

**LEGAL NOTICE BY ORDER OF THE UNITED STATES**  
**DISTRICT COURT FOR THE EASTERN DISTRICT OF NEW YORK**

*A federal court authorized this notice. This is **not** a solicitation from a lawyer. You are not being sued.*

**YOU ARE RECEIVING THIS NOTICE BECAUSE JPMORGAN CHASE BANK  
SERVICED AN ESCROW ACCOUNT FOR YOUR MORTGAGE LOAN  
FOR A RESIDENCE IN CONNECTICUT, MARYLAND, MINNESOTA,  
NEW YORK, RHODE ISLAND, OR WISCONSIN. YOU MAY BE  
ELIGIBLE FOR PAYMENT FROM A CLASS ACTION SETTLEMENT.**

**You do not need to take any action to receive a payment. Read this notice and visit  
[www.InterestOnEscrowSettlement.com](http://www.InterestOnEscrowSettlement.com) or call 1-855-786-1046 for more information.**

*Para ver este aviso en español, visite [www.InterestOnEscrowSettlement.com](http://www.InterestOnEscrowSettlement.com).*

**What is this notice about?** A proposed settlement has been reached in a class action lawsuit. The lawsuit claims that JPMorgan Chase Bank, N.A. (“Chase”) did not pay interest on mortgage escrow balances as required by the laws of Connecticut, Maryland, Minnesota, New York, Rhode Island, and Wisconsin. Chase denies that it did anything wrong. The settlement, if approved, resolves the case and provides benefits to Settlement Class Members who do not exclude themselves from the Settlement Class.

**Who is included?** The “Settlement Class” consists of those persons identified in Chase’s mortgage-servicing records as holding a mortgage loan serviced by Chase that was secured by real property in Connecticut, Maryland, Minnesota, New York, Rhode Island, or Wisconsin who, during the Class Period (defined in the Settlement Agreement), would have been due interest on an escrow account maintained by Chase under the law of the state in which the property was located but were not paid such interest. The Settlement Agreement, available at [www.InterestOnEscrowSettlement.com](http://www.InterestOnEscrowSettlement.com), contains the full Settlement Class definition. If you received this notice by email, Chase’s records indicate that you are a Settlement Class Member.

**What can I get?** Under the proposed settlement, Chase will pay \$11.5 million into a settlement fund, which will cover settlement payments for Settlement Class Members, attorneys’ fees and expenses, administrative costs and any Plaintiffs’ service awards. If the settlement is approved and becomes final, each Settlement Class Member will receive a settlement payment from that fund. The average settlement payment amount is currently anticipated to be approximately \$24.00, but your payment may be higher or lower depending on the balance(s) in your mortgage escrow account. Specifically, each Settlement Class Member will get a minimum payment of \$5.00, plus a portion of the remaining settlement payment funds in amounts proportionate to the alleged amount of unpaid interest owed on their mortgage escrow account balances. Chase will also pay interest on escrow accounts of Settlement Class Members under the law of the state in which the property was located going forward for three years unless there is a controlling legal determination it does not have to.

**You do not need to file a claim or take any other action to receive a settlement payment. If the settlement is approved and becomes final, payments will be sent by check.**

**What are my options?** (1) You can do nothing, and receive a payment and other benefits if the settlement becomes final; or (2) You can exclude yourself, receive no payment or other benefits under this settlement, and retain any right you have to sue Chase about the issues in this lawsuit. To exclude yourself, you must mail a signed, written request for exclusion, postmarked no later than **February 21, 2022**, to: *Cymbalista v. JPMorgan Chase Bank* Settlement Administrator, P.O. Box 43420, Providence, RI 02940-3420. If you do not exclude yourself, and the Court approves the settlement, you will be bound by the Court’s orders and judgments and will release your claims relating to this lawsuit. If you do not exclude yourself, you can object to or comment on the settlement and/or Settlement Class Counsel’s request for attorneys’ fees, expenses and service awards to the Plaintiffs who brought this case on behalf of the Settlement Class. To object, you must submit a signed, written objection to the Court and the Settlement Administrator by no later than **February 21, 2022** and your objection must include the information described at [www.InterestOnEscrowSettlement.com](http://www.InterestOnEscrowSettlement.com). For more information, visit [www.InterestOnEscrowSettlement.com](http://www.InterestOnEscrowSettlement.com).

**What happens next?** The Court will hold a hearing by telephone on **March 17, 2022 at 11:00 a.m. Eastern** to decide whether to approve the settlement, how much attorneys' fees and expenses to award the attorneys who worked representing the Settlement Class (up to one-third of the \$11.5 million settlement fund), and whether to award service awards of up to \$10,000.00 to each of the Plaintiffs who brought this case on behalf of the Settlement Class. If you wish to attend the telephone hearing, call (888) 363-4734 and use the access code 4444221 at 11:00 a.m. Eastern on March 17, 2022. You or your attorney may ask permission to speak at the hearing. The date and time of this hearing may change, and/or the Court may change whether the hearing is held by telephone, without further notice. Please check [www.InterestOnEscrowSettlement.com](http://www.InterestOnEscrowSettlement.com) for updates.

**Who represents me?** The Court has appointed the law firms of Tusa P.C.; Lief Cabraser Heimann & Bernstein LLP; and Giskan Solotaroff & Anderson LLP to represent the Settlement Class. Together, these lawyers are called Settlement Class Counsel. You do not need to pay these lawyers out of your pocket; instead these lawyers will apply for compensation out of the settlement fund. If you want to be represented by your own lawyer, you may hire one at your own expense.

**How do I get more information?** For more information, including to view copies of case documents including a detailed long-form notice, the full Settlement Agreement, the complaint in the lawsuit, and Settlement Class Counsel's attorneys' fees and service awards motion (once it is filed), visit [www.InterestOnEscrowSettlement.com](http://www.InterestOnEscrowSettlement.com), call 1-855-786-1046, or contact Settlement Class Counsel at 415-956-1000.

**PLEASE DO NOT CONTACT THE COURT**