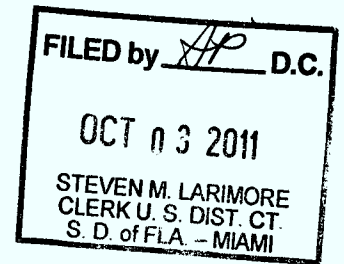


DANIEL J. HALL  
LANETTE L. HALL  
1001 HARBOR LIGHTS DRIVE  
CORPUS CHRISTI, TEXAS 78412-5342  
TELEPHONE: (361) 239-8720  
EMAIL: [halldanielj@gmail.com](mailto:halldanielj@gmail.com)



**Via Federal Express Overnight Delivery**

Clerk of the Court  
U.S. District Court for the  
Southern District of Florida  
James Lawrence King Federal Justice Building  
99 Northeast Fourth Street  
Miami, FL 33132

Re: *In Re: Checking Account Overdraft Litigation*, 1:09-MD-02036-JLK  
In the United States District Court, Southern District of Florida

Dear Clerk of the Court:

Please accept this letter as our (Daniel J. Hall and Lanette L. Hall) objection to the proposed \$410 million overdraft settlement and proposed award of attorneys' fees and expenses, and Service Awards. Our names, address and telephone number are listed above. We object to the Bank of America Settlement in *In Re Checking Account Overdraft Litigation*, 1:09-MD-02036-JLK.

We are class members based upon the class definition. We had and still have a Bank of America Consumer checking account that Lanette and/or I could access with our Bank of America debit cards, between January 1, 2001 and May 24, 2011 and were charged overdraft fees as a result of Bank of America's practice of posting debit card transactions from highest to lowest dollar amount. We received the Important Notice by mail, which was addressed to both of us, Daniel J. Hall and Lanette L. Hall, attached hereto.

As an initial matter, 30% of a \$410 million settlement is grossly excessive for an award of attorneys' fees. Regardless of whether this settlement is approved, and I hope it is not approved, objection is made to the award of attorneys' fees as the percentage is too high and cannot be justified under any circumstances, including the amount of hours worked or for any reason. Objection is made based upon a lodestar analysis and based on a percentage of recovery.

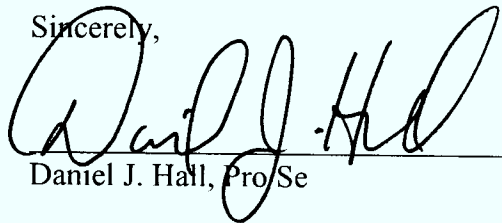
Objection is made that the settlement proponents cannot satisfy their burden of proof on fairness, adequacy and reasonableness or that the requirements of Rule 23 can be met in this case, specifically commonality, predominance and manageability.

I have objected to a class action settlement once in the past and Lanette Hall has never objected to a class action settlement. The objection that I made was in regard to Case No. BC300142; *Benjamin Fogel vs. Farmers Group, Inc. et. al.*; California Superior Court in Los Angeles County. I objected in this case pro se, on behalf of myself. My wife and I are objecting pro se in this case. We have made no agreements relating to this objection. No counsel will appear at the Final Approval Hearing.

We will not call on any persons to testify at the Final Approval hearing. We will not attend the fairness hearing, and we ask that this objection be submitted on the papers for ruling at the fairness hearing or at such time the Court rules on the settlement.

The proposed settlement and award of attorneys fees should be overruled and rejected.

Sincerely,



Daniel J. Hall, Pro Se

And



Lanette L. Hall, Pro Se

cc: **Via Priority Overnight Mail**  
Checking Account Overdraft Litigation  
P.O. Box 2505  
Faribault, MN 55021-9505

**Via Federal Express Overnight Delivery**  
Michael Sobol  
Lieff Cabraser Heimann & Bernstein, LLP  
Embarcadero Center West  
275 Batter Street, 30<sup>th</sup> Floor  
San Francisco, CA 94111-3339

**Via Federal Express Overnight Delivery**  
David Stellings  
Lieff Cabraser Heimann & Bernstein, LLP  
250 Hudson Street, 8<sup>th</sup> Floor  
New York, NY 10013

**Via Federal Express Overnight Delivery**

Bobby Gilbert  
Grossman Roth, P.A.  
2525 Ponce de Leon Blvd., Ste. 1150  
Miami, FL 33134

**Via Federal Express Overnight Delivery**

Laurence Hutt  
44<sup>th</sup> Floor  
777 South Figueroa St.  
Los Angeles, CA 90017-5844

**Court-Ordered Legal Notice**

**CLAIMS ADMINISTRATOR  
PO BOX 2425  
FARIBAULT, MN 55021-9125**



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**Important Notice About Bank of America Settlement**

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LANETTE L HALL  
DANIEL J HALL  
1001 HARBOR LIGHTS DR  
CORPUS CHRISTI, TX 78412-5342



**If You Paid Overdraft Fees to Bank of America,  
You may be Eligible for a Payment from a Class Action Settlement.**

A \$410 million Settlement has been reached in a class action lawsuit about the order in which Bank of America, N.A. ("Bank of America") posted debit card transactions to customer accounts. Bank of America maintains there was nothing wrong about the posting process used.

**Who's Included?** You are a member of the Settlement Class if you: (1) Had a Bank of America consumer checking and/or savings account that you could access with a Bank of America debit card, at any time between January 1, 2001 and May 24, 2011, and (2) Were charged one or more overdraft fees as a result of Bank of America's practice of posting debit card transactions from highest to lowest dollar amount.

**What Are the Settlement Terms?** Bank of America has agreed to establish a Settlement Fund of \$410 million, from which identifiable Settlement Class Members may receive payments or account credits. The amount of such payments or account credits cannot be determined at this time. However, it will be based on the number of people in the Settlement Class and the amount of additional overdraft fees each Settlement Class Member paid as a result of Bank of America's posting order. There is not sufficient data to identify all Settlement Class Members for the time period January 1, 2001 to December 31, 2003. On behalf of Settlement Class Members who cannot be identified, between 5% and 14% of the Settlement Fund, net of expenses, will be made available to nonprofit organizations.

**How to Get a Payment?** If you are included in the Settlement Class and entitled to receive a cash benefit, you do not have to do anything to get a payment or account credit. If the Court approves the Settlement and it becomes final and effective, you will automatically receive a payment or account credit.

**Your Rights May Be Affected.** If you do not want to be legally bound by the Settlement, you must exclude yourself from the Settlement Class. The deadline to exclude yourself is **October 3, 2011**. If you do not exclude yourself, you will release your overdraft-fee-related claims against Bank of America and will not be able to sue Bank of America for any claim relating to the lawsuit. If you stay in the Settlement Class, you may object to it by **October 3, 2011**. The Court will hold a hearing on **November 7, 2011** to consider whether to approve the Settlement and a request for attorneys' fees, costs, and expenses up to 30 percent of the money remaining in the Settlement Fund, after costs and administrative expenses are paid. You can appear at the hearing, but you don't have to. You can hire your own attorney, at your own expense, to appear or speak for you at the hearing.

**For more information about the Settlement: [www.bofaoverdraftsettlement.com](http://www.bofaoverdraftsettlement.com) or 1-800-372-2390**

## If You Paid Overdraft Fees to Bank of America, You may be Eligible for a Payment from a Class Action Settlement.

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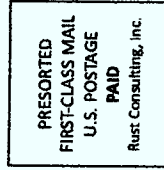
**For more information about the Settlement: [www.bofaoverdraftsettlement.com](http://www.bofaoverdraftsettlement.com) or 1-800-372-2390**

*Court-Ordered Legal Notice*

CLAIMS ADMINISTRATOR  
PO BOX 2425  
FARIBAULT, MN 55021-9125



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**Important Notice About Bank of America Settlement**

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0085330450 - CU3368495-PB010842405 - 3  
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