

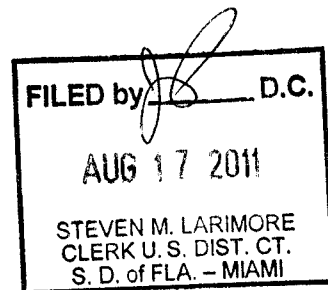
Steven Aaron Miller  
16772 W. 70<sup>th</sup> Ave.  
Arvada, CO 80007

August 15, 2011

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



RE: Objection to Settlement in Kardonick v. JPMorgan Chase & Co.  
Case No. 10-cv-23235, (S.D. FLA.)

I received the attached postcard in the mail which has the number W7473KU on the label of the postcard. I wish to object to the settlement for the following reasons:

1. There is a great disparity between what class members get in this matter (\$15 - \$60). This seems unfair.
2. There is a great disparity between what class representatives get in this matter (\$2,500 each) and what class members get in this matter (\$15 - \$60). This seems unfair and unreasonable. Were the class representatives looking out for their interests or for the interest of the class? There seems to be a conflict of interest here.
3. For this result, I believe that the attorneys should not get 25% (\$5 million) of the \$20 million settlement fund. This will considerably reduce the fund and is likely to substantially reduce the estimated payout to class members. I believe that a considerably smaller number would be more than fair.
4. The Notice indicates that the case was brought for violations of unfair and deceptive acts and practices statutes of various states. The notice does not explain which states statutes are involved and whether there are differences in what could be recovered under each statute. For example, in Colorado, I understand that I qualify for treble damages and that the attorneys fees are paid separately by the defendant – thus I would get three times the amount of my claim and it would not be reduced by the attorneys fees. It seems that my rights under the Colorado statute are not being fairly treated in this settlement.

Kardonick Settlement Administrator  
P.O. Box 280  
Philadelphia, PA 19105-0280

FIRST CLASS  
MAIL

PRESORTED  
FIRST CLASS MAIL  
U.S. POSTAGE  
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W7473KU

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T38 P4

STEVEN MILLER

16772 W 70TH AVE

ARVADA, CO 80007-7038



**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](http://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](http://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](http://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](http://WWW.KARDONICKSETTLEMENT.COM)