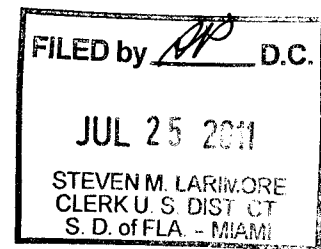


July 22, 2011

100N 23235 WMTT

U.S. District Court
Southern District of Florida
400 North Miami Avenue
Miami Florida 33128



To Whom It May Concern,

I am writing this letter to object to the settlement of the Kardonick v. JPMorgan Chase and Co. class action. I feel that a settlement returning \$15 or \$30 to individuals that were subject to Chase's underhanded practices in enrolling cardholders in Payment Protection plans without their express written consent is not sufficient as a deterrent to other institutions, nor a sufficient penalty to Chase.

I was a cardholder during the time frame covered by the class action suit. During that time I paid off my credit card, only to find a monthly charge showing up on the statement. I believe it was about \$10 or \$20 per month. As I was in a financially secure position, I had not been reading the details of my credit card statement. At that point I went back and found that I had been charged the Payment Protection fee for quite a few months. I called Chase and inquired as to why the charge was on my card. I was informed that this offer had been made by e-mail, with the stipulation in the e-mail that if I did NOT reply, the charge would be placed on my account monthly.

I informed the person on the telephone that I wanted the charge stopped immediately and my money returned for the previous charges. After I insisted and finally spoke to a supervisor I succeeded in getting the charge stopped, but did not get a refund. I calculated at the time that I may have been charged as much as \$200 as well as the finance charges associated with the running total.

I believe that Chase willfully and knowingly performed the following:

- Created an offer of Payment Protection with numerous complicated clauses
- Set out in the offer that non-response by the card holder would be taken as approval
- Presented the Payment Protection offer by e-mail with full realization that the majority of cardholders would not read the e-mail
- Charged cardholders a monthly fee (and associated interest charges) without their express consent

I see this Payment Protection program as a deliberately deceitful act by Chase, knowing full well that they could charge thousands of dollars to cardholders for an extended period of time before most cardholders became aware of the issue. I feel that the only appropriate penalty to Chase is to fully refund all charges and interest to cardholders who never gave express written or e-mail consent to the program.

Thank you for your time and attention.

Sincerely,

A handwritten signature in cursive script that reads "Cathy West".

Catharine R. West

Catharine R. West
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303-618-3906