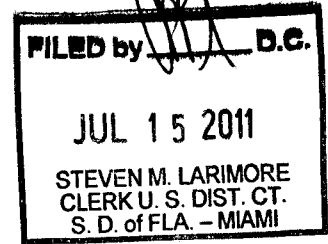


Elena S. (Kosareva) Voykhansky
5 Pierpont Street
Worcester, Massachusetts 01604



July 12, 2011

US District Court for the Southern District of Florida,
400 North Miami Avenue,
Miami, Florida 33218

via USPS Certified Mail with Registered Returned Receipt

Kardonick Settlement Administrator
PO BOX 280
Philadelphia, PA 19105-0280

via USPS First Class Mail postage prepaid

Re: *Kardonick vs. J Morgan Chase & Co., Case No. 10-cv-23235 (S.D. Fla).*
Elena S. Voykhansky, f.k.a. Kosareva
Chase account No. 4266841079235790

Dear Sir/Madam

Pursuant to the Notice and Order of this Court, a true and correct copy of which is attached herewith, the undersigned hereby requests to be EXCLUDED from the Settlement Class.

All further communications or inquiries regarding my membership in the aforementioned class should be forwarded to me at 5 Pierpont Street, Worcester, Massachusetts 01604.

I can be reached at 617-407-0055 or 508-872-4555 shall any questions necessitate my comment. Please note the Court files accordingly,

Thank you for courtesies,

Elena Voykhansky

Elena S. Voykhansky

**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