

Authorized by the U.S. District Court for the Southern District of New York

You previously received a "Notice of Class Action Settlement for Agencies and Companies" (the "Agency/Company Notice") informing you of a settlement in *In re Currency Conversion Fee Antitrust Litigation*, MDL No. 1409, and of your right to submit a claim in that case, or to object to or opt out of the settlement. Please be advised that the deadline for you to submit your claim has been extended to May 30, 2008. The deadline for you to opt out or object to the settlement has been extended to February 14, 2008. The claim forms and process to be used by Agencies and Companies for submitting a claim remains the same. However, at the Court's direction, the plan for distributing settlement proceeds has been improved. For more information, go to www.ccfsettlement.com, or call 1-800-945-9890.

As explained in the Agency/Company Notice, instead of submitting a claim on behalf of your Agency or Company, you may permit individual employees to submit individual claims for foreign transactions on an Agency/Company credit or debit card issued to them. At the Court's direction, the claim forms and the process for individual cardholders to submit a claim have changed. Accordingly, if you are going to permit your employees to submit a claim, please provide them with the revised notice and claim forms, which are available at www.ccfsettlement.com or by calling 1-800-945-9890.