

— Legal Notice —

*This summary notice is authorized by the U. S. District Court for the Southern District of New York.
Before any money is paid, there will be a settlement approval hearing.*

To: Visa-, MasterCard-, and Diners Club-branded Credit and Debit/ATM Cardholders

If you (individuals, companies, and agencies) used a Visa or MasterCard credit or debit/ATM card, or a Diners Club credit card (including charge cards) to make a foreign transaction between February 1, 1996 and November 8, 2006, you could get a refund from a class action settlement. The settlement applies to you even if you did not make a foreign transaction, and you will benefit from it.

What is this lawsuit about?

The lawsuit (called *In re Currency Conversion Fee Antitrust Litigation*) claims that Visa, MasterCard, their member banks, and Diners Club conspired to set and hide the price of foreign transactions (including fees, typically 1–3%) in violation of federal and state law, and that Visa and MasterCard inflated their base exchange rates before applying these fees. The Defendants (Visa, MasterCard, Bank of America, Bank One/First USA, Chase, Citibank, Diners Club, HSBC/Household, MBNA and Washington Mutual/Provident) deny these claims.

What is the settlement?

The settlement provides \$336,000,000 to pay claims, the costs of administering the settlement and notice, and court-awarded attorneys' fees (up to 27.5% of the settlement fund, plus interest and expenses) and awards for the class representatives. The Defendants also agree to certain disclosure-related practices. If approved, the settlement will bind you. If you are eligible to make

a claim and do not opt out, you will release **all** claims related to any foreign transaction, or the subject matters of the lawsuit, against the Defendants, the member banks, and related entities and individuals. Claims in other cases involving foreign transactions will also be extinguished, but you can still make a claim here, if you are eligible for a refund. Settlement agreements have also been signed in some of these other cases. These agreements include payment of fees and expenses to attorneys, some of whom have represented the Plaintiff in *Schwartz v. Visa* (CA). These payments will **not** reduce the \$336,000,000 settlement.

Do I have to go to court?

No, but you may if you want to. You may also hire an attorney, at your own cost, if you want to. The court hearing to decide whether to approve the settlement is on November 2, 2007 at 10 a.m. at the U.S. District Court for the Southern District of New York, 500 Pearl Street, New York, N.Y., 10007-1581. If you plan to go, check with the court to confirm the time and date.

Am I eligible for a refund?

Yes, if you made a foreign transaction with a Visa, MasterCard, or Diners Club credit or debit/ATM card between February 1, 1996 and November 8, 2006. The amount of your refund will depend on the amount of total claims, the dollar value of your claim, the bank that issued your card, and the amount of money available to pay claims. You might only get a partial refund.

Do I have other options?

Yes, you may:

- **Object.** You must file your written objection and proof of class membership with the court. You do not have to go to court or hire an attorney. But you can if you want to, at your own cost. Deadline: September 11, 2007
- **Opt out.** If you are eligible for a refund from the settlement but do not want one, **and** you want to keep your right to sue for money, you must opt out by sending the opt-out form letter (available at: www.ccfsettlement.com, or by calling: 1-800-945-9890) to: P. O. Box 280, Philadelphia, PA 19105. If you opt out, you cannot get money from the settlement. You cannot opt out of the part of the settlement involving agreed disclosure-related practices. Deadline: September 11, 2007

For more information...

This notice is only a summary. For answers to common questions and more information, including the amounts of transaction fees involved, visit: www.ccfsettlement.com. For recorded information, call: 1-800-945-9890.

How do I ask for a refund?

File a claim for your refund online at: www.ccfsettlement.com.

Or file by mail (get a claim form at www.ccfsettlement.com, or by calling 1-800-945-9890).

Deadline: January 9, 2008

Recorded Information and Claim Forms: 1-800-945-9890

Ask for your refund: www.ccfsettlement.com