

JH

Aaron Petrus  
c/o J. Petrus  
120 Woodhaven  
Ingleside, TX 78362  
T: 512 917-3955

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March 21, 2012

Clerk of the Court  
U.S. District Court  
For the Northern District of Illinois,  
Eastern Division  
219 South Dearborn Street  
Chicago, Illinois 60604

**FILED**  
MAR 22 2012 ✓  
MAR. 22, 2012  
THOMAS G. BRUTON  
CLERK, U.S. DISTRICT COURT

Re: Walker v. Discover Financial Services, Case No. 1:10-cv-06994-JWD  
Discover Card Acct #: Ending in 6695

My address, telephone number and email address are as follows:

120 Woodhaven  
Ingleside, TX 78362  
T: 512 917-3955  
apetrus33@gmail

I do not intend on appearing at the fairness hearing or submitting evidence of any kind there or asking questions of any witnesses. I request that this objection be submitted at the hearing for consideration by the Court. I rely on the documents attached to this objection, as well as all document in the Court's file. (*See attached* Notice card received by mail and copy of partial Discover Card statement showing "payment protection").

I would ask that the Court reject this settlement and the proposed award of attorneys' fees and expenses.

Here are my objections to the settlement. The attorneys are asking for \$3.5 million in fees and expenses. And \$2,500 for each class member representative.

\$3.5 million is way too much for fees and expenses. It cannot be justified on either a lodestar or a percentage of recovery basis. Moreover, one cannot determine from the notice the amount of actual expenses being sought, and the notice is defective for that reason as well. But that is just the beginning.

This is a \$10.5 million common fund settlement. It settles four different types of claims all with a single common fund that all class members are competing for. Objection is made to the extent protections such as sub-classing, and separate counsel representing each sub-class, were not implemented. To the extent formal sub-classing and separate counsel for each sub-class was not observed, the lawyers for the entire class had a

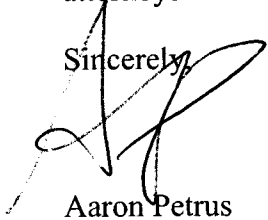
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conflict of interest because the different groups (DPP, ITP, WP and CST) are all in direct competition for the same pool of money. Class counsel cannot adequately represent four separate competing claimants for the same pool of money where the claims formula and claims process makes deliberate choices that favor one group over another.

Objection is also made that the requirements of Fed. R. Civ. P. 23 cannot be met to maintain this case as a class action. The different groups and claims are too disparate and involve too many individualized issues to be maintained as a class. Objection is also made that the class definition does not exclude necessary persons, such as employees and agents of the defendants, family members of defendants' employees, etc.... It is not fair that the defendants' employees, etc..., would be able to take money away from other class members.

Please reject the settlement and under all circumstances please do not approve the attorneys' fees and expenses. Thank you for your attention to this matter.

Sincerely,



Aaron Petrus

cc:

**Via U.S. Mail**

Diane E. Sammons  
Nagel Rice, LLP  
103 Eisenhower Parkway  
Roseland, New Jersey 07068

**Via U.S. Mail**

Julia B. Strickland  
Stroock & Stroock & Lavan LLP  
2029 Century Park East, 16<sup>th</sup> Floor  
Los Angeles, California 90067

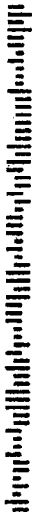
SETTLEMENT ADMINISTRATOR  
C/O RUST CONSULTING, INC.  
PO BOX 8024  
FARIBAULT, MN 55021-9424

**IMPORTANT LEGAL NOTICE**



0067502508 - 4342937

AARON SEAN PETRUS  
120 WOODHAVEN  
INGLESIDE TX 78362-4674



PRE-SORTED  
FIRST-CLASS MAIL  
U.S. POSTAGE  
PAID  
Rust Consulting, Inc.

**IF YOU WERE ENROLLED IN OR BILLED FOR DISCOVER PAYMENT PROTECTION, ACCOUNTGUARD, IDENTITY THEFT PROTECTION, PROFILE PROTECT, WALLET PROTECTION, THE REGISTER AND/OR CREDIT SCORE TRACKER BETWEEN JANUARY 21, 2004 AND NOVEMBER 9, 2011, THIS NOTICE DESCRIBES YOUR RIGHTS IN CONNECTION WITH A SETTLEMENT OF A LAWSUIT AND YOUR POTENTIAL RECOVERY**

You may be entitled to a payment under a proposed class action settlement. In the actions entitled Walker v. Discover Financial Services, et al. (N.D. Ill. Case No. 10-cv-06994-JWD), Callahan v. Discover Financial Services, et al. (N.D. Ill. Case No. 1:10-cv-07181-JWD), Alexander v. Discover Financial Services, et al. (D.S.C. Case No. 7:10-cv-02754-HMH), Sack v. DFS Services LLC, et al. (W.D. Tenn. Case No. 2:10-cv-02900-PJM), Bonds v. DFS Services, LLC, et al. (E.D. Pa. Case No. 2:11-cv-00265-LDD), Gentry v. Discover Financial Services, et al. (C.D. Cal. Case No. 2:10-cv-5260-MMM-EJ), Iniguez v. Discover Financial Services, Inc., et al. (S.D. Fla. Case No. 1:11-cv-20519-A) and Cadery v. Discover Financial Services, Inc., et al. (E.D. Pa. Case No. 2:11-cv-01056-BMS) (collectively, the "Actions"), Plaintiffs challenge as improper certain of Discover Bank's ("Discover") alleged marketing, enrollment, pricing and administration practices for its Discover Payment Protection (formerly known as Discover AccountGuard), Identity Theft Protection (formerly known as "Profile Protect"), Wallet Protection (formerly known as "The Register") and Credit Score Tracker products (together, the "Products"). Discover vigorously denies these allegations and denies any claims of wrongdoing. However, in settlement of the Actions, Discover has agreed to establish a settlement fund of \$10.5 million. This notice is only a summary. Details of the settlement, including information on how to file a claim, are available at <http://www.walkersettlement.com> or by writing to or calling the Settlement Administrator at the address or toll-free number below.

Discover's records indicate that you may be a member of the Settlement Class because you were enrolled in or billed for a Product at some time between January 21, 2004 and November 9, 2011. Class members may (1) file a claim for money from the settlement, (2) exclude themselves from the settlement, or (3) object to the settlement. Class Counsel estimate that settlement payments will be between \$10 and \$60, but could be more or less based on factors including the number of claims submitted and the amount of fees you paid.

You cannot receive a payment unless your claim is received by June 6, 2012. In addition to payments to the Settlement Class Members, the settlement provides for not more than \$3,500,000 in attorneys' fees, costs and \$2,500 service awards for the representative plaintiffs to be sought from the Court by counsel for the Settlement Class. Unclaimed monies will be paid to charity.

If you do not want to be legally bound by the settlement (and receive no money from the settlement), you must send your request for exclusion to the Settlement Administrator no later than March 23, 2012 at the address below. If you stay in the settlement, you may object to it by March 23, 2012. The detailed notice fully explains how to exclude yourself or object. If the settlement is approved, all Settlement Class Members who do not exclude themselves will be bound by any judgment entered whether or not it is favorable to the Settlement Class and they will give up any right to sue Discover or related parties for any known or unknown claims relating to the Products.

**TO OBTAIN THE FULL INSTRUCTIONS FOR EXCLUDING YOURSELF, FILING AN OBJECTION OR FILING A CLAIM, GO TO [HTTP://WWW.WALKERSETTLEMENT.COM](http://www.walkersettlement.com), OR WRITE OR CALL THE SETTLEMENT ADMINISTRATOR AT P.O. BOX 8023, FARIBAULT, MN 55021-9423 OR 1-866-944-5034 (TOLL-FREE).**

**THIS IS ONLY A SUMMARY OF THE SETTLEMENT AND YOUR RIGHTS. DO NOT CALL OR WRITE TO THE COURT OR THE CLERK OF THE COURT. DO NOT CONTACT DISCOVER ABOUT THE SETTLEMENT. TELEPHONE REPRESENTATIVES ARE NOT AUTHORIZED TO CHANGE THE TERMS OF THE SETTLEMENT OR THIS NOTICE.**

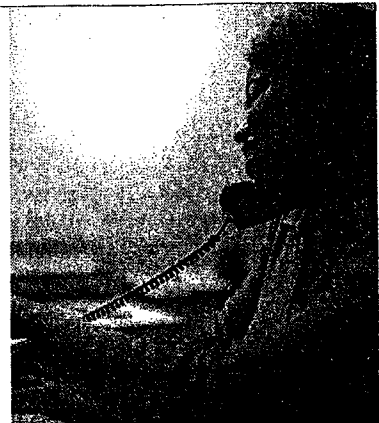


AARON SEAN PETRUS  
Account number ending in 6695

## Have a question? Talk to us.

There's no telling when you might have a question about your Discover® Card account. Which is why we're here 24 hours a day, 7 days a week. Perhaps best of all, you'll be connected to one of our friendly, knowledgeable Customer Service Representatives in less than a minute. Real answers from real people. It's just one of the ways we put you first.

Call us at 1-800-DISCOVER (1-800-347-2683).



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Closing Date: February 23, 2008

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Merchandise/Retail	Feb 4	Feb 4	WAL-MART SC - #2086 PLANO TX	89.05
	Feb 5	Feb 5	AVEDA EC#816 PLANO TX	140.73
	Feb 16	Feb 16	WAL-MART SC - #5211 MCKINNEY (SW)TX	262.88
Restaurants	Jan 26	Jan 26	PETER PIPER PIZZA #243 MC KINNEY TX	200.02
	Jan 30	Jan 30	CHICK-FILA #01054 PLANO TX	4.27
	Jan 31	Jan 31	WHATABURGER 570 BELTON TX	15.23
	Feb 1	Feb 1	CHILI'S GR124900002493 CORPUS CHRISTTX	43.34
	Feb 1	Feb 1	SONIC DRIVE IN #4025 CORPUS CHRISTTX	2.26
	Feb 3	Feb 3	SONIC DRIVE IN #5200 SALADO TX	16.49
	Feb 16	Feb 16	AUSTIN AVE GRILL & SPORT PLANO TX	29.62
	Feb 17	Feb 17	AUSTIN AVE GRILL & SPORT PLANO TX	36.45
Other/Miscellaneous	Feb 17	Feb 17	JACK IN THE00037788783 PLANO TX	5.92
	Feb 19	Feb 19	TRANSFER OF BAL FROM 6011 0083 9064 6476	2,047.16
	Feb 23	Feb 23	PAYMENT PROTECTION PPD 1-877-883-1959	40.78
	Feb 23	Feb 23	LATE FEE	39.00
Gasoline	Jan 26	Jan 26	EXXONMOBIL PLANO TX	35.18
	Jan 30	Jan 30	0210677 CHEVRON 0210 THE COLONY TX	6.81
	Jan 30	Jan 30	TOM THUMB FUEL 2554 PLANO TX	35.01
	Jan 30	Jan 30	7-ELEVEN 32242 Q05 FRISCO TX	7.28
	Jan 30	Jan 30	7-ELEVEN 32242 Q05 FRISCO TX	9.47
	Jan 31	Jan 31	SHELL 03291002186397 BELTON TX	34.99
	Feb 2	Feb 2	PCC 2182 CORPUS CHRISTTX	35.32
	Feb 3	Feb 3	PAYLESS 602 SALADO TX	36.20
	Feb 3	Feb 3	MURPHY7039ATWALMRT MCKINNEY TX	14.10
	Automotive	Jan 28	Jan 28	DRIVER'S EDGE #203 ARGYLE TX
Jan 29		Jan 29	SEARS AUTO CNTR 6174 PLANO TX	343.10
Feb 1		Feb 1	AUTO CRAFTERS PAINT & CORPUS CHRISTTX	220.00
Feb 2		Feb 2	SATURN OF CORPUS CHRISTI CRP CHRISTI TX	108.10
Services	Jan 30	Jan 30	SUPERCUTS 9116868994 MCKINNEY TX	14.95
Government Services	Jan 28	Jan 28	TX DPS CRIME RECS A TX	10.73
Warehouse Clubs	Jan 25	Jan 25	SAMS CLUB - #6255 PLANO TX	19.73

## Information For You