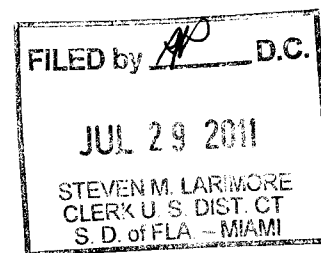


26 July 2011

17 Newton St.
Belmont, MA 02478-3752

Clerk of the Court
Southern District of Florida
400 North Miami Ave.
Miami, Florida 33128



Re: Chase Credit Card Holders Settlement Case

To Whom It May Concern:

THE NAME AND CASE NUMBER OF THIS LAWSUIT

Kardonick v. JPMorgan Chase & Co., Case No. 10-cv-23235, (S.D. Fla.)

YOUR FULL NAME AND CURRENT ADDRESS

Victor Belanger
17 Newton St
Belmont, MA 02478-3252

THE NUMBER THAT APPEARED ON THE LABEL OF THE POSTCARD YOU RECEIVED ABOUT THIS SETTLEMENT
20DP8JQ

THE REASONS WHY YOU OBJECT TO THE SETTLEMENT

Old Claim Number 4721567 New Claim Number 410042

www.ccfsettlement.com/claim/3/?type=tar

Completed April 29, 2008

On this form it is stated: the refund amount will be 1% to 3%. After another three years I must submit yet another form to remain a part of the lawsuit.

The disputed time for this goes as far back as February 1, 1996. After fifteen years the print has gotten smaller the same as the amount of the settlement. As I have gone through my statements and done the math I do not agree with a settlement of \$60.00. I do not find 0.5837% a reasonable offer.

Thank you.

Sincerely,

Victor Bélanger

cc: Carney Williams Bates Bozeman & Pulliam, PLLC
Zachary Parks

<https://www.kardonicksettlement.com/faqs/>

What if I do not agree with the Settlement? ([top](#))

If you are a member of the Settlement Class, you may object to the Settlement or any part of the Settlement that you think the Court should reject, and the Court will consider your views. To object, send a letter setting forth (1) the name and case number of this lawsuit (Kardonick v. JPMorgan Chase & Co., Case No. 10-cv-23235, (S.D. Fla.)); (2) your full name and current address; (3) either the number that appeared on the label of the postcard you received about this Settlement, the last four digits of your Social Security Number, or the last four digits of any Chase credit card account that was enrolled in a Payment Protection Product at some time between September 1, 2004 and November 11, 2010; (4) the reasons why you object to the Settlement; and (5) your signature.

Your objection must be mailed in time to be received by the Court and counsel for the Plaintiffs and the Defendants no later than August 19, 2011.

If you mail a timely objection, the Court may permit you to speak about the settlement at a hearing currently scheduled for September 9, 2011. Objections should be mailed to all three of the following:

Clerk of the Court
Southern District of Florida
400 North Miami Ave.
Miami, Florida 33128

Carney Williams Bates Bozeman & Pulliam, PLLC
11311 Arcade Drive, Suite 200
Little Rock, Arkansas 72212

Zachary Parks
Covington & Burling LLP
1201 Pennsylvania Avenue NW
Washington, DC 20004