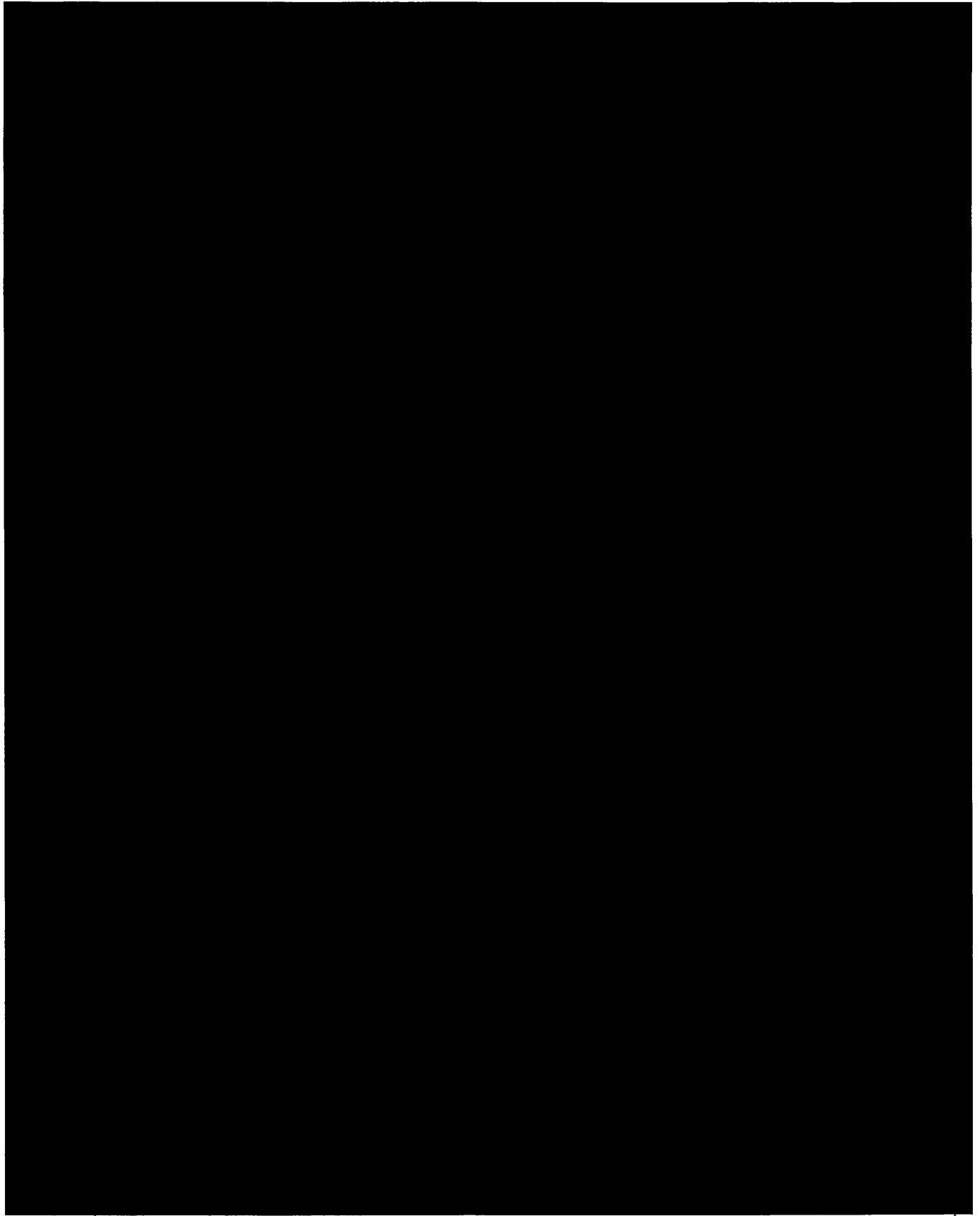


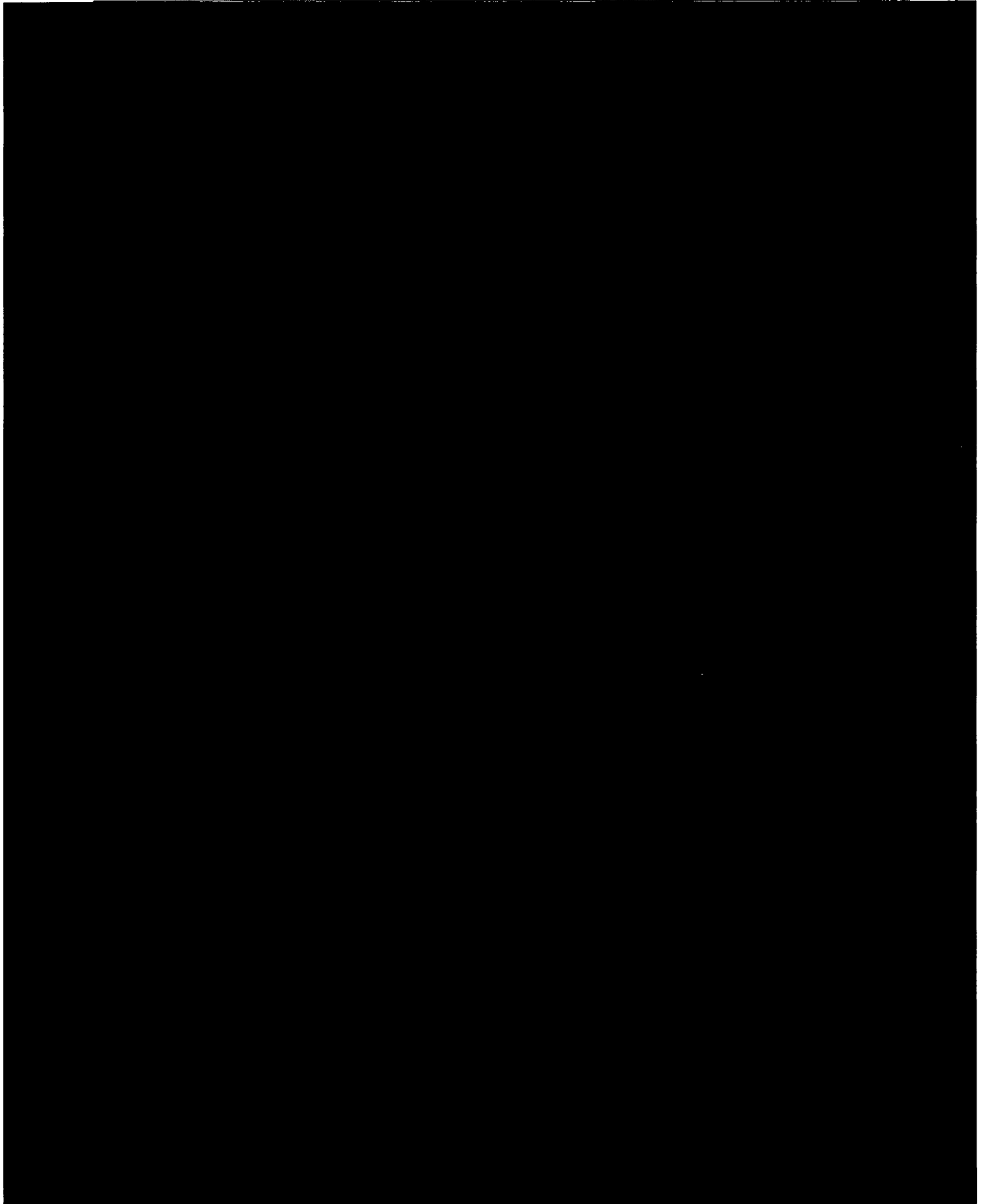


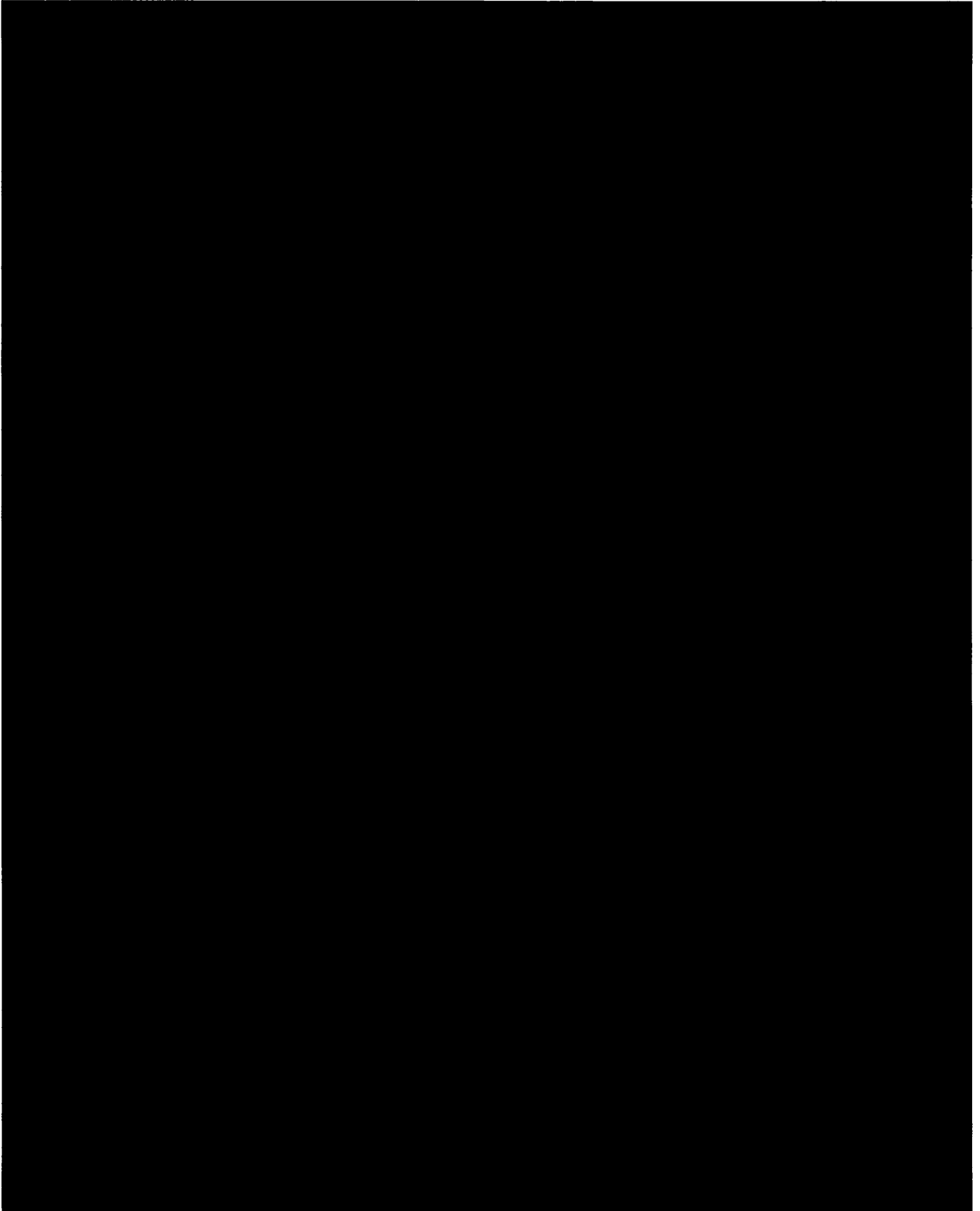


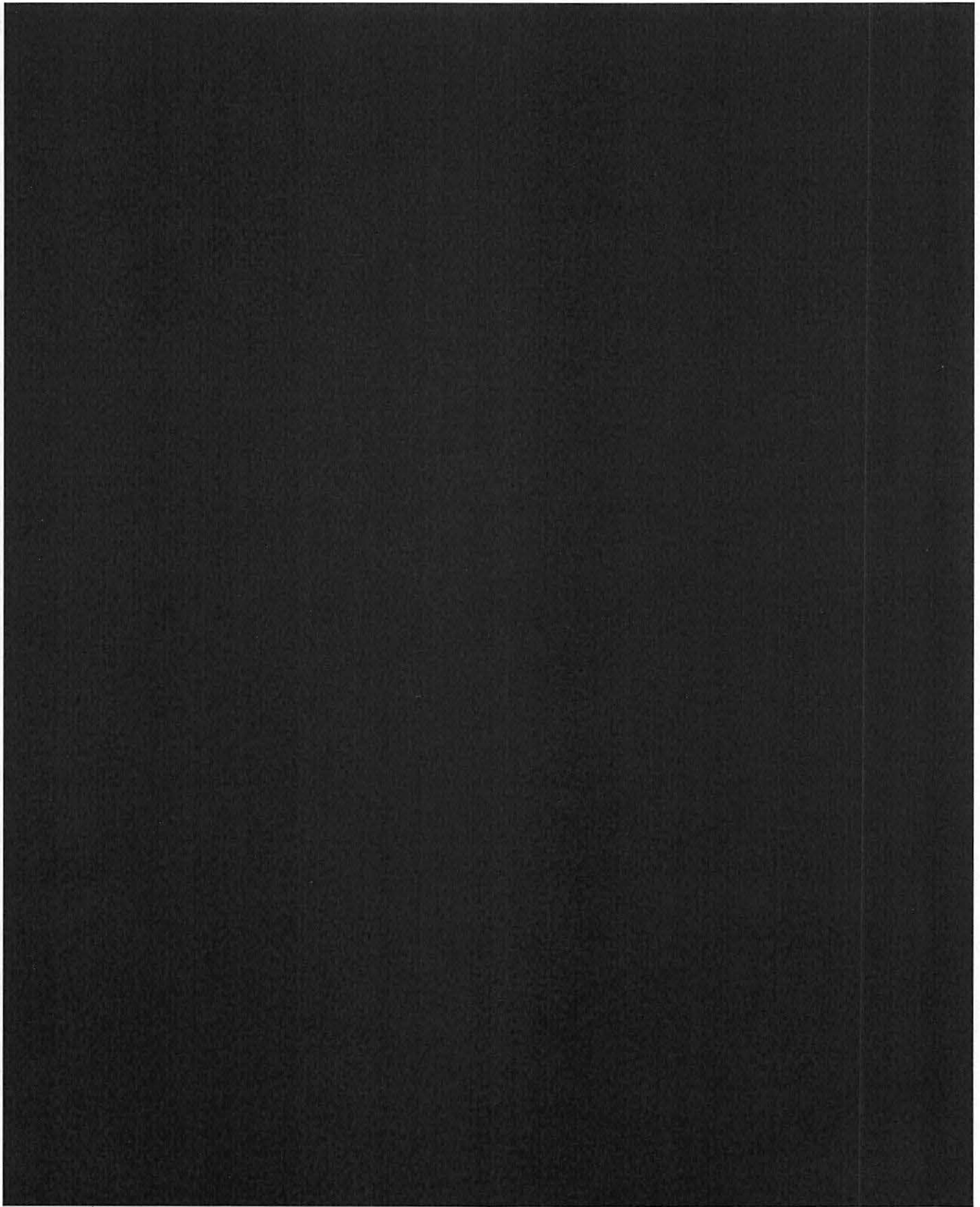


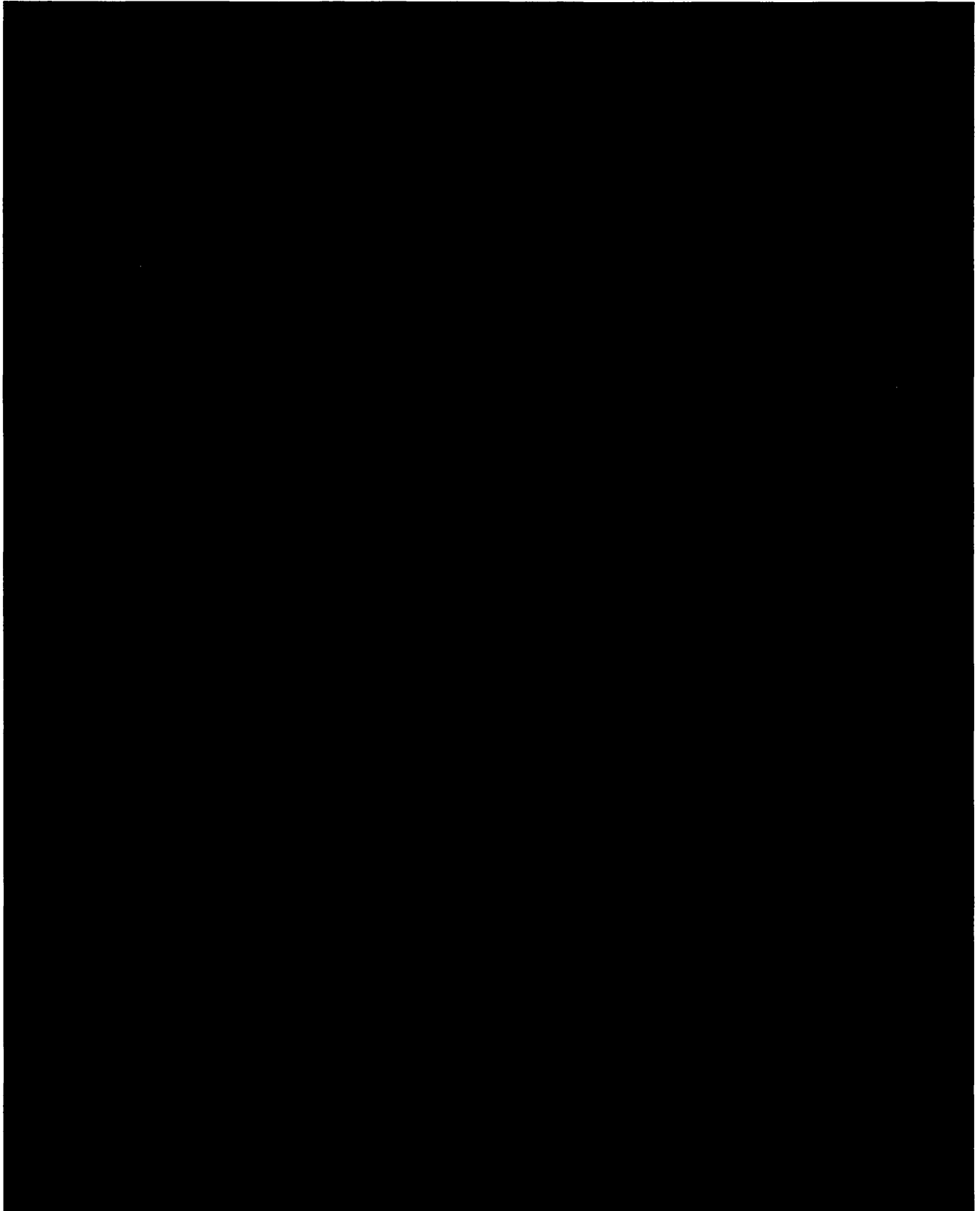


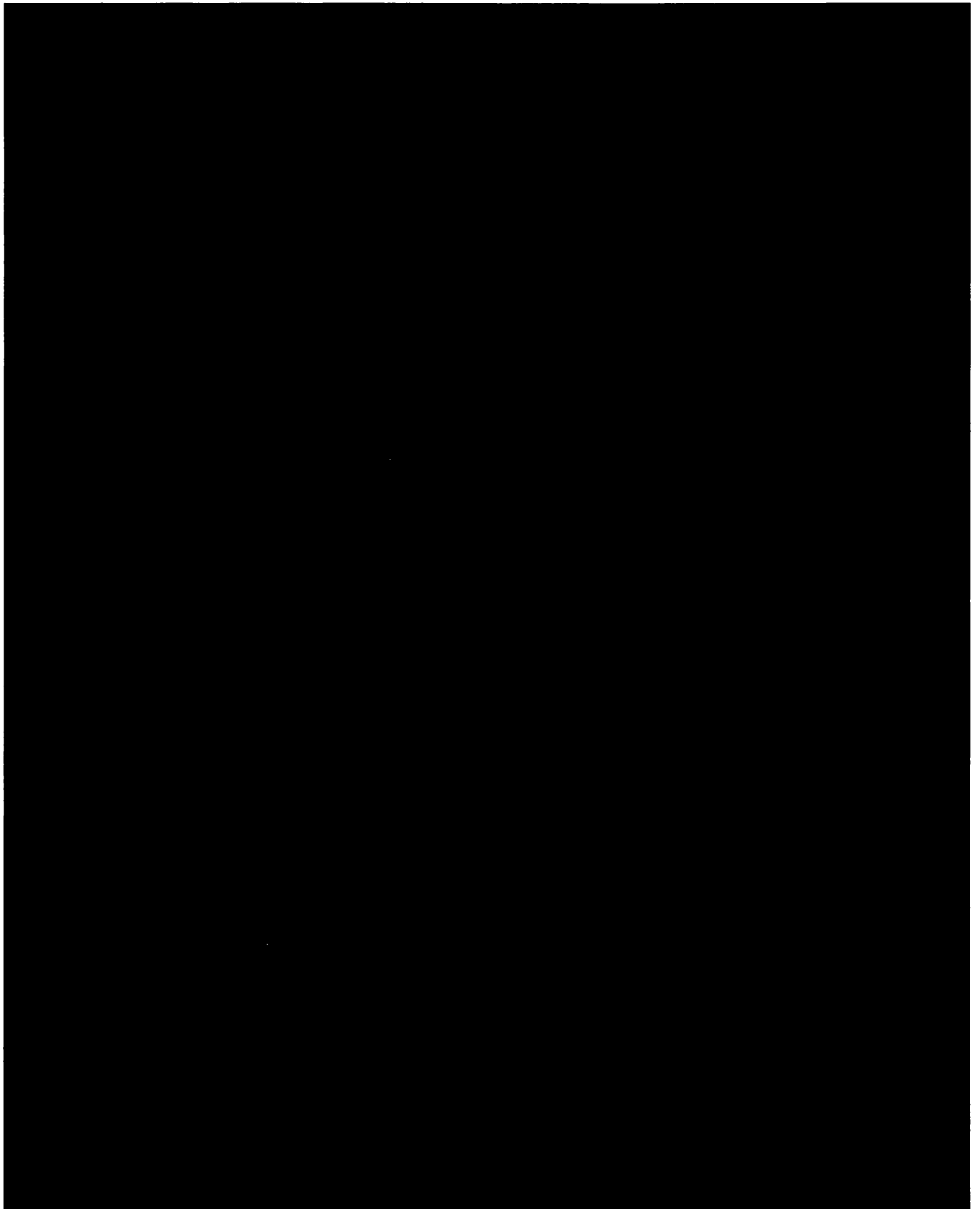


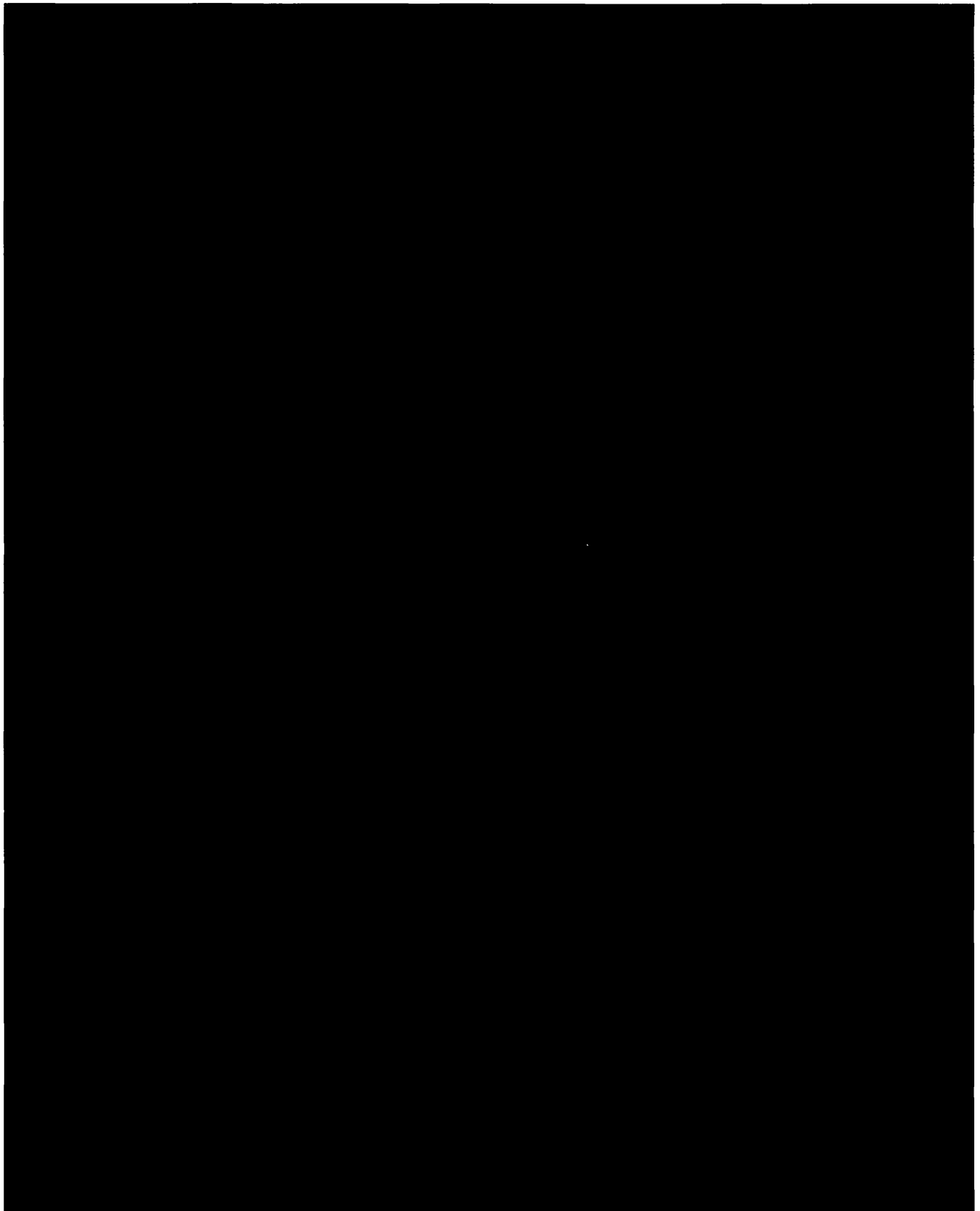


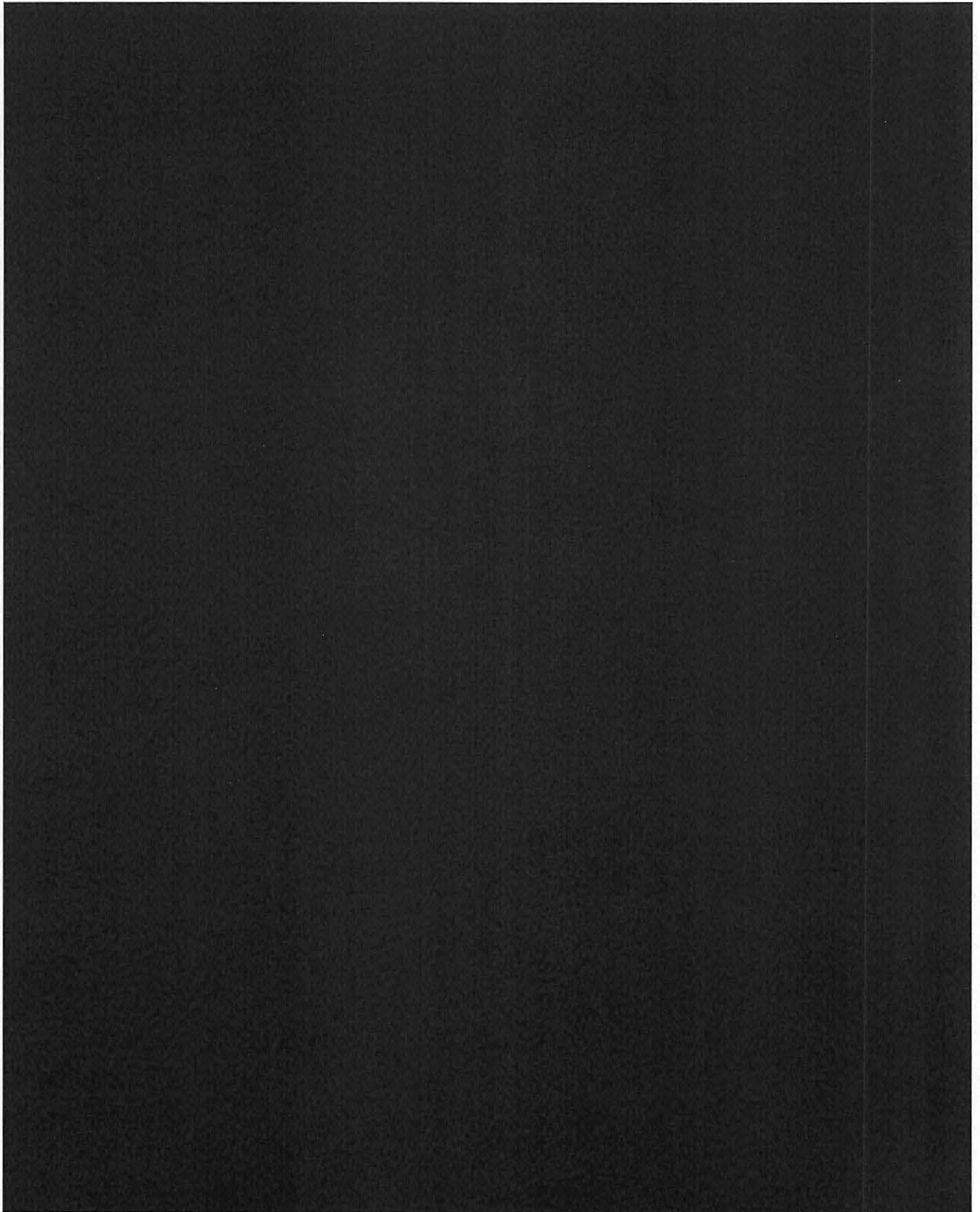


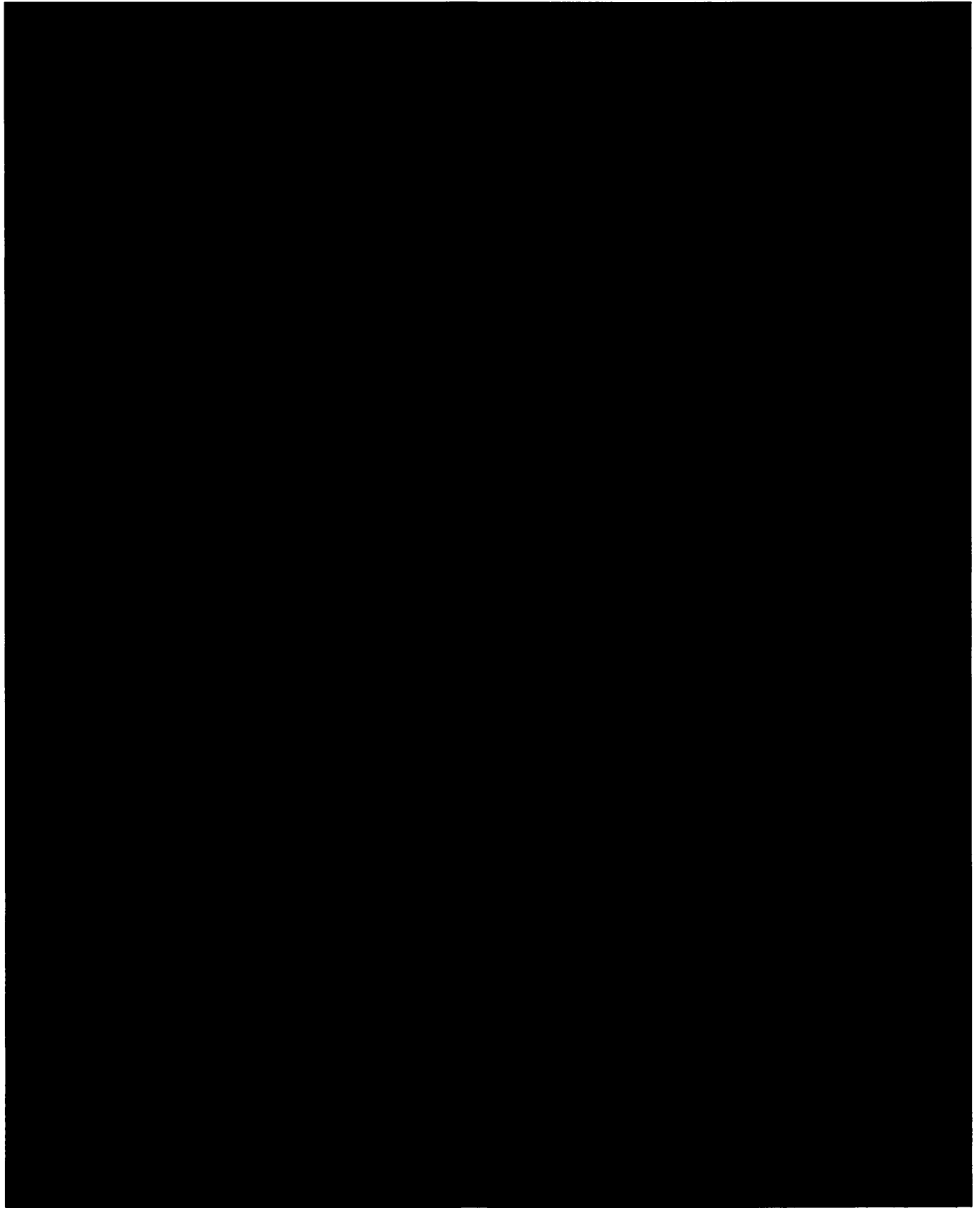


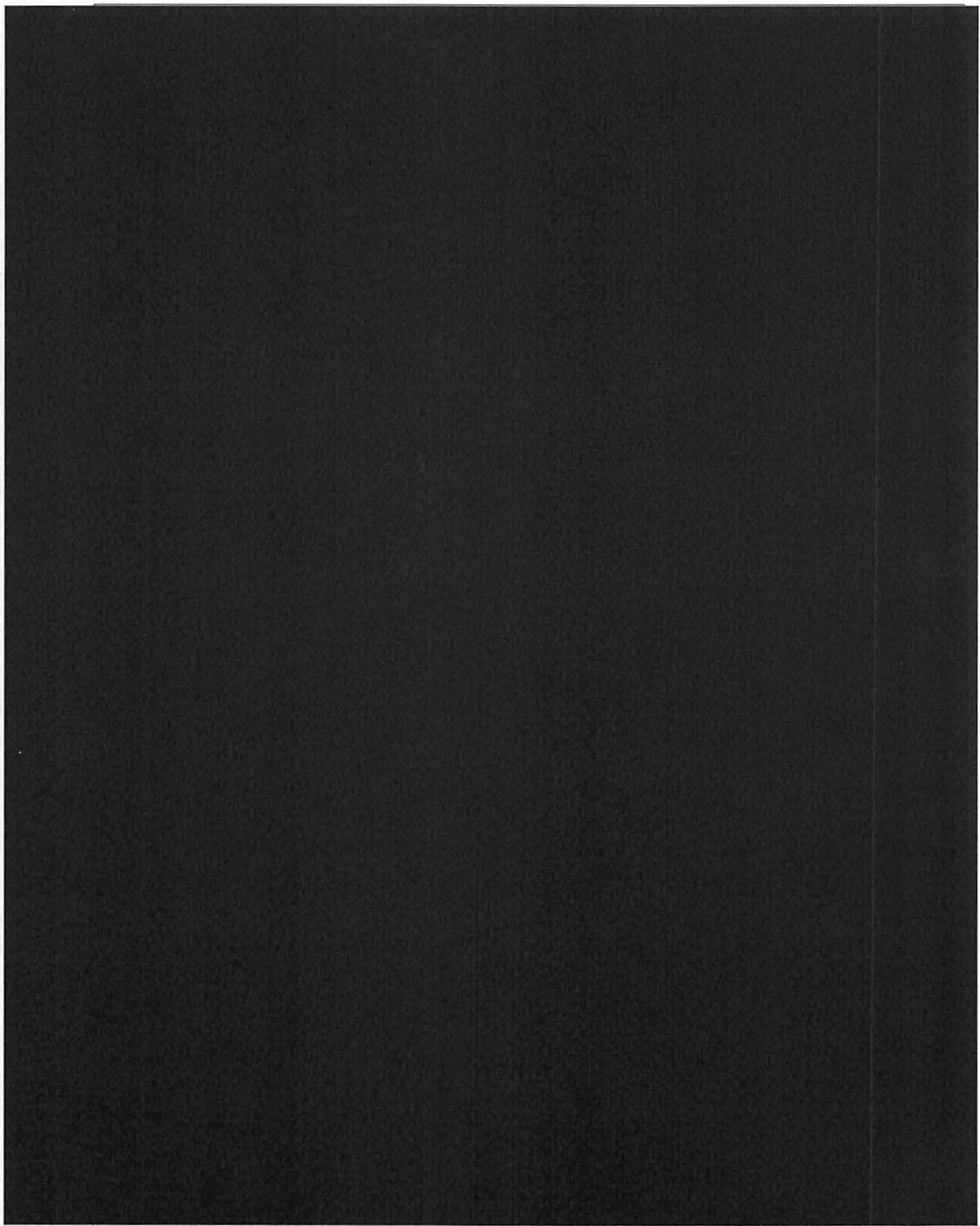


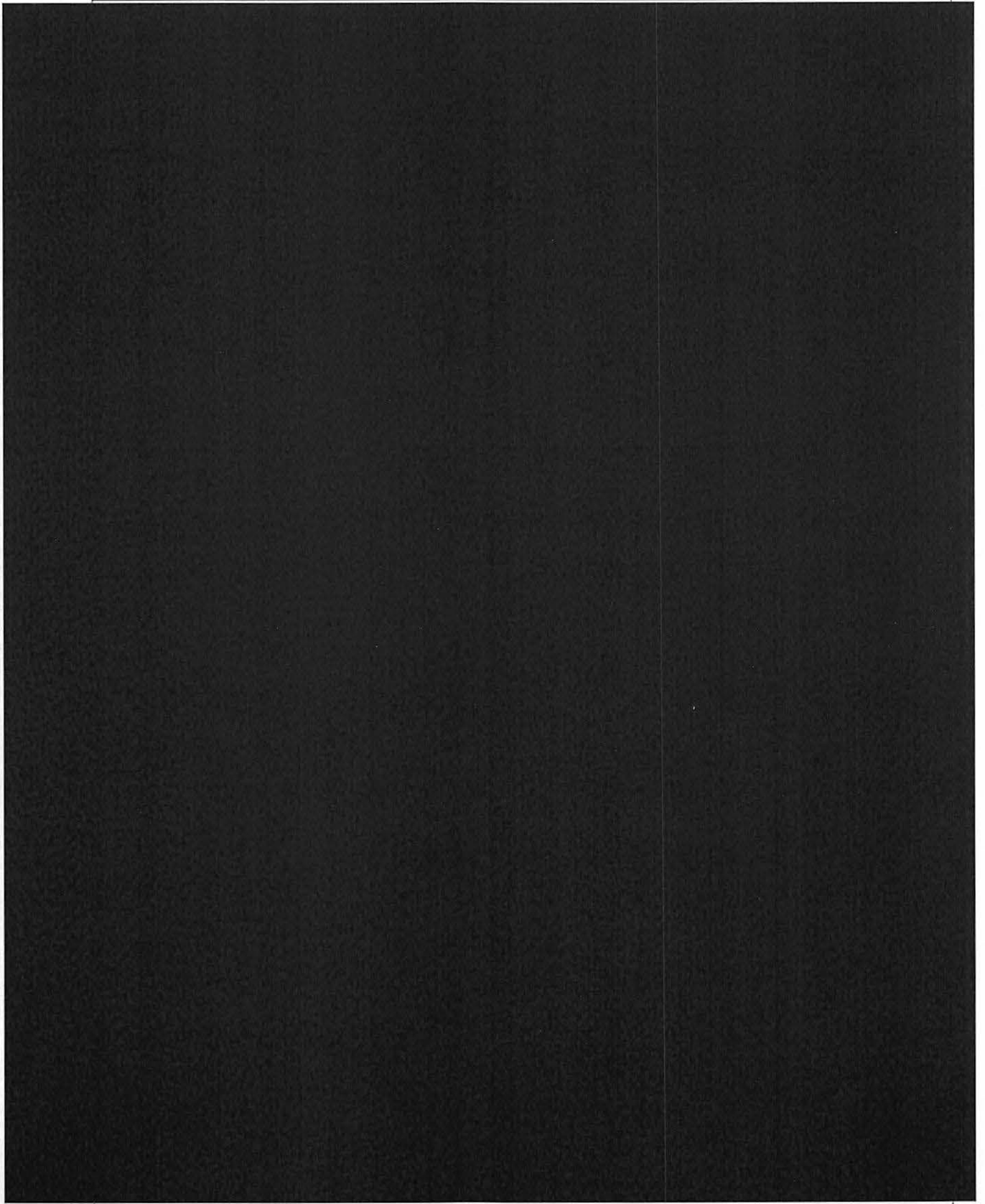


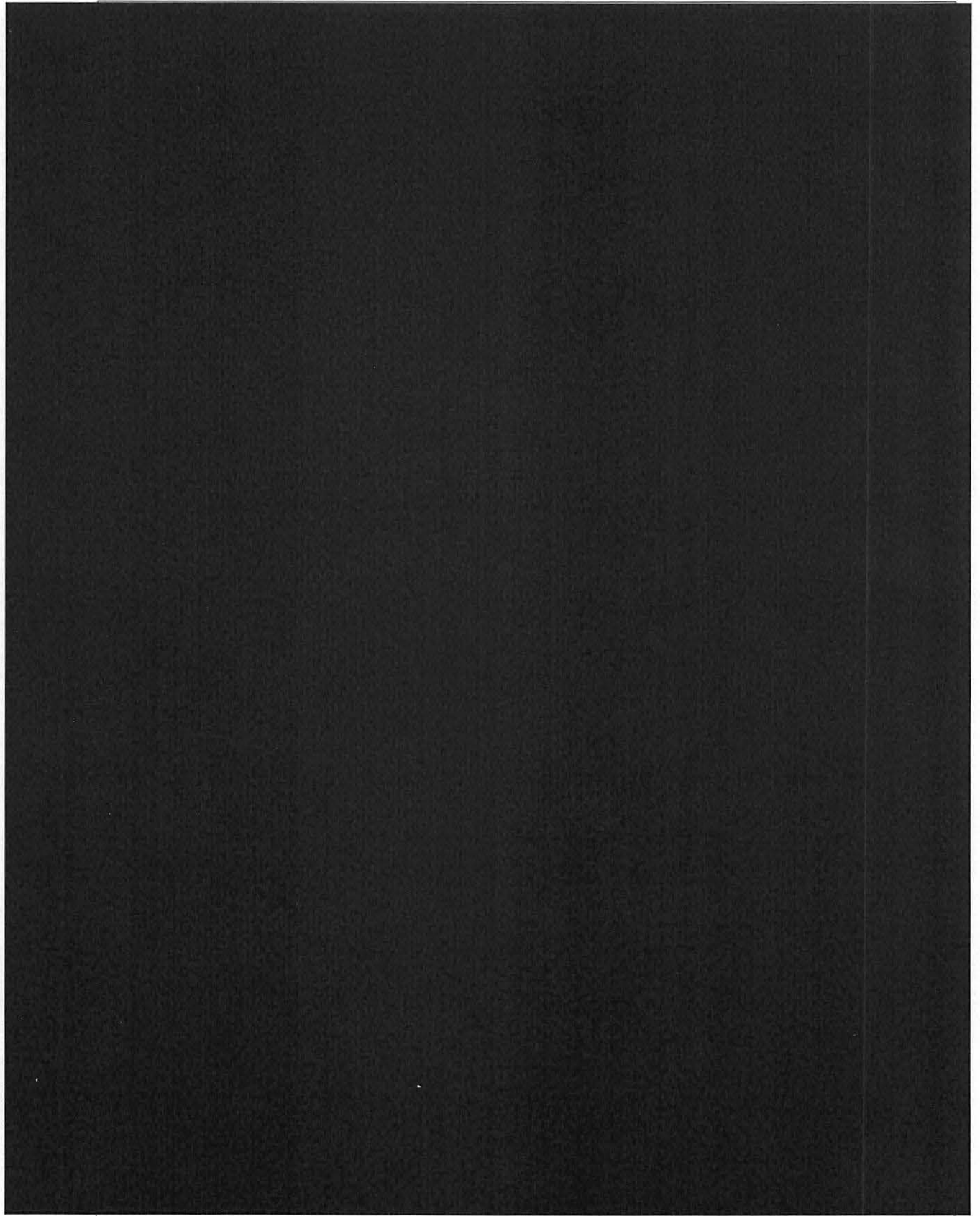












Bradley Garfield

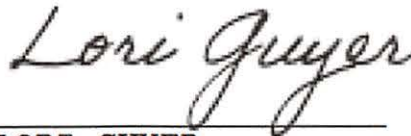
In Re Bank of America CA Unemployment Benefits Litigation

C E R T I F I C A T E

I, LORI GUYER, BEING A REGISTERED PROFESSIONAL REPORTER, DO HEREBY CERTIFY THAT THE FOREGOING TESTIMONY WAS TAKEN STENOGRAPHICALLY BY ME AFTER THE SAID WITNESS WAS DULY SWORN OR AFFIRMED PRIOR TO THE COMMENCEMENT OF THEIR TESTIMONY; AND THAT THIS DEPOSITION TRANSCRIPT IS A TRUE AND CORRECT TRANSCRIPT OF THE SAME, FULLY TRANSCRIBED UNDER MY DIRECTION, TO THE BEST OF MY ABILITY AND SKILL.

I FURTHER CERTIFY THAT I AM NOT A RELATIVE, EMPLOYEE OR ATTORNEY OR ANY OF THE PARTIES IN THIS ACTION; THAT I AM NOT A RELATIVE OR EMPLOYEE OF ANY ATTORNEY INTERESTED IN THE EVENT OF THIS ACTION.

DATED: 12/16/2024



LORI GUYER

***In re Bank of America California Unemployment Benefits
Litigation***

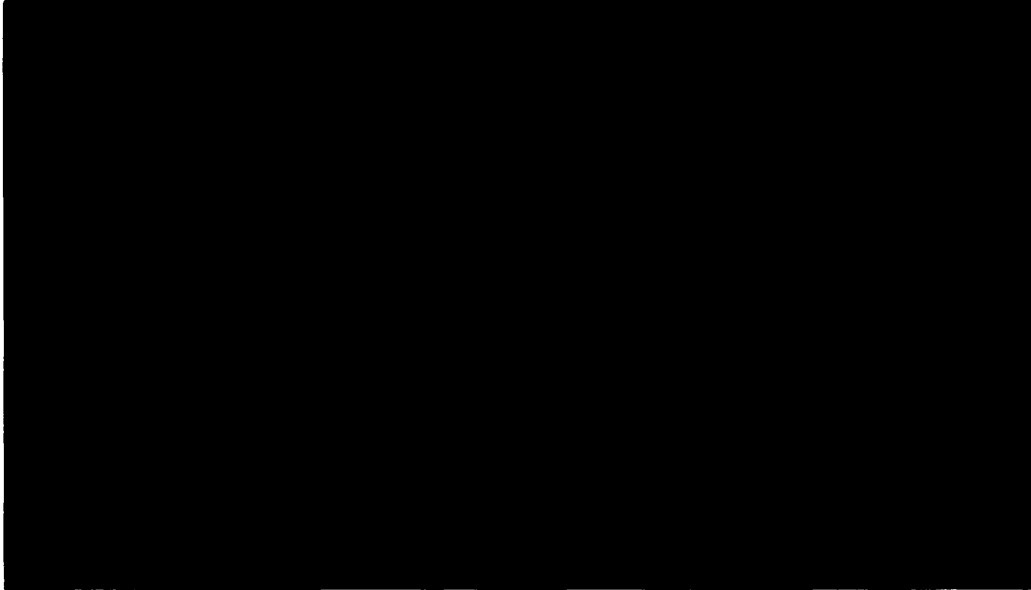
Case No. 3:21-MD-02992-LAB-MSB

**Errata for Deposition of Bradley Garfield, December 10,
2024**

Page Line(s)

Change

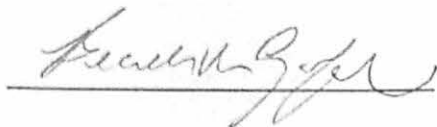
Reason



In accordance with the Rules of Civil Procedure, I have read the entire transcript of my testimony or it has been read to me. I have listed my changes on the above Errata Sheet, listing page and line numbers. I request that these changes be entered as part of the record of my testimony, and request and authorize that this Errata Sheet be appended to the transcript of my

testimony and be incorporated therein..

Executed this 7th day of January, 2025.



Bradley Garfield