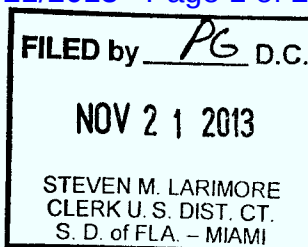


November 13, 2013

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



In re: Checking Account Overdraft Litigation, 1:09-md-2036-JLK

OBJECTION TO US BANK SETTLEMENT

Dear Clerk of Court and Honorable Court:

Please accept this letter as my objection to the proposed class action settlement and the request for excessive attorneys' fees by class counsel. I am a US Bank customer; my accounts end in 7236 and 3920. The proponents of this settlement have not met their burden to show that the settlement is fair, reasonable, and adequate.

I object to the unfairness of this settlement. The class receives very little benefit. A class action is intended to convey a benefit to an injured class and a settlement cannot be found to be fair, reasonable and adequate if the benefit delivered to the class is inadequate.

Objection is made based on the proposed award of attorneys' fees, which is excessive under both a lodestar and a percentage of recovery methodologies. Additional objection is made to the extent of the failure of class counsel to make a detailed attorneys' fee and expense application. 30% is too much. The settlement funds belong to the class and I expect the court to fulfill its fiduciary duty to me and other class members. Please do not pay them until we have billing records and know how the money is to be split among the lawyers.

Specific objection is made that the proponents of this settlement have not met their burden to show that the settlement is fair, reasonable, and adequate.

Objection is made to the overly broad release, specifically but not limited to the "known and unknown" claims.

I also object to the proponents of the settlement not sustaining their burden of proof on commonality, predominance, superiority and adequacy of class counsel and class representatives under Federal Rule of Civil Procedure 23.

OBJECTION TO US BANK SETTLEMENT BY LICHVARCIK

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I have never objected to any settlement. But I object to being required to say that and any procedures or requirements for information or documents other than those that are contained herein to the extent that such requirements are unnecessary, unduly burdensome, are calculated to drive down the number and quality of objections to the settlement and violate objectors' due process rights and Rule 23(e)(5).

I also join in and incorporate herein by reference any and all objections filed by other objectors as though set forth in full, to the extent not inconsistent with the specific objections made herein.

I intend to find a lawyer to represent me at the fairness hearing.

I am mailing my objections, as indicated above and below, to the court and to the attorneys identified in the notice as required recipients. Please serve me with copies of all future filings via email. Please only communicate with me via email.

Sincerely,



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