

UNITED STATES DISTRICT COURT  
DISTRICT OF MINNESOTA

KRISTINE CROSBY, on behalf of herself  
and all others similarly situated,

Plaintiff,

vs.

BREMER FINANCIAL CORPORATION,

Defendant.

Civil Action No. \_\_\_\_\_

**JURY TRIAL DEMAND**

**CLASS ACTION COMPLAINT**

Plaintiff Kristine Crosby, on behalf of herself and all persons similarly situated, alleges the following based on personal knowledge as to allegations regarding Plaintiff and on information and belief as to other allegations.

**INTRODUCTION**

1. Plaintiff brings this action on behalf of herself and classes of all similarly situated consumers against Defendant Bremer Bank Financial Corporation (“Bremer” or “Bank”) arising from the Bank’s routine practice of (a) assessing more than one insufficient funds fee (“NSF Fee”) on the same item and charging *both* NSF Fees and overdraft fees (“OD Fees”) on the same item.

2. These practices breach contractual promises; violate the covenant of good faith and fair dealing; and/or result in the Bank being unjustly enriched.

3. Bremer's customers have been injured by the Bank's improper practices to the tune of millions of dollars bilked from their accounts in violation of their agreements with Bremer.

4. On behalf of herself and the Classes, Plaintiff seeks damages, restitution, and injunctive relief for Defendant's violations as set forth more fully below.

### **PARTIES**

5. Kristine Crosby is a resident of Eau Claire, Wisconsin, and holds a Bremer checking account.

6. Defendant Bremer Bank is engaged in the business of providing retail banking services to consumers, including Plaintiff and members of the putative Classes. Bremer has its headquarters in Saint Paul, MN. Bremer has more than \$12 billion in assets and provides banking services to customers through bank branches in the states of Minnesota, North Dakota, and Wisconsin.

### **JURISDICTION AND VENUE**

7. This Court has original jurisdiction of this action under the Class Action Fairness Act of 2005. Pursuant to 28 U.S.C. §§ 1332(d)(2) and (6), this Court has original jurisdiction because (1) the proposed Classes are comprised of at least 100 members; (2) proposed class members reside in at least eight states, meaning at least one member of the proposed classes resides outside of Minnesota; and (3) the aggregate claims of the putative class members exceed \$5 million, exclusive of interest and costs.

8. Venue is proper in this district pursuant to 28 U.S.C. § 1391 because Bremer is subject to personal jurisdiction here and regularly conducts business in this District, and because a substantial part of the events or omissions giving rise to the claims asserted herein occurred in this district.

**FACTUAL BACKGROUND AND GENERAL ALLEGATIONS**

**I. BREMER CHARGES MORE THAN ONE NSF FEE ON THE SAME ITEM AND CHARGES BOTH NSF FEES AND OD FEES ON THE SAME ITEM**

9. As alleged more fully herein, Bremer's Personal Account Agreement ("Deposit Agreement"), Truth in Savings Disclosure, and Fee Schedule (collectively "Account Documents") allow it to charge a *single* \$35 NSF Fee or a *single* \$35 OD Fee when an item, including an electronic payment item, is returned for insufficient funds or paid into insufficient funds.

10. Bremer breaches its contract when it charges more than one \$35 NSF Fee on the same item, since the contract explicitly states—and reasonable consumers understand—that the same item can only incur a single NSF or OD Fee.

11. The Bank similarly breaches its contract when it charges both a \$35 NSF Fee (or multiple NSF Fees) and a \$35 OD Fee on the same item since the contract explicitly states—and reasonable consumers understand—that the same item cannot incur both types of fees.

12. This abusive practice is not universal in the financial services industry. Indeed, major banks like JP Morgan Chase—the largest consumer bank in the country—do not undertake the practice of charging more than one NSF Fee on the same item when it is reprocessed. Instead, Chase charges one NSF Fee even if an item is resubmitted for payment multiple times.<sup>1</sup>

13. Bremer's Deposit Agreement never discloses this practice. To the contrary, the Deposit Agreement indicates it will only charge a single NSF Fee or OD Fee on an item.

---

<sup>1</sup> As indicated by Chase's printed disclosures, an "item" maintains its integrity even if multiple processes are affected on it: "If we return the same item multiple times, we will only charge you one Returned Item Fee for that item within a 30-day period."

**A. Plaintiff Crosby's Experience.**

14. In support of her claims, Plaintiff offers examples of fees that should not have been assessed against her checking account. As alleged below, Bremer: (a) reprocessed two previously declined items; and (b) charged an additional fee upon reprocessing, for a total assessment of \$70 *in fees on each item*.

15. On April 30, 2019, Plaintiff Crosby attempted two payments to Wal-Mart.

16. Bremer rejected payment of those items due to insufficient funds in Plaintiff's account and charged her two \$35 NSF Fees for doing so. Plaintiff does not dispute these initial fees, as they are allowed by Bremer's Deposit Agreement.

17. Unbeknownst to Plaintiff, and without her request to Bremer to reprocess the item, however, eight days later, on May 7, 2019, Bremer processed the same items yet again, and this time Bremer paid the items into insufficient funds and charged Plaintiff a \$35 OD Fee each for doing so.

18. In sum, Bremer assessed Plaintiff \$140 in fees in its effort to process two payments of far less than that amount—payments it could have simply made is the first instance into overdraft and charged one fee each.

19. Plaintiff understood the payments to each be a single item as is laid out in Bremer's contract, capable at most of receiving a single NSF Fee (if Bremer returned them) or a single OD Fee (if Bremer paid them).

**B. The Imposition of Multiple NSF Fees on a Single Transaction Violates Bremer's Express Promises and Representations.**

20. Bremer's Account Documents repeatedly discuss OD and NSF Fees together as "Overdraft Fees" and repeatedly state that the Bank will assess a single Overdraft Fee of \$35 *per item* that is returned due to insufficient funds.

21. According to the Fee Schedule, at most a *single* fee will be assessed when an “item” is returned or paid into overdraft:

Overdraft / Insufficient / Unavailable funds (**per item**) -- (\$140 maximum per day) \$35.00\*

\*Applies to overdrafts created by check, in-person, withdrawal, ATM withdrawal (unless precluded) or other electronic means.

Fee Schedule, Ex. A (emphasis added).

22. The same check, automatic bill payment or other electronic payment on an account cannot conceivably become a new item each time it is rejected for payment then reprocessed, especially when—as here—Plaintiff took no action to resubmit the item.

23. There is zero indication anywhere in the Account Documents that the same item is eligible to incur multiple NSF Fees. Indeed, the Bremer Account Agreement says that an “item . . . *includes*” all of the following, all of which are created only by the affirmative action of an accountholder:

An insufficient funds “item” may include the following:

- check
- pre-authorized withdrawal
- Online bill payment
- ATM cash withdrawal
- debit card purchase
- online banking transfer
- telephone transfer
- other attempt to get money from your account by any means permitted that we refuse to permit because it is for more money than you have available in your account at that time

“Overdraft” means a transaction has caused the available balance on an account to become a negative number. An overdraft occurs if you take more money out of your account than is available to you for withdrawal, or if it is available to you but is later reversed. This can happen, for example:

- by writing a check without enough money in a checking account to pay the check, and we decide to cash it
- by making a withdrawal from your account that exceeds your available balance

- by making a deposit, withdrawing money based on that deposit, and having that deposit reversed because the deposited item is later reversed
- by withdrawing money from your account and not having enough money left to pay the charges you incur
- when money is deposited into your account by mistake, and you withdraw money based on that deposit and the deposit is reversed.

We list the charges that you may incur on your account in separate pricing information brochures or agreements for your account.

...

We may choose to pay or refuse to pay electronic and check transactions at our discretion each time you overdraw your account based on the transaction activity and history of overdrafts in the account. The action we take one time (pay or refuse to pay) does not mean that is what action will be taken in the future. Our fees. We charge an insufficient-funds fee for each withdrawal item that we do not pay that exceeds your available balance as of end of business day. An overdraft fee is assessed for each item we do pay that causes the available balance to become negative or occurs while the available balance is negative on the checking account.

Deposit Agreement, Ex. B at 9.

24. Even if Bremer reprocesses an instruction for payment, it is still the same item. The Bank's reprocessing is simply another attempt to effectuate an accountholder's original order or instruction.

25. Indeed, Truth in Savings Disclosure makes clear that it is the action of the accountholder, and only the accountholder, that creates an item, and that only one Overdraft Fee (defined by Bremer to "include" both OD Fees and NSF Fees) will be assessed per item:

#### Overdraft Fees

Bremer Bank defines the term "overdraft fee" to include fees assessed for overdrafts, insufficient funds, and unavailable funds. Our overdraft notices will contain one of these three terms depending on whether the account has items paid (overdraft), returned (insufficient), or held (unavailable). In each case the \$35 fee will apply.

Overdraft Fee -- \$35 each time you use your account when you do not have enough money in it.

There is a limit of \$140 on the amount of overdraft fees that may be assessed per day. If your account balance is overdrawn by \$5 or less at the end of the business day there is no fee.

Truth in Savings Disclosure, Ex. C at 3.

26. As alleged herein, Plaintiff took only a single action to make a single payment; she may therefore be charged only a single fee.

27. Moreover, by expressly linking OD Fees and NSF Fees in the disclosure, Bremer bolsters the reasonable assumption that only a single fee can be assessed on an item. For an item charged an “overdraft fee” and thus paid into overdraft, there is no chance it can be subject to reprocessing and thus no chance it could be subject to a second or third fee, since it has already been paid. No reasonable contract reading could allow the *other* fee mentioned in the disclosure—the NSF Fee—to be treated so differently and assessed two or three times on the same item.

28. The disclosures described above never discuss a circumstance where Bremer may assess multiple NSF or OD Fees for an item that was returned for insufficient funds and later reprocessed one or more times and returned again.

29. In sum, Bremer promises that one \$35 NSF Fee or one \$35 OD Fee will be assessed per items, and this must mean all iterations of the same instruction for payment. As such, Bremer breached the contract when it charged more than one fee per item.

30. Reasonable consumers understand any given authorization for payment to be one, singular item, as that term is used in Bremer’s Deposit Agreement.

31. Taken together, the representations and omissions identified above convey to customers that all submissions for payment of the same transaction will be treated as the same “item,” which the Bank will either authorize (resulting in an overdraft item) or reject (resulting in a returned item) when it decides there are insufficient funds in the account. Nowhere does Bremer

disclose that it will treat each reprocessing of a check or ACH payment as a separate item, subject to additional fees, nor do Bremer customers ever agree to such fees.

32. Customers reasonably understand, based on the language of the Account Documents, that the Bank's reprocessing of checks or ACH payments are simply additional attempts to complete the original order or instruction for payment, and as such, will not trigger additional NSF or OD Fees. In other words, it is always the same item.

33. Banks like Bremer that employ this abusive multiple fee practice know how to plainly and clearly disclose it. Indeed, other banks and credit unions that do engage in this abusive practice disclose it expressly to their accountholders—something Defendant here never did.

34. For example, First Hawaiian Bank engages in the same abusive practices as Defendant, but at least currently discloses it in its online banking agreement, in all capital letters, as follows:

**YOU AGREE THAT MULTIPLE ATTEMPTS MAY BE MADE TO SUBMIT A RETURNED ITEM FOR PAYMENT AND THAT MULTIPLE FEES MAY BE CHARGED TO YOU AS A RESULT OF A RETURNED ITEM AND RESUBMISSION.**

*Terms and Conditions of FHB Online Services*, First Hawaiian Bank 40, [https://www.fhb.com/en/assets/File/Home\\_Banking/FHB\\_Online/Terms\\_and\\_Conditions\\_of\\_FHB\\_Online\\_Services\\_RXP1.pdf](https://www.fhb.com/en/assets/File/Home_Banking/FHB_Online/Terms_and_Conditions_of_FHB_Online_Services_RXP1.pdf) (last accessed September 25, 2019) (emphasis added).

35. Klein Bank similarly states in its online banking agreement:

[W]e will charge you an NSF/Overdraft Fee each time: (1) a Bill Payment (electronic or check) is submitted to us for payment from your Bill Payment Account when, at the time of posting, your Bill Payment Account is overdrawn, would be overdrawn if we paid the item (whether or not we in fact pay it) or does not have sufficient available funds; or (2) we return, reverse, or decline to pay an item for any other reason authorized by the terms and conditions governing your Bill Payment Account. **We will charge an NSF/Overdraft Fee as provided in this section regardless of the number of times an item is submitted or**



**resubmitted to us for payment, and regardless of whether we pay the item or return, reverse, or decline to pay the bill payment.**

*Consumer and Small Business Online Access Agreement*, Klein Bank ¶ H, <https://www.kleinbankonline.com/bridge/disclosures/ib/disclose.html> (last accessed September 25, 2019) (emphasis added).

36. Central Pacific Bank, a leading bank in Hawai'i, states in its Fee Schedule under the "MULTIPLE NSF FEES" subsection: "Items and transactions (such as, for example, checks and electronic transactions/payments) returned unpaid due to insufficient/non-sufficient ("NSF") funds in your account, may be resubmitted one or more times for payment, and a \$32 fee will be imposed on you each time an item and transaction resubmitted for payment is returned due to insufficient/nonsufficient funds." *Miscellaneous Fee Schedule*, Central Pacific Bank 1 (Feb. 15, 2019), <https://www.centralpacificbank.com/PDFs/Miscellaneous-Fee-Schedule.aspx>.

37. BP Credit Union likewise states: "We may charge a fee each time an item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee as a result of a returned item and resubmission(s) of the returned item."

38. Bremer provides no such disclosure, and in so doing, deceives its accountholders.

**C. The Imposition of Multiple NSF Fees or OD Fees on a Single Transaction Breaches Bremer's Duty of Good Faith and Fair Dealing.**

39. Parties to a contract are required not only to adhere to the express conditions in the contract, but also to act in good faith when they are invested with a discretionary power over the other party. In such circumstances, the party with discretion is required to exercise that power and discretion in good faith. This creates an implied promise to act in accordance with the parties' reasonable expectations and means that the Bank is prohibited from exercising its discretion to enrich itself and gouge its customers. Indeed, the Bank has a duty to honor transaction requests in a way that is fair to Plaintiff and its other customers and is prohibited from exercising its discretion

to pile on ever greater penalties. Here—in the adhesion agreements Bremer foisted on Plaintiff and its other customers—Bremer has provided itself numerous discretionary powers affecting customers' credit union accounts. But instead of exercising that discretion in good faith and consistent with consumers' reasonable expectations, the Bank abuses that discretion to take money out of consumers' accounts without their permission and contrary to their reasonable expectations that they will not be charged multiple fees for the same transaction.

40. Bremer exercises its discretion in its own favor—and to the prejudice of Plaintiff and its other customers—when it defines “item” in a way that directly leads to more NSF and OD Fees. Further, Bremer abuses the power it has over customers and their bank accounts and acts contrary to their reasonable expectations under the Deposit Agreement. This is a breach of the Bank's implied covenant to engage in fair dealing and act in good faith.

41. Bremer also abuses discretion under the contract to engage in a reject-then-pay pattern of first rejecting—and charging an NSF Fee on—an item and then, days later, paying that same item and charging an OD Fee, despite the customer being in the same (insufficient funds) financial situation.

42. By so acting to maximize fee assessments, Bremer fails to exercise its power fairly and in good faith. Indeed, had Bremer paid the item into overdraft on the first processing attempt (as it in fact chose to do on the second processing attempt) it would have charged Plaintiff a single OD Fee. Instead, Bremer first rejected the item so that it could charge an NSF Fee; then, only upon resubmission, it paid the same item and charged Plaintiff an OD Fee. The extra step served no purpose except to increase Bremer's fee revenue and was an abuse of the discretionary powers Bremer granted to itself under the contract.

43. By exercising its discretion in its own favor—and to the prejudice of Plaintiff and other customers—by charging more than one NSF Fee or OD Fee on a single item, Bremer breaches the reasonable expectation of Plaintiff and other customers and in doing so violates the implied covenant to act in good faith.

44. It was bad faith and totally outside Plaintiff's reasonable expectations for Bremer to use its discretion to assess two or three NSF and/or OD Fees for a single attempted payment.

### **CLASS ACTION ALLEGATIONS**

45. Plaintiff brings this action on behalf of herself and on behalf of all others similarly situated pursuant to Federal Rule 23. The Classes include:

All persons who, within the applicable statute of limitations period, were charged multiple NSF Fees for the same debit item in a Bremer checking account (the "Multiple NSF Class").

All persons who, within the applicable statute of limitations period, were charged an NSF Fee and an OD Fee for the same item in a Bremer checking account (the "NSF/OD Class").

All Minnesota citizens who, within the applicable statute of limitations period, were charged multiple NSF Fees for the same debit item in a Bremer checking account (the "Minnesota Multiple NSF Class").

All Minnesota citizens who, within the applicable statute of limitations period, were charged an NSF Fee and an OD Fee for the same item in a Bremer checking account (the "Minnesota NSF/OD Class").

46. Excluded from the Classes are Defendant, Defendant's subsidiaries and affiliates, their officers, directors, and the members of their immediate families, and any entity in which Defendant has a controlling interest, the legal representatives, heirs, successors, or assigns of any such excluded party, the judicial officer(s) to whom this action is assigned, and the members of their immediate families.

47. Plaintiff reserves the right to modify or amend the definition of the proposed Classes and/or to add subclasses if necessary before this Court determines whether certification is appropriate.

48. The questions here are ones of common or general interest such that there is a well-defined community of interest among the members of the Classes. These questions predominate over questions that may affect only individual Class members because Bremer has acted on grounds generally applicable to the Classes. Such common legal or factual questions include, but are not limited to:

- a) Whether Bremer improperly charged NSF and OD Fees;
- b) Whether any of the conduct enumerated above violates the contract;
- c) Whether any of the conduct enumerated above violates the covenant of good faith and fair dealing;
- d) Whether any of the conduct enumerated above constitutes unjust enrichment; and
- e) The appropriate measure of damages.

49. The parties are numerous such that joinder is impracticable. Upon information and belief, and subject to class discovery, the Classes consist of thousands of members or more, the identities of whom are within the exclusive knowledge of and can be ascertained only by resort to Bremer's records. Bremer has the administrative capability through its computer systems and other records to identify all members of the Classes, and such specific information is not otherwise available to Plaintiff.

50. It is impracticable to bring Class members' individual claims before the Court. Class treatment permits a large number of similarly situated persons or entities to prosecute their common claims in a single forum simultaneously, efficiently and without the unnecessary duplication of evidence, effort, expense, or the possibility of inconsistent or contradictory

judgments that numerous individual actions would engender. The benefits of the class mechanism, including providing injured persons or entities with a method for obtaining redress on claims that might not be practicable to pursue individually, substantially outweigh any difficulties that may arise in the management of this class action.

51. Plaintiff's claims are typical of the claims of the other members of the Classes in that they arise out of the same wrongful business practices by Bremer, as described herein.

52. Plaintiff is more than an adequate representative of the Classes in that Plaintiff has a Bremer checking account and has suffered damages as a result of Bremer's contract violations, Bremer's violations of the covenant of good faith and fair dealing, and Bremer's unjust enrichment. In addition:

- a) Plaintiff is committed to the vigorous prosecution of this action on behalf of herself and all others similarly situated and has retained competent counsel experienced in the prosecution of class actions and, in particular, class actions on behalf of consumers against financial institutions;
- b) There is no conflict of interest between Plaintiff and the unnamed members of the Classes;
- c) Plaintiff anticipates no difficulty in the management of this litigation as a class action; and
- d) Plaintiff's legal counsel has the financial and legal resources to meet the substantial costs and legal issues associated with this type of litigation.

53. Plaintiff knows of no difficulty to be encountered in the maintenance of this action that would preclude its treatment as a class action.

54. Bremer has acted or refused to act on grounds generally applicable to each of the Classes, thereby making appropriate final injunctive relief or corresponding declaratory relief with respect to each Class as a whole.

55. All conditions precedent to bringing this action have been satisfied and/or waived.

**CAUSES OF ACTION**

**COUNT I**

**BREACH OF CONTRACT**

**(On Behalf of Plaintiff and the Classes)**

56. Plaintiff repeats, realleges, and incorporates by reference each of the foregoing paragraphs as if fully set forth herein.

57. Plaintiff and Bremer contracted for checking account services, as embodied in the Deposit Agreement, Truth in Savings Disclosure, and Fee Schedule.

58. Defendant mischaracterized in the Account Documents its true NSF and OD Fee practices and breached the express terms of the Account Documents.

59. No contract provision authorizes Defendant to charge more than one NSF Fee and/or OD Fee on the same item.

60. Defendant has breached its contracts with Plaintiff and the Classes through its overdraft policies and practices as alleged herein.

61. Plaintiff and members of the putative Classes have performed all of the obligations on them pursuant to the Bank's agreements.

62. Plaintiff and members of the putative Classes have sustained monetary damages as a result of each of Defendant's breaches.

**COUNT II**

**BREACH OF THE COVENANT OF GOOD FAITH AND FAIR DEALING**

**(On Behalf of Plaintiff and the Classes)**

63. Plaintiff repeats, realleges, and incorporates by reference each of the foregoing paragraphs as if fully set forth herein.

64. Plaintiff and Bremer contracted for checking account services, as embodied in the Deposit Agreement, Truth in Savings Disclosure, and Fee Schedule.

65. Minnesota mandates that an implied covenant of good faith and fair dealing govern every contract. For banking transactions, this is also mandated by the Uniform Commercial Code that has been adopted in each state. The covenant of good faith and fair dealing constrains Defendant's discretion to abuse self-granted contractual powers.

66. This good faith requirement extends to the manner in which a party employs discretion conferred by a contract.

67. Good faith and fair dealing, in connection with executing contracts and discharging performance and other duties according to their terms, means preserving the spirit—not merely the letter—of the bargain. Put differently, the parties to a contract are mutually obligated to comply with the substance of their contract in addition to its form. Evading the spirit of the bargain and abusing the power to specify terms constitute examples of bad faith in the performance of contracts.

68. Subterfuge and evasion violate the obligation of good faith in performance even when an actor believes her conduct to be justified. A lack of good faith may be overt or may consist of inaction, and fair dealing may require more than honesty. Other examples of violations of good faith and fair dealing are willful rendering of imperfect performance, abuse of a power to specify terms, and interference with or failure to cooperate in the other party's performance.

69. Bremer breached the covenant of good faith and fair dealing through its overdraft policies and practices as explained herein.

70. Each of Defendant's actions was done in bad faith and was arbitrary and capricious.

71. Plaintiff and members of the putative Classes have performed all of the obligations imposed on them pursuant to the Deposit Agreement.

72. Plaintiff and members of the putative Classes have sustained monetary damages as a result of each of Defendant's breaches of the covenant of good faith and fair dealing.

**COUNT III**  
**UNJUST ENRICHMENT**  
**(In the Alternative to COUNT I and COUNT II)**  
**(On Behalf of Plaintiff and the Classes)**

73. Plaintiff repeats, realleges, and incorporates by reference each of the foregoing paragraphs as if fully set forth herein.

74. This Count is brought solely in the alternative to Plaintiff's breach of contract and breach of the covenant of good faith and fair dealing claims. Plaintiff acknowledges that her breach of contract claim cannot be tried along with unjust enrichment.

75. To the detriment of Plaintiff and the Classes, Defendant has been, and continues to be, unjustly enriched as a result of its wrongful conduct alleged herein.

76. Plaintiff and the Classes conferred a benefit on Defendant when they paid Defendant the fees that were not disclosed or allowed for in the in the Account Documents.

77. Defendant unfairly, deceptively, unjustly, and/or unlawfully accepted said benefits, which under the circumstances, would be unjust to allow Defendant to retain.

78. Defendant's unjust enrichment is traceable to, and resulted directly and proximately from, the conduct alleged herein.

79. Plaintiff and the Classes, therefore, seek disgorgement of all wrongfully obtained fees received by Defendant as a result of its inequitable conduct as more fully stated herein.



**COUNT IV**  
**VIOLATION OF MINN. STAT. § 325D.44**  
**UNFAIR & DECEPTIVE TRADE PRACTICES**  
**(On Behalf of Plaintiff and the Classes)**

80. Plaintiff repeats, realleges, and incorporates by reference each of the foregoing paragraphs as if fully set forth herein.

81. Defendant represented to Plaintiff, and in fact, entered into an agreement with Plaintiff, that Defendant would charge Plaintiff one (1) NSF or OD fee per transaction in which Plaintiff attempted to make a purchase without having sufficient funds.

82. Defendant similarly represented, and entered into an agreement with, the Classes that Defendant would charge Class members one (1) NSF or OD fee per transaction in which Class members attempted to make a purchase without having sufficient funds.

83. Contrary to Defendant's representations, Defendant charged Plaintiff multiple NSF and/or OD fees for the same transaction in which Plaintiff attempted to make a purchase without having sufficient funds.

84. In its agreement with Plaintiff Defendant concealed the fact that it intended to charge, and would charge, Plaintiff multiple NSF and/or OD fees for the same transaction in which Plaintiff attempted to make a purchase without having sufficient funds.

85. Defendant has violated Minn. Stat. § 325D.44(5) by representing that Defendant would charge one (1) NSF or OD fee for each transaction in which Plaintiff attempted to make a purchase without having sufficient funds, while knowing the statements were false.

86. Defendant has violated Minn. Stat. § 325D.44(9) by advertising, marketing, and selling its banking products as charging one (1) NSF or OD fee for each transaction in which its customers attempted to make a purchase without having sufficient funds, while intending not to sell or deliver the product as advertised.

87. Defendant has violated Minn. Stat. § 325D.44(13) by creating a likelihood of confusion about its banking products by advertising that Defendant would charge one (1) NSF or OD fee for each transaction in which Plaintiff attempted to make a purchase without having sufficient funds, when Defendant knew and/or intended to charge Plaintiff multiple NSF or OD fees for each transaction in which Plaintiff attempted to make a purchase without having sufficient funds.

88. The Minnesota statutes prohibiting unfair and deceptive trade practices applies because Defendant's scheme, and Defendant's practices of representing to and entering into a contract with Plaintiff and the Classes that Defendant would only charge one (1) NSF and/or OD fee for each transaction in which Plaintiff and the Classes attempted to make a purchase without having sufficient funds, but in actuality charging multiple unlawful NSF and/or OD fees for each transaction in which Plaintiff and the Classes attempted to make a purchase without having sufficient funds, was carried out in Minnesota.

89. As a direct and proximate result of Defendant's conduct, Plaintiff and the Classes have suffered damages in an amount to be determined at trial.

#### **PRAYER FOR RELIEF**

WHEREFORE, Plaintiff, individually and on behalf of the Classes, demands a jury trial on all claims so triable and judgment as follows:

A. Certifying the proposed Classes pursuant to Federal Rule of Civil Procedure 23, appointing the Plaintiff as representative of the Classes, and appointing counsel for Plaintiff as lead counsel for the Classes;

B. Declaring that Defendant's policies and practices as described herein constitute a breach of contract and a breach of the covenant of good faith and fair dealing or unjust enrichment;

- C. Enjoining Defendant from the wrongful conduct as described herein;
- D. Awarding restitution of all fees at issue paid to Defendant by Plaintiff and the Classes as a result of the wrongs alleged herein in an amount to be determined at trial;
- E. Compelling disgorgement of the ill-gotten gains derived by Defendant from its misconduct;
- F. Awarding actual and/or compensatory damages in an amount according to proof;
- G. Awarding pre-judgment interest at the maximum rate permitted by applicable law;
- H. Reimbursing all costs, expenses, and disbursements accrued by Plaintiff in connection with this action, including reasonable attorneys' fees, costs, and expenses, pursuant to applicable law and any other basis; and
- I. Awarding such other relief as this Court deems just and proper.

**DEMAND FOR JURY TRIAL**

Plaintiff and all others similarly situated hereby demand trial by jury on all issues in this Class Action Complaint that are so triable.

Dated: September 27, 2019.

Respectfully submitted,

BY: /s/ Timothy Becker

Timothy Becker (MN Bar No. 0256663)  
**JOHNSON BECKER PLLC**  
444 Cedar Street, Suite 1800  
St. Paul, MN 55101  
(612) 436-1804 (phone)  
(612) 436-4801 (fax)  
tbecker@johnsonbecker.com

Jeffrey Kalien\*  
KALIEL PLLC  
1875 Connecticut Avenue NW

10th Floor  
Washington, DC 20009  
(202) 350-4783  
jkaliel@kalielllc.com

Lynn Toops  
COHEN & MALAD LLP  
One Indiana Square, Suite 1400  
Indianapolis, IN 46204  
(317) 636-6481  
ltoops@cohenandmald.com

*Attorneys for Plaintiff*

\* *Pro hac vice* application to be promptly filed