

**If You Received a Debit Card Issued by JPMorgan Chase Bank, N.A.
for Your Service as a Juror or Fact Witness, 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 related to debit card programs operated by JPMorgan Chase Bank, N.A. (“Chase”) for courts in Washington, D.C.; Gwinnett County, GA; Livingston County, MI; and Fort Bend County, TX. Under these programs, Chase issued debit cards used by courts to pay persons for their service as jurors (“Juror Debit Card”) or fact witnesses (“Fact Witness Debit Card”).
- The lawsuit, *Scott v. JPMorgan Chase Bank, N.A.*, is pending in the U.S. District Court for the District of Columbia. The lawsuit challenges the placement of funds on Juror Debit Cards and Fact Witness Debit Cards, the fees charged for use of the cards, and the disclosures provided to cardholders. Chase denies any liability or wrongdoing but has agreed to a settlement to avoid the costs and risks of litigation.
- You may be eligible for a payment under the Settlement if you were paid for juror service with a Juror Debit Card in Washington, D.C.; Gwinnett County, GA; Livingston County, MI; or Fort Bend County, TX; or if you were paid for service as a fact witness with a Fact Witness Debit Card in Washington, D.C.
- Chase has agreed to mail a check to each Settlement Class Member in the amount of any Fees or Surcharges (as defined in Questions 3 and 4 below) that Settlement Class Member paid in connection with his or her Juror Debit Card or Fact Witness Debit Card, as well as any Remaining Balance (as defined at Question 5 below) on that Settlement Class Member’s Juror Debit Card or Fact Witness Debit Card at the time payment is made.
- Chase has also agreed not to charge any further Fees in connection with Settlement Class Members’ Juror Debit Cards and Fact Witness Debit Cards. Related to that agreement, after checks are mailed to Settlement Class Members as set forth immediately above, Chase will deactivate all cards and close all accounts.
- Chase has also agreed to pay up to \$335,000 in attorneys’ fees and reimbursement of costs and expenses of Class Counsel and service awards of up to \$5,000 to each of the Class Representatives (see Questions 22 and 23 below).
- If you are a member of the Settlement Class and do not exclude yourself from the Settlement (see Questions 19-21 below), a check will be mailed to you automatically in the amount of any Fees or Surcharges to which you are entitled, plus any Remaining Balance on your Juror Debit Card or Fact Witness Debit Card. You do not need to do anything. If you exclude yourself from the Settlement, a check will still be mailed to you automatically in the amount of any Remaining Balance on your card, but you will not receive reimbursement of any Fees or Surcharges you paid.
- Your legal rights are affected whether or not you act. Please read this notice carefully.

QUESTIONS? CALL 1-855-804-8399 OR VISIT WWW.JURYFEESETTLEMENT.COM

Summary of Your Legal Rights and Options in This Settlement

Get a Settlement Payment Automatically	If you are a member of the Settlement Class and do not exclude yourself from the Settlement, a check will be mailed to you automatically in the amount of any Fees or Surcharges to which you are entitled, plus any Remaining Balance on your Juror Debit Card or Fact Witness Debit Card. You do not need to do anything.
Exclude Yourself	If you exclude yourself from the Settlement, a check will still be mailed to you automatically in the amount of any Remaining Balance on your card, but you will not receive a reimbursement of any Fees or Surcharges that you were charged. This is the only option that allows you to participate in any other lawsuit against Chase about the claims in this case.
Object	If you do not like the Settlement, you may object by writing to the Court. You may object to the Settlement and still receive a check in the amount of any Fees or Surcharges you paid and any Remaining Balance on your card if the Settlement is approved by the Court.
Go to a Hearing	You may ask to speak in Court about the fairness of the Settlement.
Do Nothing	If you do nothing, a check will still be mailed to you in the amount of any Fees or Surcharges you paid and any Remaining Balance 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.

- 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.

QUESTIONS? CALL 1-855-804-8399 OR VISIT WWW.JURYFEESETTLEMENT.COM

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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 Amit P. Mehta of the United States District Court for the District of Columbia is overseeing the lawsuit. The case is known as *Scott v. JPMorgan Chase Bank, N.A.*, No. 1:17-cv-00249-APM (D.D.C.). The people who sued are called the “Plaintiffs.” 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 relates to debit card programs operated by Chase for court systems in Washington, D.C.; Gwinnett County, GA; Livingston County, MI; and Fort Bend County, TX. Under these programs, Chase issued debit cards used by court systems to pay persons for their service as jurors (“Juror Debit Card”) or fact witnesses (“Fact Witness Debit Card”). Plaintiffs challenge the placement of funds on Juror Debit Cards and Fact Witness Debit Cards, the fees charged in relation to the cards, and the disclosures provided to cardholders. The complaint in the lawsuit is posted on the Settlement website, www.JuryFeeSettlement.com. Chase denies any liability or wrongdoing but has agreed to a settlement to avoid the costs and risks of litigation.

3. What is a Fee?

“Fee” means a fee charged to a member of the Settlement Class by Chase in relation to a Juror Debit Card or Fact Witness Debit Card.

4. What is a Surcharge?

“Surcharge” means an ATM surcharge charged to a member of the Settlement Class by a third party in relation to a Juror Debit Card or Fact Witness Debit Card.

5. What is a Remaining Balance?

“Remaining Balance” means any money remaining in a Settlement Class Member’s Juror Debit Card or Fact Witness Debit Card account at the time payments are made pursuant to this Settlement.

6. 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 Representatives are the Plaintiffs, William Mark Scott and Ronald Morin. Together, all the people who received Juror Debit Cards or Fact Witness Debit Cards (except those who exclude themselves) are members of a “Settlement Class.”

7. Why is there a Settlement?

The Court has not decided in favor of the Plaintiffs 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 Representatives and their lawyers think the proposed Settlement is best for everyone who is affected.

QUESTIONS? CALL 1-855-804-8399 OR VISIT WWW.JURYFEESETTLEMENT.COM

8. Will my card still work?

Related to Chase's agreement not to charge further fees on Juror Debit Cards and Fact Witness Debit Cards, when payments under this Settlement are distributed to Settlement Class Members, Chase will also deactivate all cards, close all accounts, and distribute any Remaining Balance amounts automatically to cardholders, including those who exclude themselves from the Settlement, by mailed check. Chase no longer participates in the Debit Card programs at issue in this lawsuit.

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.

9. Who is included in the Settlement?

You are a member of the Settlement Class if you were paid for juror service with a Juror Debit Card in Washington, D.C.; Gwinnett County, GA; Livingston County, MI; or Fort Bend County, TX; or service as a fact witness with a Fact Witness Debit Card in Washington, D.C. 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.

10. 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.JuryFeeSettlement.com or call the toll-free number, 1-855-804-8399. You may also send questions to Scott v. JPMC Settlement Administrator, P.O. Box 3219 Portland, OR 97208 or Info@JuryFeeSettlement.com.

THE SETTLEMENT BENEFITS

11. What does the Settlement provide?

If the Settlement is approved and becomes final, it will provide benefits to Settlement Class Members. Chase has agreed not to charge any further fees on Settlement Class Members' Juror Debit Cards or Fact Witness Debit Cards and to mail a check to each Settlement Class Member in the amount of any Fees or Surcharges that Settlement Class Member paid in connection with his or her Juror Debit Card or Fact Witness Debit Card, plus any Remaining Balance on his or her Juror Debit Card or Fact Witness Debit Card at the time such Fees or Surcharges are reimbursed. Chase will also pay attorneys' fees and reimbursement of costs and expenses of Class Counsel not to exceed \$335,000, plus service awards of \$5,000 to each of the Class Representatives who initiated the lawsuit (see Questions 22 and 23). Finally, Chase has agreed to pay costs associated with administering the Settlement.

12. How much will my payment be?

Each member of the Settlement Class is entitled to receive a payment in the amount of all Fees or Surcharges the Settlement Class Member paid. As part of the Settlement, each Settlement Class Member is also entitled to receive any Remaining Balance in his or her Juror Debit Card or Fact Witness Debit Card account by check, at no cost.

13. When will I receive my payment?

Checks reflecting Fees, Surcharges, and Remaining Balance amounts will be mailed to Settlement Class Members 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.

QUESTIONS? CALL 1-855-804-8399 OR VISIT WWW.JURYFEESETTLEMENT.COM

14. What am I giving up if I stay in the Settlement Class?

Unless you exclude yourself from the Settlement, you cannot sue Chase or be part of any other lawsuit against Chase about the issues in this case. Unless you exclude yourself, all of the decisions by the Court will bind you. The Settlement Agreement is available at www.JuryFeeSettlement.com and describes the claims that you give up if you remain in the Settlement.

HOW TO RECEIVE A PAYMENT

15. How can I receive a payment?

A check will be mailed automatically to each Settlement Class Member who incurred one or more Fees or Surcharges and/or has a Remaining Balance on his or her Juror Debit Card or Fact Witness Debit Card in the amount of such Fees or Surcharges plus any Remaining Balance on the card. You do not have to do anything to receive a check.

16. What if my Juror Debit Card or Fact Witness Debit Card is lost or expired?

Even if your Juror Debit Card or Fact Witness Debit Card is lost or expired, unless you exclude yourself from the Settlement, a check will still be mailed to you in the amount of any Fees or Surcharges for which you are eligible, plus any Remaining Balance on your card.

17. What if my Juror Debit Card or Fact Witness Debit Card account is closed or my account balance is negative?

If you are eligible to receive a reimbursement of Fees or Surcharges, unless you exclude yourself from the Settlement, a check will be mailed to you in the amount of any such Fees or Surcharges paid, even if your account is closed or your account balance is negative. Any reimbursement of Fees or Surcharges to which you are entitled will not be used to offset any negative balance on your account. You can check the balance of your Juror Debit Card or Fact Witness Debit Card account by calling Chase Customer Service at 866-845-9479 or by visiting ucard.chase.com.

18. How do I make sure my payment is sent to the right address?

The Settlement Administrator will obtain Settlement Class Member mailing addresses from Chase and will verify and update that information using the National Change of Address database. You can request that the Settlement Administrator send your payment to a different address by calling 1-855-804-8399, electronically submitting your request to the Settlement Administrator at Info@JuryFeeSettlement.com, or through the hyperlinked form on the Settlement Website at www.JuryFeeSettlement.com, or by writing to Scott v. JPMC Settlement Administrator, P.O. Box 3219 Portland, OR 97208.

If you submit a request, you also must provide information verifying your identity, such as your name, mailing address, telephone number, or the court in which you served as a juror or fact witness.

Requests must be submitted no later than August 17, 2018 and paper requests must be mailed to: Scott v. JPMC Settlement Administrator, P.O. Box 3219 Portland, OR 97208.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you do not want to participate in the Settlement, and you instead want to keep the right to sue 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.

QUESTIONS? CALL 1-855-804-8399 OR VISIT WWW.JURYFEESETTLEMENT.COM

19. 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, and telephone number.
- A statement that you want to be excluded from the Chase Settlement in *Scott v. JPMorgan Chase Bank, N.A.*, No. 1:17-cv-00249-APM; and
- Your signature.

You must mail your exclusion request, postmarked no later than July 23, 2018, to Scott v. JPMC Settlement Administrator, P.O. Box 3219 Portland, OR 97208. You cannot ask to be excluded on the phone, by email, or at the website.

20. If I do not exclude myself, can I sue Chase for the same thing later?

No. Unless you exclude yourself, you give up the right to sue 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.

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

You will not receive a refund of any Fees or Surcharges you paid if you exclude yourself from the Settlement. However, your card will still be deactivated when Chase terminates the Juror Debit Card and Fact Witness Debit Card programs and, if there is any Remaining Balance on your card when that occurs, a check in that amount will still be mailed to you even if you exclude yourself from the Settlement.

THE LAWYERS REPRESENTING THE SETTLEMENT CLASS

22. Do I have a lawyer in the case?

The Court has appointed lawyers from the law firms TYCKO & ZAVAREEI LLP and LEVI & KORSINSKY LLP to represent all Settlement Class Members as “Settlement Class Counsel.” They are:

Anna C. Haac
TYCKO & ZAVAREEI LLP
1828 L Street, NW, Suite 1000
Washington, D.C. 20036
Tel: (202) 973-0900

Rosemary Rivas
Quentin Roberts
LEVI & KORSINSKY LLP
44 Montgomery Street, Suite 650
San Francisco, CA 94104
Tel: (415) 291-2420

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.

23. How will the lawyers be paid?

Class Counsel intend to request up to \$335,000 for attorneys’ fees and reimbursement of the costs and expenses of prosecuting the class action. The Class Representatives will each request up to \$5,000 in Service Awards. These requests will be subject to Court approval.

QUESTIONS? CALL 1-855-804-8399 OR VISIT WWW.JURYFEESETTLEMENT.COM

OBJECTING TO THE SETTLEMENT

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

If you are a member of the Settlement Class, and do not request exclusion, 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 Service Awards to the Class Representatives. To object, you must submit a letter that includes the following:

- Your name, address, email address, and telephone number;
- A statement saying that you object to the Settlement in *Scott v. JPMorgan Chase Bank, N.A.*, No. 1:17-cv-00249-APM (D.D.C.);
- 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 57-59. You must either electronically file your objection with the Court or mail your objection to each of the following addresses, and your objection must be electronically filed or postmarked by July 23, 2018:

Clerk of the Court U.S. District Court for the District of Columbia E. Barrett Prettyman U.S. Courthouse 333 Constitution Avenue, NW Washington D.C. 20001	Anna C. Haac TYCKO & ZAVAREEI LLP 1828 L Street, NW, Suite 1000 Washington, D.C. 20036	Noah A. Levine WILMER CUTLER PICKERING HALE AND DORR LLP 7 World Trade Center 250 Greenwich Street New York, NY 10007
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25. 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.

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

The Court has scheduled a Final Approval Hearing on August 17, 2018, at 10:30 AM Eastern at the United States District Court for the District of Columbia, E. Barrett Prettyman U.S. Courthouse, 333 Constitution Avenue, NW, Washington, D.C. 20001. The hearing may be moved to a different date or time without 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 service awards for the Class Representatives. 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.

27. 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 57-59 of the Settlement Agreement, the Court will consider it. You may also pay your own lawyer to attend, but you are not required to do so.

QUESTIONS? CALL 1-855-804-8399 OR VISIT WWW.JURYFEESETTLEMENT.COM

28. 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 Settlement in *Scott v. JPMorgan Chase Bank, N.A.*, No. 1:17-cv-00249-APM (D.D.C.);
- 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 July 23, 2018, to all three addresses listed in Question 24. You cannot speak at the hearing if you exclude yourself from the Settlement.

GETTING MORE INFORMATION

29. 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.JuryFeeSettlement.com. You also may write with questions to the Settlement Administrator at Scott v. JPMC Settlement Administrator, P.O. Box 3219 Portland, OR 97208; call the toll-free number, 1-855-804-8399; e-mail the Settlement Administrator at Info@JuryFeeSettlement.com; or contact Settlement Class Counsel.