



August 17, 2011

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

I object to the settlement in the case of Kardonick v. JPMorgan Chase & Co., Case No. 10-cv-23235, (S.D. Fla.) because I believe that there are over 15 million class members who in the aggregate paid many hundreds of millions of dollars to Chase for the Payment Protector program due to Chase's surreptitiously charging their cards without their knowledge or approval or without their understanding what the program was about. I respectfully request that the court ask the lawyers representing the parties in this case to explain to the court why this settlement for only \$20 million is adequate to redress the rights of the 15 million class members.



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