

EXHIBIT 10

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK

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In re PAYMENT CARD INTERCHANGE	:	MDL No. 1720(JG)(JO)
FEE AND MERCHANT DISCOUNT	:	
ANTITRUST LITIGATION	:	Civil No. 05-5075(JG)(JO)
_____	:	
	:	DECLARATION OF PETER BAKER
This Document Relates To:	:	
	:	
ALL ACTIONS.	:	
_____	X	

I, Peter Baker, declare as follows:

1. I am Peter Baker, Manager for Class Plaintiff Crystal Rock LLC.
2. On August 23, 2005 Crystal Rock LLC filed a Class Action Complaint against Visa International Service Association, Inc., Visa U.S.A., Inc., MasterCard Incorporated, MasterCard International, Inc., JPMorgan Chase & Co., Chase Bank U.S.A., N.A., CitiGroup, Inc., CitiCorp, Citibank, N.A., MBNA Corporation, MBNA America Bank, N.A., Bank of America Corporation, Bank of America, N.A., Capital One Financial Corporation, Capital One Bank. On April 24, 2006 that Complaint was consolidated with the other class action complaints. On March 27, 2009, Class Plaintiffs filed a Second Consolidated Amended Class Action Complaint which proposed Crystal Rock LLC as a Class Representative. On, November 27, 2012, this Court named Crystal Rock LLC as a Class Plaintiff to represent the interests of the Rule 23(b)(2) and 23(b)(3) Settlement Classes. Crystal Rock LLC has served as a representative of the Classes throughout seven-plus years of extensive litigation.
3. Crystal Rock has provided its expertise as a Class Representative throughout the litigation. This expertise results from Crystal Rock LLC's function as the largest independent home and office distributor of its kind in the United States, marketing water, coffee and other home and office refreshment products throughout the Northeast. Our particular business model, of repetitive monthly billing, non-storefront sales, and direct delivery distribution, which no other Class Representative utilizes, has provided a unique perspective with regard to acceptance of payment methods and payment of interchange fees. Throughout the litigation, Crystal Rock has maintained contact with Class Counsel in order to monitor the case, provide input concerning strategy decisions, comply with discovery obligations, and fulfill various other duties on behalf of the Class.

4. I am familiar with the terms of the settlement in the above-captioned case and am of the opinion that the settlement constitutes a good resolution of the case and is in the best interests of the Class.

5. On behalf of the Class, Crystal Rock LLC spent substantial time and effort in pursuit of the litigation with Class Counsel; including:

(a) In July and August of 2005, after substantial advance research, representatives from Crystal Rock LLC, including myself, met on several occasions with attorneys from Drubner Hartley Hellman, including Gary O'Connor and Brian Clifford, to discuss the possibility of litigation, provide information and documents, assist in preparing a complaint, and review and finalize the complaint.

(b) In March, April, May and June of 2006, Crystal Rock LLC dedicated several days of employee time to meeting with counsel regarding depositions and other discovery, providing information necessary for the litigation, preparing responses to interrogatories, and responding to requests for production served by defendants. On June 12, 2006 interrogatory responses were reviewed and finalized by Crystal Rock LLC.

(c) On August 28, 2006, Crystal Rock LLC employees spent several hours meeting with counsel regarding the Supplemental Complaint and reviewing the same.

(d) In July, August, September, November and December of 2006 and January of 2007, Crystal Rock LLC employees dedicated several days of employee time to providing paper documentation in response to defendants' requests and meeting with or communicating with counsel regarding its responses. These documents were included in a total of 2,326 pages of information provided to defendants on January 31, 2007.

(e) In March of 2007, Crystal Rock LLC employees spent several hours meeting with counsel and locating additional documents requested by defendants. These documents were included in an additional production of 2,022 pages of information provided to defendants on July 6, 2007.

(f) In June and July of 2007, Crystal Rock LLC employees spent many hours meeting with counsel regarding their responses to interrogatories served by defendants. These responses were provided to defendants on October 23, 2007.

(g) On August 16, 2007, Crystal Rock LLC employees met with counsel regarding privilege issues.

(h) In August, September and October of 2007, Crystal Rock LLC employees met with counsel several times and spent many hours reviewing documents to respond to additional requests from defendants and responding to and providing verifications to interrogatories.

(i) In December and February of 2007, Crystal Rock LLC employees, including David Jurasek, spent several days communicating with counsel regarding upcoming depositions, preparing for deposition, and attending the deposition.

(j) In February, March and April of 2008, Crystal Rock employees, including David Jurasek, met with counsel and spent several hours collecting additional documents required to be produced in response to defendants' requests. These documents were included in an additional production of 1,587 pages provided to defendants on March 24, 2008 and April 17, 2008.

(k) On April 29 and May 8, 2008, Crystal Rock employees, including David Jurasek, spent several hours reviewing the transcripts of the David Jurasek deposition and providing a signed errata sheet.

(l) In October and December of 2008, Crystal Rock employees, including Sue Famiglietti, spent several hours providing necessary information and providing signed verifications for requests for admission and interrogatories served by defendants.

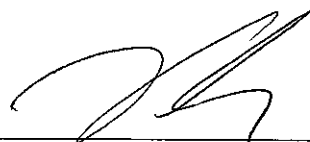
(m) In December of 2008 and January and February of 2009, Crystal Rock employees met with counsel several times and spent numerous hours collecting additional documents required to be produced in response to defendants' requests. These documents were included in an additional production of 824 pages provided to defendants on April 20, 2009.

(n) In May and June of 2009, Crystal Rock employees, including Sue Famiglietti, spent several hours providing necessary information and providing signed verifications for interrogatories served by defendants.

(o) Throughout the litigation, Crystal Rock employees received and reviewed regular updates from counsel regarding the current status of the litigation and reviewed various documents filed on their behalf.

(p) In October 2012, Crystal Rock employees, including myself, spent many hours reviewing the final settlement agreement and meeting with counsel to discuss the proposed settlement.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed this 8th day of April, 2013, at Waterbury ,
Connecticut .



Peter Baker