EXHIBIT 1

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MARYLAND
(Southern Division)

TIFFANY JOHNSON, Plaintiff, v. CONTINENTAL FINANCE COMPANY LLC, et al., Defendants.	Civil Action No. 8:22-cv-02001-PX (lead)
TRACEY CRIDER, Plaintiff, v. CONTINENTAL FINANCE COMPANY, LLC, et al., Defendants.	Civil Action No. 8:23-cv-00854-PX (member)

DECLARATION OF CORNELIA VIEIRA CONCERNING THE MAILING OF THE CAFA NOTICE, POSTCARD NOTICE, E-MAIL NOTICE, WEBSITE, AND REQUESTS FOR EXCLUSION RECEIVED, AND OBJECTIONS SUBMITTED

I, Cornelia Vieira, declare as follows:

1. I am a Project Manager at Strategic Claims Services ("SCS"), a nationally recognized class action administration firm. I have over eight years of experience specializing in the administration of class action cases. SCS was established in April 1999 and has administered over five hundred and seventy-five (575) class action cases since its inception. I have personal knowledge of the facts set forth herein, and if called on to do so, I could and would testify competently thereto.

2. I respectfully submit this declaration in order to provide the Court[1] and the Parties to the Action with information regarding the mailing of the notice to inform potential Settlement Class Members of the Settlement.

3. SCS was appointed by the Court to serve as Settlement Administrator in the Court's Order Preliminarily Approving Settlement, Certifying Class for Settlement Purposes, Appointing Class Counsel and Settlement Administrator, and Setting Schedule with Respect to Notice, Settlement Hearing and Administration, dated as of December 9, 2025 (Dkt. No. 76, the "Court's Order"). Our services include: (i) organizing the printing and mailing of the Mailed Settlement Notice (the "Postcard Notice") to Settlement Class Members; (ii) performing a National Change of Address search ("NCOA") and updating addresses; (iii) validating email addresses and distributing the E-Mailed Notices to Settlement Class Members; (iv) designing, establishing, and maintaining the Settlement Website, www.MarylandContinentalSettlement.com; (v) setting up and updating a database listing the names, addresses, and email addresses of Settlement Class Members and updating information as needed; (vi) re-mailing Postcard Notices returned with forwarding addresses; (vii) recording all Postcard Notices returned as undeliverable with no forwarding addresses, skip tracing them via commercially reasonable efforts to obtain new addresses, and remailing those Postcard Notices where updated addresses are obtained; (viii) tracking and documenting objections and exclusion requests; (ix) responding to phone call inquiries received on the toll-free line; and (x) handling all correspondence related to the above procedures. Following final approval of the Settlement by the Court, SCS will send out settlement checks to the Settlement Class Members who have not excluded themselves.

[1] All capitalized terms not otherwise defined herein have the meanings set forth in the Settlement Agreement, dated as of August 28, 2025 (ECF No. 73-2, the "Settlement Agreement").

MAILING OF THE CAFA NOTICE

4. At the request of counsel for Defendant, and separate from our engagement as Settlement Administrator, on September 5, 2025, SCS mailed a notice of proposed class action settlement, pursuant to the Class Action Fairness Act of 2005, 28 U.S.C. § 1715 ("CAFA"), to the appropriate federal and state officials by certified mail, return receipt requested, through the United States Postal Service. The mailing consisted of (i) a letter regarding the Settlement approved by counsel for Defendant describing the mailing (the "CAFA Letter"), and (ii) a CD-ROM containing copies of the documents referenced in the CAFA Letter. Attached as **Exhibit A** is a copy of the CAFA Letter that was mailed by SCS.

MAILING OF THE POSTCARD NOTICE

5. On December 23, 2025, SCS received the class data from counsel for Defendant. The class data contained the names, addresses, and Social Security Numbers for 72,438 Settlement Class Members, as well as valid email addresses for 61,802 of the entries. Pursuant to the Court's Order, the distribution of the E-Mailed Notice to the 61,802 Settlement Class Members where a valid email address had been provided, and the mailing of the Postcard Notice to the remaining 10,636 Settlement Class Members where no valid email address had been provided was completed on January 8, 2026, for a total of 72,438 notices disseminated. In addition, on January 14, 2026, a mailed Postcard Notice was also sent to the 61,802 Settlement Class Members who had received an E-Mailed Notice, for a total of 72,438 Postcard Notices mailed. Prior to mailing, the class data was run through the United States Postal Service NCOA system. Please see **Exhibit B** for a copy of the Postcard Notice as mailed and **Exhibit C** for a copy of the E-Mailed Notice.

6. While 5,857 E-Mailed Notices bounced back to SCS as undeliverable, all Settlement Class Members were also sent a mailed Postcard Notice. To date, SCS has received 754 Postcard Notices that were returned to us as undeliverable. Of these, the United States Postal

Service provided a forwarding address for 61 of the returned Postcard Notices, and SCS mailed another Postcard Notice to the 61 Settlement Class Members at the updated addresses. The remaining 693 Postcard Notices returned as undeliverable were skip-traced to obtain updated addresses, and 489 Postcard Notices were re-mailed to the updated addresses that were obtained. As a result of these efforts, only 17 notices were unable to be delivered, where both the E-Mailed Notice bounced back and the Postcard Notice was returned undeliverable without a forwarding address and where no new address was found via skip-tracing.

WEBSITE AND TOLL-FREE PHONE LINE

7. Following the Court's Order, by January 8, 2026, SCS established the website for this settlement, www.MarylandContinentalSettlement.com. The website is accessible 24 hours a day, 7 days a week. The website contains downloadable copies of the following documents: (i) the long-form notice provided as Exhibit 4 to the Settlement Agreement; (ii) the Court's Order; (iii) the Joint Motion for Preliminary Approval of Class Action Settlement, and for Approval of the Form, Manner and Administration of Notice (Dkt. No. 73); (iv) the Settlement Agreement with Exhibits; and (v) the First Amended Class Action Complaint and Demand for Jury Trial (Dkt. No. 24). On January 8, 2026, SCS also made available a toll-free phone number (866-274-4004) to receive inquiries from Settlement Class Members. SCS continues to maintain the website and phone number and to respond to Settlement Class Members' inquiries.

REPORT ON EXCLUSION REQUESTS AND OBJECTIONS

8. To date, SCS has received five (5) requests for exclusion from the Settlement. The deadline by which requests for exclusion have to be postmarked is February 23, 2026. A list containing the names of the individuals who requested exclusion from the Settlement is attached as **Exhibit D**.

9. To date, SCS has not received any objections to the settlement. The deadline by which objections have to be postmarked is February 23, 2026.

I declare under penalty of perjury that the foregoing is true and correct.

Signed this 6th day of February 2026, in Media, Pennsylvania.

Cornelia Vieira

EXHIBIT A

Strategic Claims Services

Phone 866.274.4004
610.565.9202
Fax 610.565.7985

strategicclaims.net

September 5, 2025

VIA CERTIFIED MAIL

Pamela Bondi
Attorney General of the United States
U.S. Department of Justice
950 Pennsylvania Avenue, NW
Washington, DC 20530

RE: Notice of Proposed Class Action Settlement Pursuant to 28 U.S.C. § 1715

Dear Attorney General:

Strategic Claims Services has been retained in the class action lawsuit entitled *Johnson v. Continental Finance Company, LLC*, Case No. 8:22-cv-02001-PX (D. Md.) (the "Action") to provide notices required under the Class Action Fairness Act on behalf of Defendants in the Action. Defendants are Continental Finance Company, LLC and Continental Purchasing, LLC. The Action is pending before the Honorable Paula Xinis in the United States District Court for the District of Maryland.

In compliance with Section 1715 of the Class Action Fairness Act, 28 U.S.C. §§ 1332(d), 1453, and 1711–1715, this letter is to advise you that a motion for preliminary approval of the settlement of the Action was filed on August 28, 2025. The Court has not yet ruled on that motion.

The settlement of the Action embodies a compromise and settlement of disputed claims. In compliance with Section 1715(b), the following documents referenced below are included on the CD that is enclosed with this letter:

1. **28 U.S.C. § 1715(b)(1) – Complaint and Related Materials:** A copy of the original Complaint filed in the action along with any amended Complaint is provided on the enclosed CD.

2. **28 U.S.C. § 1715(b)(2) – Notice of Any Scheduled Judicial Hearing:** As of the date of this letter, the Court has not set a date for the Final Approval hearing. When the Court schedules any hearings, information regarding those hearings may be accessed on the Court's public docket via PACER.

3. **28 U.S.C. § 1715(b)(3) – Notification to Class Members:** A copy of the *Long Notice* is enclosed on the CD entitled "*Ex. A-4 – Long Notice," "Ex. A-2 – Email Notice,"* as well as "*Ex. A-3 – Postcard Notice."*

4. **28 U.S.C. § 1715(b)(4) – Proposed Class Action Settlement:** A copy of the parties' *Settlement Agreement* with Exhibits is provided on the enclosed CD.

5. **28 U.S.C. § 1715(b)(5) – Any Settlement or Other Agreement:** There are no additional agreements between Class Counsel and counsel for Defendants.

6. **28 U.S.C. § 1715(b)(6) – Final Judgment:** As of the date of this letter, no final judgment has been issued by the Court.

7. **28 U.S.C. § 1715(b)(7)(A)-(B) – Names of Class Members/Estimated Proportionate Share:** Pursuant to 28 U.S.C. § 1715(b)(7)(A), CAFA also requires a defendant, "if feasible," to provide the names of class members who reside in each State and the estimated proportionate share of the claims of such members to the entire settlement or (B) if the provision of information under subparagraph (A) is not feasible, a reasonable estimate of the number of class members residing in each State and the estimated proportionate share of the claims of such members to the entire settlement. Given the nature of the claims in the Class Action, and the definition of the class, which limits class membership to Maryland residents, we do not believe that the class as defined for

purposes of settlement, consists of members other than Maryland residents. It is not feasible at this time to ascertain the names of all the members of the class who are members of the class. It is also not feasible to provide an estimate of the number of members of the class and the estimated proportionate share of the claims of such members to the Settlement.

8. **28 U.S.C. § 1715(b)(8) – Any Written Judicial Opinion Relating to the Materials Described in (3) Through (6) Above:** As of the date of this CAFA notice, the Court has not issued a judicial opinion related to the settlement. When filed, a copy of any order or decision related to approval of the settlement or final judgment will be available on the Court's public docket via PACER.

If you have any questions or for any reason believe the enclosed information does not fully comply with Section 1715, please contact the Counsel for Defendants identified below, to address any concerns or questions that you may have.

Counsel for Defendants
Fredrick S. Levin, Esq.
Orrick, Herrington & Sutcliffe LLP
120 Broadway, 4th Floor
Santa Monica, CA 90401

Sincerely,

Strategic Claims Services

By: Matthew Shillady
Title: Director of Operations

Enclosure – CD

EXHIBIT B

THIS IS NOT JUNK MAIL.
THIS NOTICE PROVIDES IMPORTANT INFORMATION ABOUT YOUR LEGAL RIGHTS IN CONNECTION WITH A CLASS ACTION SETTLEMENT.

Maryland Continental Settlement
c/o Strategic Claims Services
P.O. Box 230
600 N Jackson Street, Suite 205
Media, PA 19063

Mail ID:_____

Class Member Name
Street Address
City, MD Zipcode

The U.S. District Court for the District of Maryland authorized this notice.
This is not a solicitation from a lawyer

Why am I receiving this notice? You are receiving this notice because you have been identified as a Settlement Class Member in a class action lawsuit. In this suit, two Plaintiffs, the Class Representatives, filed lawsuits which are pending in the U.S. District Court for the District of Maryland against companies called Continental Finance Company, LLC and Continental Purchasing, LLC ("Continental"). The lawsuits are consolidated under the title of *Johnson v. Continental Finance Company, LLC, et al.*, Case No. 8:22-cv-02001-PX (lead) (the "Lawsuit"). Continental has agreed to resolve and settle the Lawsuit. A PROPOSED SETTLEMENT OF THE LAWSUIT MAY AFFECT YOUR LEGAL RIGHTS.

What Is the Lawsuit About? The Class Representatives claim that Continental made personal loans to consumers in Maryland, each less than $25,000, when Continental did not have a license which Plaintiff alleges it was required to have under the Maryland Consumer Loan Law, Md. Code Ann., Com. Law, § 12-314 and the Maryland Credit Services Businesses Act, Md. Code Ann., Com. Law § 14-1901.

Why Was this Notice Sent to You? Continental's records show that you are a Class Member in this case because, at some point after March 2014, you had an account for a credit card issued to you in Maryland by the Bank of Missouri or Celtic Bank and serviced by Continental, and that you made one or more payments on the loan.

What Is the Proposed Settlement? Under the Settlement, Continental has agreed to pay $5.75 million into a Common Settlement Fund for the members of the class (there are as many as 100,000 Class Members). Although the final payment depends upon the final number of Class Members, each Class Member should expect to receive a net payment of between $30 and $50. Continental has also agreed to pay incentive payments to the Class Representatives in the amount of $25,000.00 each, separate and apart from the Common Settlement Fund, and Class Counsel will ask the Court to award Class Counsel 1/3 of the Common Settlement Fund for attorney's fees plus expenses. In return for these benefits, Settlement Class Members who do not exclude themselves or "opt out" will release Continental from all claims which share the factual predicate of the Complaint. Class Members also waive any defense that the cardholder agreements as a whole do not exist under Maryland law. The full text of the release can be viewed in the Settlement Agreement at ***www.MarylandContinentalSettlement.com***.

What Do I Need to Do Now? Because your rights may be affected, you have the choice of two options to make now: **1) Do Nothing**: If you are a Class Member and wish to take part in the Settlement, you do not need to do anything. Staying in the class means you will share in the Settlement, but you can't sue, continue to sue, or be part of any lawsuit against Continental about the legal issues in this case; or **2) Exclude Yourself or Object**: If you wish to opt out of this Settlement or object to this Settlement, you must opt out from or object to the Settlement no later than February 23, 2026. Unless you opt out, you are staying in the class, and that means that you can't sue, continue to sue, or be part of any other lawsuit against Continental about the legal issues in this case. It also means that all of the Court's orders will apply to you and legally bind you.

Where Can I Get More Information? You can obtain a detailed notice about the Lawsuit by visiting ***www.MarylandContinentalSettlement.com***. If you wish to communicate with one of the lawyers appointed by the Court to represent all of the consumers in this case, you may do so by calling 410-825-2300, or by writing to: Gordon, Wolf & Carney, Chtd., 11350 McCormick Road, Executive Plaza 1, Suite 1000, Hunt Valley, Maryland 21031.

If I have a Question, Should I Contact the Court for Information? **PLEASE DO NOT CONTACT THE COURT DIRECTLY**. The Court cannot provide you with legal advice or any opinion regarding the lawsuit or proposed Settlement. Access to the Court docket is available for a fee via PACER (https://pacer.uscourts.gov) or through computers at the Clerk's Office, 6500 Cherrywood Lane, Greenbelt, Maryland 20770 (open M-F, 9-4), where you may view the docket and read documents. There is a fee of $0.10 per page to obtain copies of any document at the Clerk's Office.

EXHIBIT C

E-MAIL NOTICE

From: Strategic Claims Services (email address)

To: [Class Member's Email Address]

Subject: Proposed Class Action Settlement in
Johnson v. Continental Finance Company, LLC

The U.S. District Court for the District of Maryland authorized this Email
This is not a solicitation from a lawyer

Why am I receiving this email? You are receiving this email because you have been identified as a Settlement Class Member in a class action lawsuit. In this suit, two Plaintiffs, the Class Representatives, filed lawsuits which are pending in the U.S. District Court for the District of Maryland against companies called Continental Finance Company, LLC and Continental Purchasing, LLC ("Continental"). The lawsuits are consolidated under the title of *Johnson v. Continental Finance Company, LLC, et al.*, Case No. 8:22-cv-02001-PX (lead) (the "Lawsuit"). Continental has agreed to resolve and settle the Lawsuit. A PROPOSED SETTLEMENT OF THE LAWSUIT MAY AFFECT YOUR LEGAL RIGHTS.

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EXHIBIT D

Continental Finance Exclusion Requests:

MailID	First Name	Last Name	Exclusion Date	Comment
62057	DARIAN	YATES	1/6/2026	
20959	MOHAMED	CAMARA	1/8/2026	via email
28131	DANYEL	HALL	1/8/2026	via email
58669	SEIDE	WOLSABO	1/10/2026	via email
74098	RASHAD	LLOYD	1/14/2026	