

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA
MIAMI DIVISION

Case No. 1:10-cv-23235/HOEVELER

DAVID KARDONICK, individually and on behalf
of all others similarly situated and the general public,

Plaintiff,

v.

JPMORGAN CHASE & CO. and CHASE BANK
USA, N.A.

Defendants.

DECLARATION OF RONALD A. BERTINO

I, Ronald A. Bertino, hereby declare pursuant to 28 U.S.C. § 1746 as follows:

1. I am a partner at Heffler, Radetich & Saitta LLP (“Heffler”). I submit this
declaration based upon my personal knowledge.

2. Heffler provides, among other things, class action administration services
in connection with pending class action settlements. Heffler has been appointed by the Court as
settlement administrator for the settlement in this litigation, and I have been responsible for
monitoring and overseeing the notice process.

3. I understand that on February 2, 2011, the Court granted preliminary
approval to the settlement. I understand the Court then issued a corrected order on February 11,
2011 and ordered that notice be provided to the Class within 60 days of receiving the Class

member list. Based on the date of receipt (February 9, 2011) the notice mailing was to be completed by April 11, 2011 (April 10, 2011 was a Sunday). Heffler was responsible for, among other things, ensuring that about 15 million individual notices were mailed to class members by the April 11 deadline and for creating a website to provide information and to receive claims and a telephone system to respond to class member inquiries. The website and telephone system were to be available by the time the notice was mailed.

4. The process of providing notice to millions of class members is complex and requires advance preparation and planning. Shortly after we learned of the preliminary approval order, we finalized the deadlines we would have to meet the court's April 11, 2011 deadline. Heffler did not complete the notice process until April 8, 2011, the last business day before the Court's April 11 deadline.

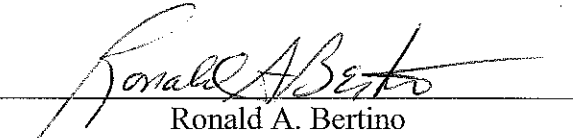
5. Heffler began the process of printing and mailing more than 15 million notices on February 17, 2011, when it opened the post office box for this matter. Our timeline was driven by the Court's notice deadline, the printer's schedule, and the requirements of the U.S. Postal Service. We authorized the start of the printing process on February 24, 2011. The mailings, which began on March 31, 2011, were not completed until April 8, 2011, the last business day before the Court's April 11 deadline.

6. Heffler began the process of designing a website and telephone system to provide more information about the settlement to the class and to accept claims on during the week of March 7, 2011. Both systems needed to be in place before class members received individual notice through the mail. The website was not completed until March 29, 2011 and the telephone system was not completed until April 1, 2011.

7. Heffler did not rush the notice process in response to the objectors' motion to intervene. Nor was I ever asked to accelerate the notice process by counsel. In fact, I was not even aware that anyone had objected to the settlement until counsel told me in mid-March.

8. Even though notice was provided to the class just a few weeks ago, the settlement website has been visited more than 200,000 times and class members have spent more than 3,300 hours calling the settlement telephone system.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge and belief. Executed on April 21, 2011.


Ronald A. Bertino