UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF WISCONSIN

BRENDA L. LUCERO, HEATHER BARTON, ILONA KOMPANIIETS and CYNTHIA HURTADO, individually and on behalf of all others similarly situated, Plaintiffs, v. CREDIT UNION RETIREMENT PLAN ASSOCIATION, THE BOARD OF DIRECTORS OF THE CREDIT UNION RETIREMENT PLAN ASSOCIATION, THE BOARD OF TRUSTEES OF RETIREMENT PLANS, THE PLAN ADMINISTRATIVE COMMITTEE, and JOHN DOES 1-30, Defendants.	CIVIL ACTION NO.: 3:22-cv-208-jdp

FINAL APPROVAL ORDER

This class action came before the Court for hearing on **August 28, 2026** to determine the fairness of the proposed Settlement presented to the Court and the subject of this Court's Opinion and Order Granting Preliminary Approval of Class Action Settlement (ECF No. 228). **IT IS ORDERED that:**

Except as otherwise defined herein, all capitalized terms used in this Final Approval Order and Judgment shall have the same meanings as ascribed to them in the Settlement Agreement executed by counsel on behalf of the Class Representatives, all Class Members, and Defendants, respectively.

1. The Court has jurisdiction over the subject matter of the Class Action and over all Settling Parties, including all members of the Settlement Class.

2. The Settlement Class and subclasses (together, the "Settlement Class") are defined as:

Certified Class

All Persons, except Defendants and their immediate family members, who have been participants or beneficiaries of the Credit Union Retirement Plan Association 401(k) Plan as adopted by FirstLight Federal Credit Union or California Coast Credit Union from April 12, 2016 through March 30, 2026, and any Alternate Payee of a Person subject to a QDRO who participated in the Class Plan at any time from April 12, 2016 through March 30, 2026.

Certified Subclasses:

a. Individuals with accounts in the Plan as adopted by FirstLight Federal Credit Union from April 12, 2016 to December 31, 2021.

b. Individuals with accounts in the Plan as adopted by FirstLight Federal Credit Union from January 1, 2022 to March 30, 2026.

c. Individuals with accounts in the Plan as adopted by California Coast Credit Union from April 12, 2016 to December 31, 2021.

d. Individuals with accounts in the Plan as adopted by California Coast Credit Union Plan from January 1, 2022 to March 30, 2026.

3. The Court finds that notice of the Settlement was provided to the class in a reasonable manner in accordance with Federal Rule of Civil Procedure 23(e)(1)(B).

4. The Court finds that the Settlement embodied in the Settlement Agreement and the Plan of Allocation are fair, reasonable, and adequate to the Class Plan and the Settlement Class.

5. The Settlement Administrator shall determine the share of the Net Settlement Amount to be allocated to each Class Member and then distribute each share in accordance with the Settlement Agreement and Plan of Allocation approved by the Court. Any disputes over the proper allocation or implementation of the Settlement Agreement shall be presented to the court.

6. In the event that the Settlement Agreement is terminated, in accordance with its terms, this Final Approval Order shall be vacated upon motion of any of the parties, and the Class Action shall for all purposes with respect to the Parties revert to its status as of the day immediately before the day the Settlement was reached. The Parties shall be afforded a reasonable opportunity to negotiate a new case management schedule.

7. Within 21 calendar days following the issuance of all settlement payments to Class Members as provided by the Plan of Allocation approved by the Court, the Settlement Administrator shall prepare and provide to Class Counsel and Defense Counsel a list of each person who received a settlement payment or contribution from the Qualified Settlement Fund and the amount of such payment or contribution.

8. Upon entry of this Final Approval Order, all Settling Parties, the Settlement Class, and the Class Plan shall be bound by the Settlement Agreement and this Final Approval Order.

9. The Motion for Final Approval of the Settlement and Agreement is GRANTED. The Settling Parties are directed to take the necessary steps to effectuate the terms of the Settlement Agreement.

10. As agreed by the parties, the court will refrain from entering judgment and dismissing the case with prejudice until Defendants pay the Gross Settlement Amount to the Settlement Administrator. If the Defendants have not made that payment by October 15, 2026, the parties should provide a status update to the court.

SO ORDERED this 28th day of August, 2026.

James D. Peterson
United States District Judge