

Regarding: Zipcar Litigation: Legal Notice of Proposed Settlement and Claim Form

Dear Class Member,

This is to advise you that a proposed settlement has been reached in a class action lawsuit that may apply to you. The lawsuit concerns the applicability of a benefit VISA provides to its cardholders that covers damage caused to rental cars under certain circumstances. Specifically, the claims in this class action involve whether VISA's Auto Rental Collision Damage Waiver - Personal benefit (the "Benefit") applies to Zipcar vehicles. ***You are receiving this notice because the parties have identified you as a potential class member.***

According to VISA's records, you are a VISA cardholder who (1) submitted a claim to VISA for damage that was incurred while you were driving a Zipcar, but (2) had that claim denied because the vehicle involved was a Zipcar (as opposed to a traditional rental car). ***If this is correct, you may be entitled to a cash payment.***

The "Long Form Notice" provides a more detailed summary of the terms of this settlement. ***Please read it carefully.*** You can also see a copy of the actual settlement agreement at www.marshall-law-firm.com/VISA-Zipcar-Class-Action-Settlement, along with a copy of the complaint and other materials related to this litigation (such as the plaintiff's motion for preliminary approval of the settlement agreement).

If you do nothing, you will remain part of the settlement class (and will release your claims) but will not receive any payment. ***So it is very important for you to submit a claim form no later than June 18, 2015 if you believe you are entitled to payment.*** To submit a claim, just fill out the enclosed form, sign it, and send it back to Card Benefit Services. You can submit the claim by U.S. mail, just put the completed form in the enclosed envelope and mail it to Card Benefit Services at P.O. Box 70867, Henrico, VA 23233. Or, if you prefer, you can send in your claim form by email—simply scan a copy of the completed, signed form and email the form to zipclaimsettlement@eclaimslines.com.

**CARD BENEFIT SERVICES
P.O. Box 70867
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888-877-8114
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