P Morgan Chase Bank, N.A.

P.O. Box 15298

Wilmington, DE 19850-5298

July 11, 2019

To whom it may concern,

         I received a communication from JP Morgan Chase Bank, N.A., explaining certain changes to the terms of the customer relationship.  Among those changes is a new, binding arbitration provision with an opt-out notice. I now write to reject forced arbitration of future disputes relating in any way to my relationship with JP Morgan Chase Bank, N.A., Chase Bank USA, N.A., and all parents, subsidiaries, affiliates, and related entities (“Chase”).  I reserve my right to litigate all claims against Chase — including collective actions — in court.

         As requested, my information is as follows:

         [Name]

         [Address]

         [Account number(s)]

I have retained a copy of this letter for my personal files.

Thank you,

[Signature required]

[Name]