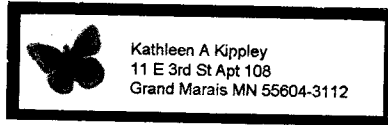


UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

Case No. 10CV23235 WMH

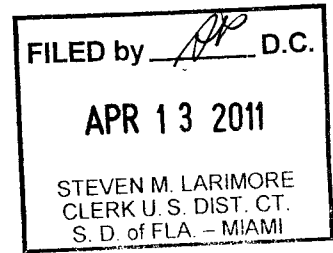
**The attached hand-written
document
has been scanned and is
also available in the
SUPPLEMENTAL
PAPER FILE**



April 9, 2011

U.S. District Court for
the Southern District
of Florida

400 North Miami Ave.
Miami, FL 33128



Dear Clerk of the Court:

Ref.: Kardonick Settlement Exclusion Option

Enclosed is a postcard notice I received earlier this week. After thought and professional consultation I am writing to state for the record that I choose to exclude myself from the settlement and understand I forfeit the right to receive any money from the settlement.

Sincerely,

Kathleen Kippley

Kathleen Kippley

11 E. 3rd St Apt. 108

Grand Marais, MN 55604-3112

218-387-9043

Enclosure: Postcard Kardonick Settlement Notice

Kardonick Settlement Administrator
P.O.Box 280
Philadelphia, PA 19105-0280

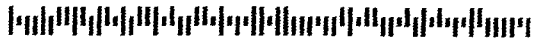
**FIRST CLASS
MAIL**

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE
PAID
PERMIT NO. 2323
PHILADELPHIA, PA



G800K93

*****AUTO**5-DIGIT 55604
T529 P1
KATHLEEN KIPPLEY
11 E 3RD ST APT 108
GRAND MARAIS, MN 55604-3112



**TO CHASE CREDIT CARD HOLDERS WHO WERE ENROLLED IN A PAYMENT PROTECTION PRODUCT
BETWEEN SEPTEMBER 1, 2004 AND NOVEMBER 11, 2010**

You may be entitled to a payment under a proposed class action settlement. In a lawsuit entitled *Kardonick v. JPMorgan Chase & Co.*, Case No. 10-cv-23235 (S.D. Fla.), the Plaintiffs allege that Chase's credit card business engaged in breaches of contract, unfair and deceptive practices, and other wrongdoing in connection with "payment protection" products—products that offer relief from credit card debt under circumstances such as unemployment, disability or death. Chase denies these allegations and denies any wrongdoing.

Chase's records indicate that you are probably a member of the settlement class because you were enrolled in a payment protection product on a Chase-issued credit card at some time between 9/1/2004 and 11/11/2010. Class members may (1) file a claim for money from the settlement, (2) exclude themselves from the settlement, or (3) object to the settlement. To file a claim, go to www.KardonickSettlement.com or write to the Kardonick Settlement Administrator at the address below. If the settlement is approved, estimated claims payments will be between \$15 and \$60, before administration costs, attorney fees, and legal expenses. **You cannot receive a payment unless your claim is received by 8/8/2011.**

If you want to exclude yourself from the settlement (and receive no money from the settlement), the Kardonick Settlement Administrator must receive your request for exclusion **no later than 8/19/2011** at the address below. If the settlement is approved, all class members who do not exclude themselves will give up any right to sue Chase or related parties for any known or unknown claims relating to payment protection products, as more fully described in the settlement. If you think the Court should reject the settlement, you or your attorney may send a written objection to: U.S. District Court for the Southern District of Florida, 400 North Miami Ave., Miami, FL 33128. Objections must be received **no later than 8/19/2011**. Objectors who send in timely objections may speak about the settlement in Court at a hearing currently scheduled for 9/9/2011. **To obtain the full instructions for excluding yourself or filing an objection, go to www.KardonickSettlement.com or write the Kardonick Settlement Administrator at the address below.**

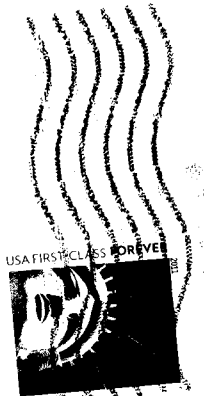
This is only a summary of the settlement and your rights. To obtain the full class notice or for more information, go to www.KardonickSettlement.com or write to Kardonick Settlement Administrator, P.O. Box 280, Philadelphia, PA 19105-0280. **DO NOT CALL THE COURT, CHASE OR CHASE'S COUNSEL REGARDING THIS NOTICE.**

QUESTIONS? CALL TOLL-FREE 800-220-2204 OR VISIT WWW.KARDONICKSETTLEMENT.COM


Kathleen A Kippley
11 E 3rd St Apt 108
Grand Marais MN 55804-3112

Clerk of the Court for So. Distr. of FL
U.S. District Court
400 North Miami Avenue
Miami, Florida 33128

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