

EXHIBIT D

If You Paid Overdraft Fees to Comerica Bank, You May Be Eligible for a Payment from a Class Action Settlement.

Si desea recibir esta notificación en español, llámenos o visite nuestra página web.

A \$14,580,000 Settlement has been reached in a class action lawsuit about the order in which Comerica Bank posted Debit Card Transactions to consumer deposit accounts, and the effect the posting order had on the number of Overdraft Fees the bank charged its account holders. Comerica Bank maintains there was nothing wrong about the posting process it used. The Court has not decided which side is right.

Who's included?

The Class includes holders of a Comerica Bank Account who, during the Class Period applicable to the state in which the Account was opened, incurred one or more Overdraft Fees as a result of Comerica Bank's High-to-Low Posting. The Class Periods by state are:

- For accounts opened in Arizona, from February 18, 2004 through August 15, 2010;
- For accounts opened in California, from February 18, 2006 through August 15, 2010;
- For accounts opened in Florida, from February 18, 2005 through August 15, 2010;
- For accounts opened in Michigan, from February 18, 2004 through August 15, 2010; and
- For accounts opened in Texas, from February 18, 2006 through August 15, 2010.

To be included in the Class, you must have had two or more Overdraft Fees caused by debits posted to your account on a single day during the time periods listed above.

What are the Settlement terms?

Comerica Bank has agreed to establish a Settlement Fund of \$14,580,000 that will provide payments or account credits to eligible Settlement Class Members, attorneys' fees and expenses to Class Counsel, and service awards to the Class Representatives. The amount any individual Settlement Class Member will receive cannot be determined at this time. Payments will be based, in part, 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 Comerica Bank's High-to-Low Posting. Comerica Bank has also agreed to pay all fees and costs associated with notice and administration of the Settlement; such amounts will not come out of the \$14,580,000 million Settlement Fund.

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 by **Month DD, 201_**. If you stay in the Settlement Class, you may object by **Month DD, 201_**. The Court has scheduled a hearing on **Month DD, 201_** to consider whether to approve the Settlement, a request for attorneys' fees of up to 30 percent of the Settlement Fund, plus expenses, and service awards to the Class Representatives. You may appear at the hearing, but you are not required to attend. You may hire your own attorney, at your own expense, to appear or speak for you at the hearing, but you do not have to. For detailed information on how to exclude yourself from or object to the Settlement, call or visit the website.

www.ComericaBankOverdraftSettlement.com 1-XXX-XXX-XXXX