

Legal Notice

You may be entitled to claim money from a class action settlement involving American Express gift cards.

A proposed settlement in a class action lawsuit offers money to eligible users and holders of approximately 70 million American Express gift cards, plus benefits for others, including those who bought gift cards for other people. If you are included you may submit a claim form to request a payment or other benefits, or you may exclude yourself from the settlement, or object to it. The United States District Court for the Northern District of Illinois authorized this notice. Before any money is paid, the Court must decide whether to approve the settlement.

WHO'S INCLUDED?

You are included as a "Class Member" if you purchased, received, held or used a gift card issued by American Express from January 1, 2002 through September 21, 2011. If your gift card has an American Express logo on it, it is part of the settlement. A detailed notice is available which explains more about who is in the Class, as well as who is excluded.

WHAT'S THIS ABOUT?

The lawsuit claimed that American Express did not fully disclose all gift card contract terms, and misrepresented the value of the cards. The gift cards were subject to various fees, such as monthly fees and check issuance fees, resulting from trying to make transactions using multiple forms of payment. American Express denies that it did anything wrong, and the Court did not decide which side was right.

SETTLEMENT BENEFITS

The settlement offers from \$5 to \$20 per gift card (\$40 per Class Member) from a total fund of about \$6.75 million. Depending on how many valid claims are received each payment could be less, but not more. Unclaimed money will go to charity. If you bought a card and gave it to someone else, *e.g.*, as a gift, you cannot get a payment for that card. However, the settlement allows all Class Members to buy a new \$100 gift card without purchase/shipping/handling fees, and lets anyone holding an American Express gift card, or a gift card number without the actual card, with a value of \$25 or less to get a refund of the unused balance at no cost.

HOW TO GET A PAYMENT

You must submit a claim form to ask for a payment or other benefits. Fill out the attached claim form and mail it back, postmarked by **November 16, 2015**, or go to the website below or call 1-866-680-3343 to get a claim form. If you previously submitted a claim form, you do not need to submit one again. You may file a claim even if you do not have your gift card or gift card number.

YOUR OTHER RIGHTS

If you don't want to be legally bound by the settlement, you must exclude yourself by **November 16, 2015**, or you won't be able to sue, or continue to sue, American Express about the legal claims in this case. If you exclude yourself, you can't get any money from this settlement. If you stay in the settlement, you may object to it by **November 16, 2015**. If the settlement is approved, it releases American Express from liability as fully explained in the Settlement Agreement available at the website below.

The Court will hold a fairness hearing in *Kaufman v. American Express*, No. 07-01707 on **January 22, 2016**, to consider whether to approve (1) the settlement, (2) a request by the lawyers representing Class Members (Bock & Hatch LLC and also Morris and Associates) for \$1,525,000 in fees and costs, (3) \$1,000 incentive awards for each Class representative (Saul Kaufman, Kimberly Stegich, Gordon Jarratt, and Amanda Rudd), and (4) a request by the lawyers representing individuals who have intervened in the class action for \$1.5 million. You or your own lawyer may ask to appear and speak at the hearing, at your own cost, but you don't have to. The detailed notice explains how to exclude yourself, object, or appear in Court. To learn more, call **1-866-680-3343**, visit the website below, or write to Kaufman Settlement Administrator, P.O. Box 8015, Faribault, MN 55021-9415.

866-680-3343

KaufmanClassActionSettlement.com