UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF FLORIDA

Case No. 10 CV 23235 WMH

The attached hand-written document has been scanned and is also available in the SUPPLEMENTAL PAPER FILE

### Kardonick v. JPMorgan Chase & Co., 10-cv-23235 (S.D. Fla.)

### **CLAIM FORM**

To receive benefits from this Settlement, your claim form must be received on or before August 8, 2011.

Mail your completed and signed claim form to:

FILED by <u>POG</u> D.C. MAR 12 2012 STEVEN M. LARIMORE CLERK U. S. DIST. CT. S. D. OFFLA. – MIAMI

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

You must complete all four sections and sign below in order to receive any benefits from this Settlement.

1.	CLAIMANT INFORMATION:
	FNAME1  A ANTONIZIO  MI1 LNAME1
	NIZ LNAMEZ  109 PROSPECT STREET CASTPGH, PA  ADDRESS 1
	ADDRESS 2  EAST PG4  STATE ZIP ZIP4 (optional)
	DATE OF BIRTH 061 101 1849
2.	EITHER state the number that appears on the mailing label of the postcard you received here, OR state the last four digits of your Social Security Number here 3086, OR state the last four digits of ANY of your Chase credit card accounts that were enrolled in a Payment Protection Product at some time between September 1, 2004 and November 11, 2010 here
3.	Please check the box next to the statement that is correct/about you:    Nortgage Chan Required   Please check the box next to the statement that is correct/about you:   Job Plans the Change   Plans the Change   Product.     Product.     Product.     Product   Produ
	☐ I <u>have not</u> been discharged in bankruptcy for the Chase account(s) that we're envolved in a Payme <del>nt Prot</del> ection Product.
4.	Please check all boxes that apply. If you do not check at least one box your claim will not be paid.
1	I, made a claim for Chase Payment Protection benefits and my claim was denied.  I was billed for or enrolled in a Chase Payment Protection Product without my knowledge or consent and/or I was billed for or enrolled in a Chase Payment Protection Product without my knowledge or consent and/or I was self-employed, retired, seasonally employed, or employed less than 30 hours per week (or less than 15 hours per week).
Ö	week for students), or I voluntarily forfeited my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my enformment in a volusted my job (resigned) at some point during my job (resig
4	None of the above categories apply to me, but I am not completely satisfied with the Chase Payment Protection Product(s) in which I was enrolled at some point between September 1, 2004 and November 11, 2010.
lo	leclare that I have accurately filled out this form to the best of my knowledge.
	Signature: Mth J. K. Moregia  Rosa A. L. Angonizeo
	Name (please print): RMA. L. ANTONIZED  Date: March 1, 2012
	Date. 11000000 C. 1000000

Kardonick Settlement Administrator P.O. Box 280 Philadelphia, PA 19105-0280 PLEASE, 2012 Koed Muse Lile Juden

July 28, 2011

Re: Kardonick, et al. v. JPMorgan Chase & Co., et al.

#### Dear Class Member:

We are in receipt of your inquiry regarding the above-referenced litigation. In reply, this response uses a Frequently Asked Question(s) format to address your inquiries involving Chase credit card Payment Protection Products and this litigation.

If you had a Chase credit card (including certain store cards) and you fit the description of the settlement class, your rights and options under the Settlement — and the deadlines to exercise them — are explained in the attached Frequently Asked Questions and Notice of Class Action and Claim Form.

Your legal rights and options are: (a) Submit a Claim - Class Members who submit a valid claim form so that it is received by the deadline of August 8, 2011 will receive a payment or a credit to their accounts, and will give up certain rights to sue Chase; or you may: (b) Do still Nothing - If you do nothing, you will receive no money from the Settlement, but you will still give up certain rights to sue Chase; or you may: (c) Exclude Yourself from the Case - This is the only option that allows you to sue Chase on your own regarding Payment Protection Products, but you will not receive a payment or credit from the Settlement. Your request for exclusion must be received by the deadline of August 19, 2011.

If you have previously filed a Claim Form for all of your Affected Account numbers, please disregard this correspondence.

For further information pertaining to this litigation, please visit www.KardonickSettlement.com or write to the Kardonick Settlement Administrator at P.O. Box 280, Philadelphia, PA 19105-0280.

Sincerely,

Kardonick Settlement Administrator

### FREQUENTLY ASKED QUESTIONS

Note: Please see pages 2 through 6 of the attached Notice of Class Action for additional information.

#### Must I submit more than one Claim Form? I received more than one Postcard.

You can and should submit a claim for each Chase account that had a Payment-Protection Product. When you use the Postcard's Verification Number to submit your Claim Form online, the Settlement Administrator's database will respond with confirmation of all accounts associated with your Postcard. We suggest that you print and save this information for your records. Each Claim submitted will be verified with the Settlement Administrators database, which contains information regarding each affected account -- so it is imperative that you submit a claim form covering each such account. However, you cannot and should not submit more than one claim for any affected account, including not submitting an on-line and a paper claim form for any one account.

### I did not receive a Postcard for one or more of my affected accounts. May I submit a Claim Form for this account?

Yes. You can and should submit a claim for each Chase account that had a Payment-Protection Product. If you did not receive a Postcard Notice or do not have a Postcard Verification Number for any affected account, or if the Settlement Administrators database does not confirm to you a claim for an affected account, the online and paper Claim Forms contain provisions for you to submit a (additional) Claim Form(s) without a Postcard Verification Number. If you submit a Claim Form for an account that is unverified within the Settlement Administrators database, you will be required at a later date to submit copies of documents to evidence that the claimed account meets the Class definition. However, you cannot and should not submit more than one claim for any affected account, including not submitting an on-line and a paper claim form for any one account.

The Postcard was sent to a Postcard Person or Relative. May I submit a Claim for this

# Person?

Yes, if you are the legal representative of the decedent or his or her estate. Simply complete the on-line claim form (using the Postcard's Verification Number) and change the address of the Person to your name and address as representative of the Estate, or complete a paper Claim Form using the Person's name and your name and address as representative of the decedent or his or her estate. You will be required at a later date to submit copies of documents to evidence that you have the legal authority to act on behalf of the decedent or his or her estate.

### I intend to submit, or submitted, an on-line Claim Form but my address is different or has changed. How should I submit the Claim Form?

The on-line Claim Form populates your name and address, and allows you to change your mailing address prior to submitting a Claim Form. If you have already submitted your on-line or paper Claim Form, you must send a change of address notification, listing your name, old and new addresses, and claim number (if known), in writing, to: Kardonick Settlement Administrator at P.O. Box 280, Philadelphia, PA 19105-0280.

# The Information on the Postcard - or the Information that appears when I log into the website - does not match my personal information. What should I do?

Protections exist to prevent anyone from submitting a Claim Form in someone else's name. If the Postcard you received is not meant for you, simply indicate "Not at this Address" or "Person Unknown" on the Postcard and drop it into the mail to be returned to us. If the on-line Claim Form's pre-populated address information is incorrect, you may correct it prior to submitting your claim. If you are a Class Member and did not receive a Postcard, the online and paper Claim Forms contain provisions for you to submit a Claim Form(s) without a Postcard Verification Number. If you submit a Claim Form for an account that is unverified within the Settlement Administrators database, you will be required at a later date to submit copies of documents to evidence that the claimed account meets the Class definition.

#### How will I receive payment?

Claims will be paid either by a check mailed directly to you or by a credit to your account. The vast majority of valid claimants will be sent a check for their share of the Settlement Fund. However, valid "Charged-Off" claimants will receive a credit to the charged-off balance on their Chase account.

# The on-line Claim Form is not accepting my Postcard Verification Number or some other information. How can I submit a Claim Form?

If the on-line Claim Form is not accepting your Postcard Verification Number, you should follow the directions to attempt to submit a Claim Form without the PVN. If for any reason you are prevented from submitting an on-line Claim Form, you should check the error message(s), make the necessary correction(s), and attempt to re-submit. If you cannot find and/or correct a reason for the rejection of your on-line Claim Form submission, please write to us to request a paper Claim Form at: Kardonick Settlement Administrator at P.O. Box 280, Philadelphia, PA 19105-0280.

# If I still have an account with Chase, will submitting a Claim have an effect of my account or my standing with Chase?

No. Chase will not know if you submitted a Claim, and submitting a Claim will have no effect on your account.

### Can I submit a Claim Form if I cancel my Payment Protection Product(s) now?

Yes, you can.

# I am concerned about submitting my Social Security Number to anyone. What can I do to submit a Claim Form?

Methods exist to protect any and all information on our servers, including storing the information in highly secure, encrypted files. However, the Claim Form process does not necessarily need your Social Security Number. While the process does allow you to identify yourself and your Affected Accounts using your Date of Birth and the last four digits of your SSN as verification, you can substitute your Postcard Verification Number or last four digits of any Affected Account for the last four of SSN and still be verified.

#### Am I being sued by Chase regarding my credit card accounts?

No, the United States District Court for the Southern District of Florida authorized this Notice. This is not a solicitation of any kind from any lawyer. This is not a legal action against you.

#### How can I confirm that the Settlement Administrator has received my Claim Form?

When submitted on-line, you receive an immediate confirmation: (a) that your Claim Form was received; (b) of the claim number assigned to your Claim; and (c) of all affected accounts and all Postcard Verification Numbers that are covered by that claim. For confirmation of our receipt of your paper Claim Form, you should mail the completed Claim Form via Certified Mail, return receipt requested, to us at: Kardonick Settlement Administrator at P.O. Box 280, Philadelphia, PA 19105-0280. Additionally, you may write to us at this address at any time for confirmation of receipt of your Claim Form(s) – be sure to include your name, address, and either: (i) your date of birth; (ii) the last four digits of your Social Security Number; and/or (iii) the last four digits of your affected account(s).

digits of your affected account(s). What is meant by Question #3 of the Claim Form regarding being "discharged in 1 Coul 350.00 ONL bankruptcy"? If you have sought and received bankruptcy protection, check: "I have been discharged..." If you have not sought or have not received bankruptcy protection, check: "I have NOT beer discharged...", The online Claim Form will not accept my foreign address. What should I do? If you are experiencing difficulty in entering your foreign address in the online Claim Form, it is suggested that you enter your city/town, state/province and postal code in the City field of the online form. In the State field, select International/Other and leave the Zip Code field blank? Please be sure to include your country in the Country field. Please use abbreviations were appropriate and utilize both address fields (Address1 and Address2) to enter your full address, 16,000,000,000,000,000,0 MPORTANT I don't know my Affect Account number. How can I file a Claim Forn laim Form process does not necessarily need your Affected Account number information. While the process does allow you to identify yourself and your Affected Accounts using your Postcard Verification Number and your Date of Birth or the last four digits of your Social Security Number ("SSN") as verification. t Suppliment Income Intetited to me Minthle What is the current status of the litigation? 9 3400,00 4415,000,00 In accordance with the Settlement Agreement and the Court's Order, Postcard Notices were sent to Class Members on or before April 8, 2011. Currently, we are in the process of receiving and processing completed Claim Forms. To be considered timely-filed, Claim Forms must be received from Class Members on or before August 8, 2011. Distribution to valid Claimants cannot occur until all timely claims are received, and those claims are validated by the Claims Administrator.

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