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**Sent via UPS**  
November 23, 2009

United States District Court  
Southern District of New York  
Office of the Clerk  
U.S. Courthouse  
500 Pearl Street  
New York, NY 10007-1213

RECEIVED NOV 23 2009

*Re: Notice of Appeal In Re Currency Conversion Fee Antitrust Litigation  
MDL No. 1409 M 21-95*

Dear Sir or Madam:

Please find enclosed the Notice of Appeal for Thomas Carder, Judy Satgeant, Dylan L. Whisenhunt and Gloria E. Whisenhunt in the above referenced case.

Very Truly Yours,

A handwritten signature in black ink, appearing to read "Copeland".

Christi M. Copeland  
Assistant to Charles M. Thompson

CMC/cmc  
enclosures

cc: Associated Counsel

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

RECEIVED NOV 30 2009

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In Re

X MDL No. 1409  
M 21-95

CURRENCY CONVERSION FEE  
ANTITRUST LITIGATION  
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X **NOTICE OF APPEAL**

THOMAS CARDER, JUDY SARGEANT, DYLAN L.  
WHISENHUNT and GLORIA E. WHISENHUNT

Plaintiffs in coordinated action-Appellants,

v.

ROBERT ROSS, RANDAL WACHSMUTH,  
CAMILLE LAPLACA-POST, MICHAEL H. OSHRY,  
CHERIE R. DONALD, ANDREA KUN, HERVE  
SENEQUIER, LESLIE COOPER, BYRON  
BALBACH, JR., JEANNE H. BALBACH,  
WOODROW CLARK, PAMELA MEYERSON,  
DAVID SHRIEVE, TARA RADO, ANTHONY  
RALPHS, KAYTA GEORGE, DAVID ULTAN,  
SHANNON MATTINGLY, TIMOR NUSRATTY,  
and JEFFREY ZAKEM, on behalf of themselves  
and all others similarly situated,

Plaintiffs-Appellees,

VISA U.S.A INC., VISA INTERNATIONAL SERVICE  
ASSOCIATION, MASTERCARD INTERNATIONAL  
INCORPORATED, MASTERCARD INCORPORATED,  
MASTERCARD INTERNATIONAL, LLC, CITIGROUP  
INC., CITIBANK (SOUTH DAKOTA) N.A.,  
UNIVERSAL BANK, N.A., UNIVERSAL FINANCIAL  
CORP., CITICORP DINERS CLUB INC., BANK OF  
AMERICA CORPORATION, BANK OF AMERICA,  
N.A., JPMORGAN CHASE & CO., CHASE BANK  
USA, N.A., JPMORGAN CHASE BANK, N.A.,  
WASHINGTON MUTUAL BANK, NEW AMERICAN  
CAPITAL, INC., HSBC FINANCE CORPORATION,  
HSBC BANK NEVADA, N.A., HOUSEHOLD  
INTERNATIONAL, INC., HOUSEHOLD BANK (SB)  
N.A., MBNA AMERICA N.A. and MBNA AMERICA

Defendants-Appellees.

Objectors Thomas Carder, Judy Sargeant, Dylan L. Whisenhunt and Gloria E. Whisenhunt hereby appeal to the United States Court of Appeals for the Second Circuit from the Order of this Court, dated and filed October 22, 2009 and the final judgment, filed November 4, 2009, which gives final approval of the class action settlement in this cause.

Dated: November 18, 2009

Respectfully submitted,

By 

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