

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA**

**Case No.** 10 CV 23235 WMH

**The attached hand-written  
document  
has been scanned and is  
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MAY 02 2011  
STEVEN A. LARIMORE  
CLERK U.S. DIST. CT.  
S. D. of FLA. - MIAMI

4-26-2011

I am writing to you in  
regards to the card  
I received in the mail

I am enclosing the card,  
my correct address is  
780 Watch Hill Ln

Apt C1  
Traverse City, Mi.  
49684

Sincerely,  
Betty Curtis

If any further info, please  
send to me in the mail.

2252 City Road  
Traverse City MI 49684  
616-935-4212  
800-468-4212

799 South Wisconsin  
Gaylord MI 49735  
517-731-1060  
800-931-1060

14230 Northland Drive  
Big Rapids MI 49307  
616-796-8529  
800-797-8529

2376 Apple Avenue  
East Jordan MI 49622  
616-773-7665  
800-773-7601

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

FIRST CLASS  
MAIL

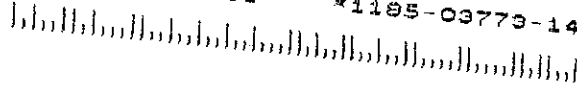
PRESORTED  
FIRST CLASS MAIL  
U.S. POSTAGE  
PAID  
PERMIT NO. 2323  
PHILADELPHIA, PA



8UGQOF5

\*\*\*\*\*AUTO\*\*5-DIGIT 49686  
T2209 P3  
BETTY CURTIS  
856 BRIARHILL LN  
TRAVERSE CITY, MI 49686-4376

489 NFE 1 A10C 00 04/14/11  
NOTIFY SENDER OF NEW ADDRESS  
BETTY JANE CURTIS  
780 WATCH HILL LN APT C1  
TRAVERSE CITY MI 49684-1485  
BC: 49684148531 \*1105-03773-14-14



**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: 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)

**USA**  
Apt. C7  
780 Watch Hill Ln.  
Traverse City, MI 49684-1488

**Betty J. Curtis**

TRaverse City MI 49688  
28 APR 2011 PM 11



*US District Court for the Southern District*

*406 N. M. Wynn, 9th FL.*

*M. Wynn, FL*

*331 28*

