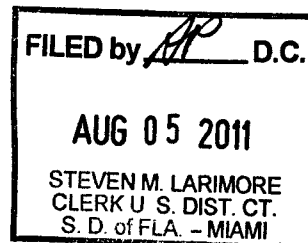


April 5, 2011

To Whom It May Concern:

In reference to the proposed settlement related to the following lawsuit:
Kardonick v. JPMorgan Chase & Co., Case No. 10-cv-23235, (S.D. Fla.)



I object to this settlement for the following reasons:

1. With a Settlement Class of 14.5 million and lawyers' fees and court costs allowed up to 25% of the 20 million dollar settlement, this proposed settlement comes to about \$1.03 per person distributed to the people of the Settlement Class.
2. Considering that JPMorgan Chase & Co. charged for Payment Protection for a period of at least 9 years, and even assuming that JPMorgan Chase & Co. only charged an average fee of \$5 per month (which must be an extremely conservative estimate, since they charged me closer to ten.), and assuming that each of those defendants was only enrolled for half of that 9 year period (again, a conservative estimate, considering that it was near impossible to get out of the Protection Plan) JPMorgan Chase & Co. has made at least \$270 from each of those 14.5 million defendants over this period of time. That would mean that, by my extremely conservative estimate, JPMorgan Chase & Co. made \$3,915,000,000 by engaging in these fraudulent practices. This does not include profit generated by the interest charged on the raised the debt of the cardholders. How could a 20 million dollar punishment ever discourage JPMorgan Chase & Co. from perpetrating these dishonest business practices again, if these very practices netted them a minimum net profit of 3 billion, 895 million dollars assuming that my earlier stated assumptions are correct.
3. I was never asked to join the Payment Protection Plan, and I was never given information about it. When I asked about the fees showing up on my bill, I was told I did not have a choice and could not get out of the payment protection plan, as it was required by JPMorgan Chase & Co. I am extremely angry about this.
4. If the courts truly desire to see this type of fraudulent action by JPMorgan Chase & Co. curtailed in the future, the Settlement Class should be awarded a sum equaling the amount of profit generated by JPMorgan Chase & Co. through the Payment Protection Plan, plus any profit generated on the increased interest generated by the increase of the debt of the settlement debt, plus adjustment for inflation, plus punitive damages significant enough to discourage JPMorgan Chase & Co. from pursuing similar fraudulent and dishonest business practices. This aggregate number would probably exceed \$5 billion.

My information follows:

Michael J. Flynn Jr.
12070 Tift Circle
Orlando, FL 32826

Last 4 digits of my Social Security Number are : 3111.

As I would be unable to afford to travel to testify at the hearing, I request that my letter be read as my testimony at the aforementioned hearing.

Sincerely,

A handwritten signature in black ink that reads "Michael J. Flynn Jr." in a cursive script.

Michael J. Flynn Jr.