

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA

Case No. 10 cv 23235 WHH

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

10 CV 23235 WHH



**HELPING OUR HEROES**

*Mrs James K Ritter*

I WANT TO  
EXCLUDE MYSELF  
FROM THE PAYMENT  
PROTECTION PRODUCT  
SETTLEMENT,

*Virginia M. Ritter*  
FILED by *MA* D.C.

APR 15 2011

STEVEN M. LARIMORE  
CLERK U. S. DIST. CT.  
S. D. of FLA. - MIAMI

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

**FIRST CLASS  
MAIL**

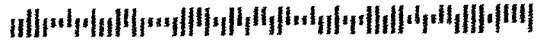
PRESORTED  
FIRST CLASS MAIL  
U.S. POSTAGE  
PAID  
PERMIT NO. 2323  
PHILADELPHIA, PA



NL21120

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T951 P1  
VIRGINIA RITTER  
4265 BREEN RD  
EMMETT, MI 48022-2815



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](http://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 the 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](http://www.KardonickSettlement.com) or write the Kardonick Settlement Administrator at the address below.**

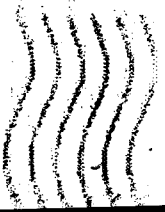
This is only a summary of the settlement and your rights. To obtain the full class notice or for more information, go to [www.KardonickSettlement.com](http://www.KardonickSettlement.com) or write to Kardonick Settlement Administrator, P.O. Box 280, Philadelphia, PA 19105-0280. **DO NOT CALL THE COURT,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

QUESTIONS? CALL TOLL-FREE 800-220-2204 OR VISIT [WWW.KARDONICKSETTLEMENT.COM](http://WWW.KARDONICKSETTLEMENT.COM)

*R*

Virginia Ritter  
4265 Breen Rd.  
Emmett, MI 48022

POSTAGE WILL BE PAID BY ADDRESSEE  
FIRST CLASS PERMIT NO. 4200  
EMMETT MI 48022



U.S. DISTRICT COURT FOR S. DISTRICT  
400 NORTH MIAMI AVE. FLORIDA

MIAMI FL.

**USPS INSPECTED**  
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BY \_\_\_\_\_

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