

PRIVATE ARBITRATION

JAMIE JENNINGS,
individually and on behalf all others similarly
situated,

Claimant,

v.

ARBITRATOR
DENNIS A. CLIFFORD

AMERICA FIRST CREDIT UNION,

Respondent.

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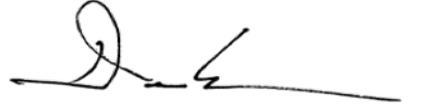
FINAL AWARD

This matter came before the Arbitrator upon the Claimant’s Unopposed Motion for Order Approving Settlement of Collective Action and Authorizing Notice of Settlement, and Dismissal with Prejudice (the “Motion”). Having considered the Motion, the Settlement Agreement and its attachments, and the arguments and evidence presented at the approval hearing on January 20, 2026, it is ORDERED AND ADJUDGED as follows:

1. The Arbitrator has jurisdiction over this matter because the Parties consented to arbitration and agreed that the Federal Arbitration Act applies.
2. The Motion is GRANTED.
3. The Gross Settlement Fund, Attorneys’ Fees, Costs, General Release Payment, Net Settlement Fund, and Settlement Allocations are fair and reasonable amounts and are APPROVED.
4. The Settlement Agreement is fair and reasonable in all respects.
5. The Settlement Agreement is therefore APPROVED.
6. This case is DISMISSED WITH PREJUDICE.
7. This is a FINAL AWARD.

8. The case is CLOSED.

DONE AND ORDERED this 20th day of January, 2026.

A handwritten signature in black ink, consisting of a large, stylized initial 'D' followed by a horizontal line and a short vertical stroke at the end.

Arbitrator Dennis A. Clifford