

REQUESTS FOR EXCLUSION FROM THE CLASS THAT ARE NOT RECEIVED ON OR BEFORE AUGUST 19, 2011 WILL NOT BE HONORED.

You cannot exclude yourself from the Settlement Class by telephone or by email. You cannot exclude yourself by mailing a request to any other location or after the deadline. Your exclusion letter must be signed by you. You cannot exclude yourself by having an actual or purported agent or attorney acting on behalf of you or a group of Settlement Class members sign the letter. You must personally sign the letter to exclude yourself from the class.

9. WHAT HAPPENS IF I DO NOTHING AT ALL?

You will remain a member of the Settlement Class. However, you must file a claim form in order to receive a benefit in this Settlement. See question 5, above.

10. IS THIS THE ENTIRE SETTLEMENT?

No. This is only a summary of the Settlement. If the Settlement is approved and you do not exclude yourself from the Settlement Class, you will be bound by the release contained in the Settlement Agreement, and not just by the terms of this Notice. Capitalized terms in this Notice are defined in the Settlement Agreement. You can review the full Settlement (including the Settlement Agreement) online at www.KardonickSettlement.com, or you can write to the address below for more information.

11. WHERE CAN I GET MORE INFORMATION?

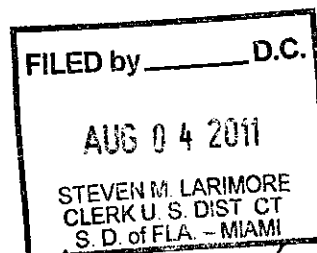
For more information, you may visit www.KardonickSettlement.com, you may write to the Kardonick Settlement Administrator at P.O. Box 280, Philadelphia, PA 19105-0280, or you may call (800) 220-2204.

NOTE: DO NOT CALL OR WRITE THE COURT, THE COURT CLERK'S OFFICE, CHASE, OR CHASE'S COUNSEL FOR MORE INFORMATION.

KARDONICK et al. v. J.P. MORGAN CHASE and Co. et al.

Case # 10-CV-23235 S.S. --- 6587

*Catherine D. Eleazer
2108 Atlantic Ave.
Fernandina Beach,
Fla. 32034*



I wish to exclude myself from the Settlement Class.

Catherine Eleazer

7. WHAT IF I DO NOT AGREE WITH THE SETTLEMENT?

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

8. HOW DO I EXCLUDE MYSELF FROM THE SETTLEMENT CLASS IN THIS CASE?

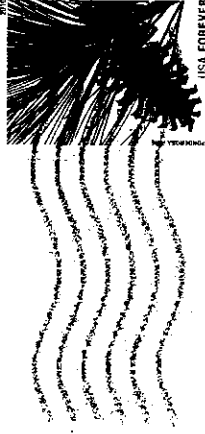
If you want to keep the right to sue or continue to sue Chase, on your own, about any of the released claims, you must exclude yourself from the Settlement Class. If you exclude yourself, you will not be eligible to recover any benefits as a result of this Settlement.

To exclude yourself from the Settlement Class, you must send a letter by mail and include: (1) the name and case number of this lawsuit (*Kardonick et. al. v. JPMorgan Chase & Co. et al.*, Case No. 10-cv-23235); (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) a statement that you wish to exclude yourself from the Settlement Class; and (5) your signature. You must mail your exclusion request to the following address so that it is received no later than August 19, 2011 to: Kardonick Settlement Administrator; P.O. Box 280; Philadelphia, PA 19105-0280.

Mrs. Catherine Eleazer
2108 Atlantic Ave.
Fernandina Beach, FL 32034

JACKSONVILLE FL 322

DI AUGUST 1981



USMS RECEIVED

BY

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



3012831801