

Davis v. Chase Bank, USA, N.A.
c/o Gilardi & Co. LLC
P.O. Box 8090
San Rafael, CA 94912-8090

**CIRCUIT CITY REWARDS CREDIT
CARDMEMBERS WHO MADE
PROMOTIONAL OR DEFERRED-
INTEREST PURCHASES AT
CIRCUIT CITY MAY BE ENTITLED
TO PAYMENT UNDER A CLASS
ACTION SETTLEMENT.**

*THIS NOTICE MAY AFFECT YOUR
LEGAL RIGHTS. PLEASE READ
IT CAREFULLY.*

This is an official court notice from
the United States District Court for
the Central District of California.



Postal Service: Please Do Not Mark Barcode

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<<FName>> **<<LName>>**

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<<City>>, **<<State>>** **<<Zip>>**

DAVS1

You may be entitled to a payment as part of a proposed \$5.5 million cash settlement of a class action if you were or are a Chase or Bank One Circuit City Rewards Credit Cardmember with a California billing address and you made a promotional or deferred-interest purchase at Circuit City between May 26, 2004 and June 5, 2014 and, as a result of payments or credits being allocated to a regular purchase balance after the promotional or deferred-interest balance, you paid more in finance charges than you would have paid if the payments or credits had first been applied to the regular purchase balance.

The class action lawsuit alleged that Chase, and before it, Bank One, improperly allocated payments or credits on Circuit City Rewards Credit Cards. No court has decided which side was right and Chase and Bank One deny that they did anything wrong. Both sides agreed to the Settlement to resolve the case and provide relief to the Settlement Class.

If you wish to remain a part of the Settlement Class and are entitled to a payment, you do not have to do anything, as a check will automatically be mailed to you after the Settlement becomes Final.

If you want to exclude yourself from the Settlement, you must send a written request specifically stating that you request exclusion to Davis v. Chase Bank, USA, N.A., c/o Gilardi & Co. LLC, P.O. Box 8090, San Rafael, CA 94912-8090 postmarked no later than September 18, 2014. If you do not opt out, you will be bound by this Settlement.

If you remain a Settlement Class Member, you may object to the Settlement by writing to the Court and sending copies to counsel no later than September 18, 2014. Full details on how to object or exclude yourself can be found at www.CircuitCityRewardsCardSettlement.com.

The Court will hold a hearing at the United States District Court, Central District of California, Courtroom #3, 312 Spring Street, Los Angeles, California 90012 on October 27, 2014 at 11:00 a.m. to consider whether to approve the settlement and award attorneys' fees, costs and service awards as requested, in an amount not to exceed \$1,510,000. You or your lawyer may ask to appear and speak at your own expense, but you do not have to. For further and more detailed information about this settlement and your rights, please review the Long-Form Notice available at www.CircuitCityRewardsCardSettlement.com, or you can write to Davis v. Chase Bank, USA, N.A. c/o Gilardi & Co. LLC, P.O. Box 8090, San Rafael, CA 94912-8090 to request the Long-Form Notice. This Notice is only a summary.

Davis v. Chase Bank, USA, N.A.

United States District Court for the Central District of California, Case No. 2:06-CV-04804-DDP-PJW