

If You Paid Fees on Your U.S. Debit Card Issued by JPMorgan Chase Bank, N.A., You May Be Eligible for a Payment from a Class Action Settlement.

A federal court authorized this notice. This is not a solicitation from a lawyer.

- A Settlement has been reached in a class action lawsuit about a debit card program operated by JPMorgan Chase Bank, N.A. (“Chase”) for inmates released from correctional facilities of the federal Bureau of Prisons (“BOP”). Under the program, inmates released since May 2012 have received the funds in their inmate trust accounts at the time of release on debit cards issued by Chase (“BOP Debit Cards”). The lawsuit, *Krimes v. JPMorgan Chase Bank, N.A.*, is pending in the United States District Court for the Eastern District of Pennsylvania. The lawsuit challenges the placement of inmates’ funds on the BOP Debit Cards, the fees Chase charged for use of the cards, and the disclosures Chase provided in connection with the cards. Chase denies any liability or wrongdoing. However, to settle the case and avoid the costs and risks of litigation, Chase has agreed to a settlement.
- You are a member of the Settlement Class, and you may be eligible for a payment under the Settlement, if you reside in the United States and received a BOP Debit Card issued by Chase when you were released from a federal correctional facility before October 26, 2016.
- Chase has agreed to pay up to a total of \$446,822 to members of the Settlement Class. Each Settlement Class Member is entitled to receive a Settlement Payment in the amount of all Chase Fees (as defined at Question 3 below) and ATM Surcharges (as defined at Question 4 below) the Class member paid in connection with his or her BOP Debit Card before October 26, 2016. If any settlement funds remain after Chase pays claims filed in the Settlement, and after the costs of notice and administration of this Settlement have been paid, Settlement Class members may also be able to receive a share of any such remaining funds.
- If you are a member of the Settlement Class, you may receive your Settlement Payment by automatic deposit to your BOP Debit Card account or by check, depending on whether you are an Active Cardholder or an Inactive Cardholder (as defined immediately below).
 - **Active Cardholders:** You are an Active Cardholder if your BOP Debit Card account remains open and able to receive funds and does not have a negative balance. If you are an Active Cardholder, and you do not exclude yourself from this Settlement, you will receive your Settlement Payment automatically as a deposit on your BOP Debit Card. If you prefer to receive your Settlement Payment instead by check or a free replacement BOP Debit Card, you may file a Claim indicating that preference. If you submit a Claim requesting your Settlement Payment by check, you may also request that the check include the full remaining balance on your BOP Debit Card.
 - **Inactive Cardholders:** You are an Inactive Cardholder if you are not an Active Cardholder. If you are an Inactive Cardholder, you may seek a Settlement Payment, plus any remaining balance on your BOP Debit Card, by submitting a Claim. Inactive Cardholders will receive their Settlement Payments by check.
- Your legal rights are affected whether or not you act. Please read this notice carefully.
- The deadline for filing claims is March 6, 2017.

Summary Of Your Legal Rights And Options In This Settlement

Get A Payment	<p>If you are a member of the Settlement Class and you paid one or more Chase Fees or ATM Surcharges in connection with using your BOP Debit Card, you may be eligible for a Settlement Payment. Please read this notice carefully to determine how to claim your Settlement Payment.</p> <p style="text-align: center;"><u>Active Cardholders</u></p> <p>If your BOP Debit Card account is open and able to receive funds and does not have a negative balance, you are an Active Cardholder for purposes of this Settlement. Active Cardholders will receive their Settlement Payments <u>automatically</u>, by deposit to their BOP Debit Card accounts, unless they request a check in writing by filing a Claim form. You may check if you are an Active Cardholder by contacting the Settlement Administrator at <i>Krimes v. JPMorgan</i> Settlement Administrator, PO Box 43034, Providence, RI 02940-3034.</p> <p style="text-align: center;"><u>Inactive Cardholders</u></p> <p>If you are an Inactive Cardholder, you may seek a Settlement Payment, plus any remaining balance on your BOP Debit Card, by submitting a Claim. Inactive Cardholders who file valid Claims will receive their Settlement Payments by check.</p>
Submit a Claim Form	<p>If you are an Inactive Cardholder, you must submit a Claim Form by March 6, 2017 to receive a Settlement Payment.</p> <p>If you are an Active Cardholder, submit a Claim Form only if you wish to receive your Settlement Payment by check rather than automatic deposit to your BOP Debit Card account, or if you want a free replacement BOP Debit Card. If you submit a Claim requesting your Settlement Payment by check, you may also request that the check include the full remaining balance on your BOP Debit Card.</p>
Exclude Yourself	<p>Exclude yourself from the Settlement. If you exclude yourself from the Settlement, you will receive no benefits from the Settlement. This is the only option that allows you to participate in any other lawsuit against Chase about the claims in this case.</p>
Object	<p>Write to the Court if you do not like the Settlement. You may object to the Settlement and still receive a Settlement Payment if the Settlement is approved by the Court.</p>
Go to a Hearing	<p>Ask to speak in Court about the fairness of the Settlement.</p>
Do Nothing	<p>If you are an Active Cardholder, you will still receive any automatic payment to which you may be entitled. You will give up your right to participate in further litigation against Chase about the claims in this case.</p>

- These rights and options, and the deadlines to exercise them, are explained in this notice.
- The Court still has to decide whether to approve the Settlement. If it does, and any appeals are resolved, benefits will be distributed to those who qualify. Please be patient.

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BASIC INFORMATION

1. Why is there a notice?

This is a notice of a proposed Settlement of a class action lawsuit. Judge Eduardo C. Robreno of the United States District Court for the Eastern District of Pennsylvania is overseeing the lawsuit. The case is known as *Krimes v. JPMorgan Chase Bank, N.A.*, No. 15-cv-5087-ER (E.D. Pa.). The person who sued is called the “Plaintiff.” JPMorgan Chase Bank, N.A. (“Chase”) is the “Defendant.”

The Court authorized this notice because you have a right to know about the proposed Settlement and about all of your options before the Court decides whether to give final approval to the Settlement. This notice explains the lawsuit, the Settlement, and your legal rights.

2. What is this litigation about?

The lawsuit challenges the placement of inmates' funds on BOP Debit Cards, the fees Chase charged for use of the cards, and the disclosures Chase provided in connection with the cards. The Plaintiff alleges that the fees Chase charged were excessive and that cardholders did not consent to receive their funds on a BOP Debit Card or to pay fees to Chase. The Plaintiff also alleges that the fees were not properly disclosed when the cards were issued. The complaint in the lawsuit is posted on the Settlement website, www.KrimesDebitCardSettlement.com.

Chase denies any liability or wrongdoing but has agreed to settle the case to avoid the costs and risks of litigation.

3. What is a Chase Fee?

"Chase Fee" means a fee charged to a cardholder by Chase in connection with a BOP Debit Card.

4. What is an ATM Surcharge?

"ATM Surcharge" means a charge imposed on a cardholder by an ATM operator or owner other than Chase based on an ATM transaction executed by the cardholder using his or her BOP Debit Card.

5. Why is this a class action?

In a class action, a person called a "Class Representative" sues on behalf of himself and other people with similar claims. In this case, the Class Representative is the Plaintiff, Jesse Krimes, a former federal inmate who received a BOP Debit Card. Together, all the people with similar claims (except those who exclude themselves) are members of a "Settlement Class," that is, "Settlement Class Members."

6. Why is there a Settlement?

The Court has not decided in favor of the Plaintiff or Chase. Instead, both sides have agreed to a Settlement. By agreeing to the Settlement, the Parties avoid the costs and uncertainty of a trial, and Settlement Class Members receive the benefits described in this notice. The proposed Settlement does not mean that any law was broken or that Chase did anything wrong. Chase denies all legal claims in this case. The Class Representative and his lawyers think the proposed Settlement is best for everyone who is affected.

WHO IS PART OF THE SETTLEMENT?

If you received notice of the Settlement by a postcard addressed to you, then Chase's records show that you are a Settlement Class Member and Chase has your mailing address. But even if you did not receive a postcard, you may be a Settlement Class Member, as described below.

7. Who is included in the Settlement?

You are a member of the Settlement Class if you reside in the United States and received a BOP Debit Card upon your release from a federal correctional facility before October 26, 2016.

8. What if I am not sure whether I am included in the Settlement?

If you are not sure whether you are in the Settlement Class, or have any other questions about the Settlement, visit the Settlement website at www.KrimesDebitCardSettlement.com or call the toll free number, 1-888-280-6496. You may also send questions to the Settlement Administrator at *Krimes v. JPMorgan* Settlement Administrator, PO Box 43034, Providence, RI 02940-3034.

THE SETTLEMENT BENEFITS

9. What does the Settlement provide?

If the Settlement is approved and becomes final, it will provide benefits to Settlement Class Members. Chase will pay up to a total of \$446,822 to members of the Settlement Class. Chase will also pay an award of attorneys' fees, costs, and expenses, plus a special service payment to the Class Representative who initiated the lawsuit (*see* Questions 5 and 27), in a total amount to be determined by the Court but not to exceed \$250,000. Finally, Chase has agreed to pay costs associated with administering the Settlement.

10. How much will my payment be?

Each member of the Settlement Class is entitled to receive a Settlement Payment in the amount of all Chase Fees and ATM Surcharges the Class member paid before October 26, 2016.

If any settlement funds remain after Chase pays claims in the Settlement, and after the costs of notice and administration of this Settlement, Settlement Class members may also be able to receive a pro rata share of any such remaining funds. A “pro rata share” means a share of any remaining funds that is proportionate to the Settlement Class Member’s original payment.

11. When will I receive my payment?

Settlement Class Members who submit valid claims and/or are entitled to automatic payments will receive their payments, either by check or by deposit to a BOP Debit Card account, only after the Court grants final approval of the Settlement and after any appeals are resolved (*see* “The Final Approval Hearing” below). If there are appeals, resolving them can take time. Please be patient.

12. What other benefits does the Settlement provide?

As part of the Settlement, Chase will allow any Settlement Class Member to receive all the funds remaining on his or her BOP Debit Card by check or replacement BOP Debit Card, at no cost. To receive a check for any money left on your BOP Debit Card, you must fill out and return a Claim Form.

Chase has suspended fees for use of BOP Debit Cards issued by Chase for domestic ATM transactions, though non-Chase surcharges and/or fees may still apply.

13. What am I giving up to stay in the Settlement Class?

Unless you exclude yourself from the Settlement, you cannot sue, or bring a claim against Chase through the arbitration process, or be part of any other lawsuit or arbitration against Chase about the issues in this case. (Arbitration is a process between consumers and businesses that uses a neutral person to resolve a dispute.) Unless you exclude yourself, all of the decisions by the Court will bind you. The Settlement Agreement is available at www.KrimesDebitCardSettlement.com and describes the claims that you give up if you remain in the Settlement.

HOW TO RECEIVE A PAYMENT

14. How can I receive a payment?

Payments will be made in two ways, depending on whether you are an Active Cardholder or an Inactive Cardholder.

- An “Active Cardholder” is a cardholder whose BOP Debit Card account remains open and able to receive funds and does not have a negative balance.
- An “Inactive Cardholder” is any BOP Debit Card cardholder who is not an Active Cardholder.

Automatic Payments for Active Cardholders:

Settlement Class Members who are Active Cardholders and incurred one or more Chase Fees or ATM Surcharges before October 26, 2016 will receive automatic Settlement Payments. The total amount of Chase Fees and ATM Surcharges charged to each Active Cardholder will be deposited back into his or her BOP Debit Card account. This will happen unless the Active Cardholder files a Claim Form requesting payment by check, see Questions 19 and 20 below.

If you are an Active Cardholder, you are entitled to this *automatic* payment for all Chase Fees and ATM Surcharges you paid for using your card, and you do not have to do anything in order to receive that payment. As long as you do not exclude yourself from the Settlement (*see* Question 23) or file a Claim Form, the payment will be made automatically.

Non-Automatic Payments for Inactive Cardholders:

Any Settlement Class Member who is an Inactive Cardholder must file a Claim Form, as described below, to request a Settlement Payment. Claim Forms may be filed at any time before the Claims Deadline. The Claim Form requests payment in the form of a check. The Claims Deadline is March 6, 2017.

If there are any pro rata payments to members of the Settlement Class (*see* Question 10, above), the pro rata payments will be made by check to Inactive Cardholders and to Active Cardholders who requested a check for their Settlement Payments, and by automatic deposit to all other Active Cardholders.

15. How do I know if I am an Active or Inactive Cardholder?

You are an Active Cardholder if your BOP Debit Card account is open and able to receive funds and does not have a negative balance. You can check if you are an Active Cardholder by contacting the Settlement Administrator at 1-888-280-6496.

16. What if my BOP Debit Card is lost or expired?

You can obtain a replacement BOP Debit Card for free by calling Chase at 1-877-789-5895.

17. What if my BOP Debit Card account is closed?

To be an Active Cardholder eligible to receive a Settlement Payment by automatic deposit to your BOP Debit Card account, your account must be open and able to receive funds. If your account is closed due to fraudulent activity (or at your request), you cannot receive an automatic deposit. You will only receive a Settlement Payment if you file a timely Claim to request payment by check.

18. What if my BOP Debit Card account balance is negative?

In order to receive a Settlement Payment by automatic deposit to your BOP Debit Card account, your BOP Debit Card account must not have a negative balance when the Settlement Payments are distributed. If your BOP Debit Card account has a negative balance when Settlement Payments are made, you will not receive a Settlement Payment by automatic deposit. You can check the balance of your BOP Debit Card account by calling Chase Customer Service at 1-877-789-5895 or by visiting ucard.chase.com.

You may nevertheless file a Claim requesting your Settlement Payment by check. If you file a valid Claim, you will receive a check even if the balance of your BOP Debit Card is negative.

19. Can I submit a claim instead of receiving an automatic payment?

Yes. If you are an Active Cardholder, if you prefer to receive your Settlement Payment in the form of a check, rather than as an automatic deposit onto your card, you must submit a claim. The only way to request your remaining balance is by submitting a claim indicating that preference and receiving a check.

If you are an Inactive Cardholder, you must submit a claim to receive a payment. You will not receive an automatic deposit.

20. How do I submit a claim?

You can submit a claim online or by mail. You can view and print a paper claim form at www.KrimesDebitCardSettlement.com. You can also request that a claim form be mailed to you by calling 1-888-280-6496, by emailing your request to the Settlement Administrator at info@KrimesDebitCardSettlement.com, or by writing to the Settlement Administrator at *Krimes v. JPMorgan* Settlement Administrator, PO Box 43034, Providence, RI 02940-3034.

If you submit a claim, you also must provide information supporting your claim, including your name, mailing address, email address (if possible), telephone number, the name of the correctional facility you were incarcerated in and/or your release date, and BOP Register Number or BOP Debit Card Account Number. The Settlement Administrator may require you to provide additional information.

Claims must be postmarked or uploaded to the website no later than March 6, 2017 and paper claims must be mailed to: *Krimes v. JPMorgan* Settlement Administrator, PO Box 43034, Providence, RI 02940-3034.

21. How will my claim be decided?

After you submit your claim, the Settlement Administrator will analyze your claim to confirm whether you are entitled to a payment. If your application is incomplete or does not establish that you are entitled to a payment, the Settlement Administrator will notify you to correct any problems with your claim. If you do not respond by the date given by the Settlement Administrator, your claim will be denied.

The Settlement Agreement, available at www.KrimesDebitCardSettlement.com, provides more detail on how claims will be decided.

22. Can I request payment of all the funds in my BOP Debit Card account?

When you submit a Claim, you may request that the check you receive for your Settlement Payment also include any funds remaining in your BOP Debit Card account.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you do not want benefits from the Settlement, and you want to keep the right to sue or proceed in arbitration against Chase about the legal issues in this case, then you must take steps to get out of the Settlement. This is called excluding yourself. It is also sometimes called “opting out” of the Settlement Class.

23. How do I get out of the Settlement?

To exclude yourself from the Settlement, you must send a letter or other written document by mail to the Settlement Administrator. Your request must include:

- Your name, address, telephone number, and account number;

- A statement that you want to be excluded from the Chase Settlement in *Krimes v. JPMorgan Chase Bank, N.A.*, No. 15-cv-5087-ER (E.D. Pa.); and
- Your signature.

You must mail your exclusion request, postmarked no later than March 6, 2017, to *Krimes v. JPMorgan Settlement Administrator*, PO Box 43034, Providence, RI 02940-3034. You cannot ask to be excluded on the phone, by email, or at the website.

24. If I do not exclude myself, can I sue or bring an arbitration against Chase for the same thing later?

No. Unless you exclude yourself, you give up the right to sue or bring an arbitration against Chase for the claims that the Settlement resolves. You must exclude yourself from the Settlement Class in order to try to maintain your own lawsuit or arbitration.

25. If I exclude myself, can I still get a payment?

No. You will not get a Settlement Payment if you exclude yourself from the Settlement.

THE LAWYERS REPRESENTING THE SETTLEMENT CLASS

26. Do I have a lawyer in the case?

The Court has appointed lawyers from the law firm GOLOMB & HONIK, P.C. to represent all Settlement Class Members as “Settlement Class Counsel.” They are:

Ruben Honik, Esq.
 David J. Stanoch, Esq.
 GOLOMB & HONIK, P.C.
 1515 Market Street, Suite 1100
 Philadelphia, PA 19102
 (215) 278-4449

You will not be charged for contacting these lawyers. If you want to be represented by your own lawyer, you may hire one at your own expense.

27. How will the lawyers be paid?

Class Counsel intend to request up to \$250,000 for attorneys’ fees and reimbursement of the costs and expenses of prosecuting the class action. This also includes a special service award to be paid to the Class Representative. The fees and expenses awarded by the Court will be paid by Chase, subject to the \$250,000 maximum. The Court will decide the amount to award.

OBJECTING TO THE SETTLEMENT

28. How do I tell the Court if I do not like the Settlement?

If you are a member of the Settlement Class, you can object to any part of the Settlement, the Settlement as a whole, Class Counsel’s requests for fees and expenses, and/or the special service payment to the Class Representative. To object, you must submit a letter that includes the following:

- Your name, address, and telephone number;
- A statement saying that you object to the Chase Settlement in *Krimes v. JPMorgan Chase Bank, N.A.*, No. 15-cv-5087-ER (E.D. Pa.);
- The reasons you object to the Settlement, along with any supporting materials; and
- Your signature.

The requirements to object to the Settlement are described in detail in the Settlement Agreement in Paragraphs 59 and 60. You must mail your objection to each of the following three addresses, and your objection must be postmarked by March 6, 2017:

Clerk of the Court U.S. District Court for the Eastern District of Pennsylvania James A. Byrne U.S. Courthouse 601 Market Street Philadelphia, PA 19107	Ruben Honik, Esq. GOLOMB & HONIK, P.C. 1515 Market Street, Suite 1100 Philadelphia, PA 19102	Noah A. Levine, Esq. WILMER CUTLER PICKERING HALE AND DORR LLP 7 World Trade Center 250 Greenwich Street New York, NY 10007
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29. What is the difference between objecting and asking to be excluded?

Objecting is simply telling the Court that you do not like something about the Settlement. You can object to the Settlement only if you do not exclude yourself. Excluding yourself is telling the Court that you do not want to be part of the Settlement. If you exclude yourself, you have no basis to object to the Settlement because it no longer affects you.

THE FINAL APPROVAL HEARING

The Court will hold a hearing to decide whether to approve the Settlement and any requests for fees and expenses. You may attend and you may ask to speak, but you don't have to do so.

30. When and where will the Court decide whether to approve the Settlement?

The Court has scheduled a Final Approval Hearing on April 12, 2017 at 10:00 a.m. at the United States District Court for Eastern District of Pennsylvania, located at James A. Byrne U.S. Courthouse, 601 Market Street, Philadelphia, PA. The hearing may be moved to a different date or time without additional notice, so it is a good idea to check the settlement website for updates. At this hearing the Court will consider whether the Settlement is fair, reasonable, and adequate. The Court will also consider the request by Class Counsel for attorneys' fees, expenses, and a service payment to the Class Representative. If there are objections, the Court will consider them at that time. After the hearing, the Court will decide whether to approve the Settlement. We do not know how long these decisions will take.

31. Do I have to attend the hearing?

No. Settlement Class Counsel will answer questions the Court may have. But you are welcome to attend the hearing at your own expense. If you send an objection, you do not have to come to Court to talk about it. As long as you submitted your written objection on time, to the proper addresses, and it complies with the other requirements described in Paragraphs 59 and 60 of the Settlement Agreement, the Court will consider it. You may also pay your own lawyer to attend, but it's not necessary.

32. May I speak at the hearing?

You may ask the Court for permission to speak at the Final Approval Hearing. To do so, you must send a letter saying that you intend to appear and wish to be heard. Your Notice of Intention to Appear must include the following:

- Your name, address and telephone number;
- A statement that this is your "Notice of Intention to Appear" at the Final Approval Hearing for the Chase Settlement in *Krimes v. JPMorgan Chase Bank, N.A.*, No. 15-cv-5087-ER (E.D. Pa.);
- The reasons you want to be heard;
- Copies of any papers, exhibits, or other evidence or information that you will present to the Court; and
- Your signature.

You must send copies of your Notice of Intention to Appear, postmarked by March 6, 2017, to all three addresses listed in Question 28. You cannot speak at the hearing if you exclude yourself from the Settlement.

GETTING MORE INFORMATION

33. How do I get more information?

This notice summarizes the proposed Settlement. More details are in the Settlement Agreement. For a complete, definitive statement of the Settlement terms, refer to the Settlement Agreement at www.KrimesDebitCardSettlement.com. You also may write with questions to the Settlement Administrator at *Krimes v. JPMorgan* Settlement Administrator, PO Box 43034, Providence, RI 02940-3034 or call the toll-free number, 1-888-280-6496, or contact Settlement Class Counsel.