



National Settlement Team
The Huntington National Bank
630 Freedom Business Center, 3rd Floor
King of Prussia, PA 19406

July 21, 2011

Merrill G. Davidoff, Esq.
Berger & Montague, P.C.
1622 Locust Street
Philadelphia, PA 19103

Bonny E. Sweeney, Esq.
Robbins Geller Rudman & Dowd LLP
655 West Broadway, Suite 1900
San Diego, CA 92101

Dear Merrill and Bonny,

As you requested, this letter summarizes Huntington Bank's proposal for *In re Currency Conversion Fee Antitrust Litigation*.

Huntington has agreed to meet or beat the price of any other bank for the fund distribution. As a result, we will charge a fee of \$0.045 per item paid. Therefore, if 10 million checks cleared, the cost would be \$450,000.

The *Currency Conversion Fee* settlement fund at Huntington Bank will be 100% protected by the unlimited FDIC insurance provided under the Dodd-Frank Act. This protection is guaranteed through December 31, 2012.

The current earnings credit rate on this FDIC-insured account is 0.10% (10 basis points). This rate will be applied to offset the bank fees mentioned above. To create the greatest economic value for the class, it would be helpful to transfer the funds from CRIS to the bank as soon as possible prior to the distribution date.

Huntington Bank, with \$52 billion in assets, is among the top 1% of banks in the U.S. ranked by size. The bank was founded in 1866, and currently maintains 11,000 employees.

Huntington is the only bank in the country with a full-time group of specialists for settlement funds. Our National Settlement Team has handled more than 600 cases for law firms, claims administrators and regulators. To further demonstrate our commitment to this sector, I recently served on the faculty for the Federal Judicial Center's Class Action Settlement Conference in May, 2011.

Huntington Bank welcomes the opportunity to assist counsel, the claims administrator and the Court with this significant distribution. If you need any additional information, feel free to call me at 215-568-2328.

Sincerely,

A handwritten signature in blue ink that reads 'Chris Ritchie'.

Christopher W. Ritchie
Senior Vice President