

Krimes v. JPMorgan  
Settlement Administrator  
PO Box 43034  
Providence, RI 02940-3034

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## **Important Notice About Debit Card Settlement**

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.

2D



Postal Service: Please Do Not Mark Barcode

JPK-**<<Claim8>>**-**<<CkDig>>**

**<<FName>>** **<<LName>>**

**<<Addr1>>** **<<Addr2>>**

**<<City>>**, **<<State>>** **<<Zip>>**

**JPK**

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.

**Why am I being contacted?** Chase’s records show you are a member of the Settlement Class. The Settlement Class includes persons who reside in the United States and received a BOP Debit Card issued by Chase upon release from a federal correctional facility before October 26, 2016.

**What are the Settlement terms?** Chase has agreed to pay up to \$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 and non-Chase ATM Surcharges 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 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.

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

**How do I get my Settlement Payment?** The answer depends on whether you are an Active Cardholder or Inactive Cardholder. You are an Active Cardholder if your BOP Debit Card account is open, is able to receive funds, and does not have a negative balance. You are an Inactive Cardholder if you are not an Active Cardholder. You can check if you are an Active Cardholder by contacting the Settlement Administrator at 1-888-280-6496.

- **Active Cardholders:** If you are an Active Cardholder, and you do not exclude yourself from this Settlement (*see Your rights may be affected*, below), you will receive your Settlement Payment *automatically* as a deposit on your BOP Debit Card. If you have lost your BOP Debit Card, or it has expired, you can call Chase at 1-877-789-5895 to request a new card at no cost. 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. Claims may be filed online, or by requesting a form at the Settlement website, [www.KrimesDebitCardSettlement.com](http://www.KrimesDebitCardSettlement.com). If you submit a Claim requesting your Settlement Payment by check, you may also request that the check include any remaining balance on your BOP Debit Card.
- **Inactive Cardholders:** If you are an Inactive Cardholder, you must seek your Settlement Payment by submitting a Claim, which will be paid by check. You may also request to receive any remaining balance on your BOP Debit Card.

**How do I submit a Claim?** You can view and print a paper claim form at [www.KrimesDebitCardSettlement.com](http://www.KrimesDebitCardSettlement.com). You can also request a claim form by calling 1-888-280-6496, or by emailing or writing to the Settlement Administrator. You can submit a Claim online at [www.KrimesDebitCardSettlement.com](http://www.KrimesDebitCardSettlement.com) or by mail. The deadline to submit a Claim is March 6, 2017.

**Your rights may be affected.** If you do not exclude yourself from the Settlement, you will be bound by the terms of the Settlement Agreement, including its Releases. If you do not want to be legally bound by the Settlement, you must ask (in writing) to be excluded from the Settlement Class by March 6, 2017. If you stay in the Settlement Class, you may object to the Settlement by March 6, 2017. The Court has scheduled a hearing to consider whether to approve the Settlement and a request for attorneys’ fees, costs, and expenses, plus a special service payment to the Class Representative who initiated the lawsuit, in a total amount not to exceed \$250,000. You can appear at the hearing, but you do not have to. You can hire your own attorney, at your own expense, to appear or speak for you at the hearing. You can call the toll-free number 1-888-280-6496 or visit the website at [www.KrimesDebitCardSettlement.com](http://www.KrimesDebitCardSettlement.com) to learn more about how to exclude yourself from or object to the Settlement.

**When will the hearing be held to determine approval of the Settlement, and where?** The Court will hold the final fairness 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, to decide whether to approve: (1) the Settlement, (2) Class Counsel’s request for attorney’s fees and expenses, and a service payment to the Class Representative, in a total amount of no more than \$250,000. 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.

**Who are the lawyers for the Class?** The Court has appointed Golomb & Honik, of Philadelphia, Pennsylvania, as Class Counsel.

**For more information:** [www.KrimesDebitCardSettlement.com](http://www.KrimesDebitCardSettlement.com)