EXHIBIT A

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LEGAL NOTICE

If you are or were the original owner of an iPhone 4, you could be entitled to benefits under a class action settlement.

The settlement will provide a \$15 cash payment if you are a United States resident who is or was the original owner of an iPhone 4, experienced antenna or reception issues, and satisfy other requirements explained below. The United States District Court for the Northern District of California authorized this notice. The Court will have a hearing to consider whether to approve the settlement so that the benefits may be paid.

WHO'S AFFECTED?

You're a "Class Member" if you are a United States resident who is or was the original owner of an iPhone 4 as of February 17, 2012.

WHAT'S THIS ABOUT?

The lawsuit claimed that the iPhone 4's signal quality attenuates when users handle the phone and that Apple engaged in misrepresentations regarding the phone. Apple denies all allegations and is entering into this settlement to avoid burdensome and costly litigation. The settlement is not an admission of wrongdoing.

WHAT CAN YOU GET FROM THE SETTLEMENT?

Apple will provide a \$15 cash payment to Class Members who send in a valid claim form. The claim form will require you to declare that you: (a) experienced antenna or reception issues with your iPhone 4; (b) were unable to return your iPhone 4 without incurring any costs; (c) were unwilling to use a case or free bumper for your iPhone 4; and (d) completed certain troubleshooting steps or are unable to complete the troubleshooting steps because you no longer own your iPhone 4.

Since July 2010, Apple has offered a free bumper to iPhone 4 owners who have experienced antenna or reception issues. Class Members can continue to request a free bumper as described at http://support.apple.com/kb/HT4389.

HOW DO YOU GET A PAYMENT?

A detailed notice and claim form package contains everything you need. Just call 1-877-417-7234 or go to www.iPhone4settlement.com to get one.

IMPORTANT DEADLINES

To claim a cash payment, you must submit the claim form on or before August 28, 2012. If you do not claim a cash payment within this time period, you will lose your right to obtain this benefit.

WHAT ARE YOUR OPTIONS?

If you don't want to make a claim and you don't want to be legally bound by the settlement, you must postmark your request to exclude yourself by June 15, 2012, or you won't be able to sue, or continue to sue, Apple about the claims in this case. If you exclude yourself, you will not be eligible to receive a payment from this settlement.

If you stay in the Class, you may object to the settlement. Objections must be received by June 15, 2012. The detailed notice describes how to exclude yourself or object. The Court will hold a hearing in this case (In re Apple iPhone 4 Products Liability Litigation, Case No. 5:10-md-02188-RMW) on July 13, 2012, at 9:00 a.m. to consider whether to approve (1) the settlement and (2) attorneys' fees and expenses of up to \$5.9 million and stipends to Plaintiffs of up to \$500 each. You may appear at the hearing, but you don't have to. If you want to be represented by your own lawyer, you may hire one at your own expense. To obtain a full notice and claim form, go to www.iPhone4settlement.com or call toll free 1-877-417-7234. For more details, go to www.iPhone4settlement.com or write to Robbins Geller Rudman & Dowd LLP, Attn: Rick Nelson, Class Member Relations, 655 West Broadway, Suite 1900, San Diego, CA 92101.

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

In re CIT GROUP INC. SECURITIES LITIGATION

This Document Relates To:

ALL ACTIONS.

Master File No. 1:08-cv-06613-BSJ-THK

CLASS ACTION

Referred to Magistrate Judge Katz

SUMMARY NOTICE

ALL PERSONS WHO PURCHASED OR ACQUIRED CIT GROUP INC. ("CIT") COMMON STOCK FROM DECEMBER 12, 2006 THROUGH MARCH 5, 2008, AND ALL PERSONS WHO PURCHASED OR ACQUIRED CIT PrZ ("CIT-Z") SECURITIES PURSUANT OR TRACEABLE TO THE OCTOBER 17, 2007 REGISTRATION STATEMENT AND PROSPECTUS

THIS NOTICE WAS AUTHORIZED BY THE COURT. IT IS NOT A LAWYER SOLICITATION. PLEASE READ THIS NOTICE CAREFULLY AND IN ITS ENTIRETY. YOUR RIGHTS WILL BE AFFECTED BY A CLASS ACTION LAWSUIT PENDING IN THIS COURT.

YOU ARE HEREBY NOTIFIED, pursuant to an Order of the United States District Court for the Southern District of New York (the "Court") and Rule 23 of the Federal Rules of Civil Procedure, that (i) the above-captioned litigation (the "Litigation") has been preliminarily certified as a class action on behalf of a class of all Persons who purchased or acquired the publicly-traded common stock of CIT from December 12, 2006 through and including March 5, 2008, and all Persons who purchased or acquired CIT-Z securities pursuant or traceable to the October 17, 2007 registration statement and prospectus, and who were allegedly damaged thereby, except for certain Persons excluded from the Settlement Class as defined in the Settlement Agreement dated March 13, 2012 (the "Stipulation"), which is available as described below; and (ii) Lead Plaintiff in the Litigation has reached an agreement to settle the Litigation for an aggregated settlement payment of \$75 million in cash to the class (the "Settlement"). Any capitalized terms used in this Summary Notice that are not otherwise defined herein shall have the meanings ascribed to them in the Stipulation

A hearing will be held on June 13, 2012, at 2:00 p.m., before the Honorable Barbara S. Jones, at the Daniel Patrick Moynihan United States Courthouse, 500 Pearl Street, Courtroom 17C, New York, New York for the purpose of determining: (1) whether the proposed settlement of the claims in the Litigation for the sum of \$75,000,000 in cash should be approved by the Court as fair, reasonable, and adequate; (2) whether a Settlement Class should be certified for purposes of the Settlement; (3) whether, thereafter, this Litigation should be dismissed with prejudice pursuant to the terms and conditions set forth in the Stipulation; (4) whether the Plan of Allocation is fair, reasonable, and adequate and therefore should be approved; and (5) whether the application of Lead Counsel for the payment of attorneys' fees and expenses incurred in connection with this Litigation should be approved

If you purchased or acquired CIT common stock during the period between December 12, 2006 and March 5, 2008, or CIT-Z securities pursuant or traceable to the October 17, 2007 registration statement and prospectus, your rights may be affected by the settlement of this Litigation. If you have not received a detailed Notice of Pendency and Proposed Settlement of Class Action ("Notice") and a copy of the Proof of Claim and Release form ("Proof of Claim"), you may obtain copies (as well as a copy of the Stipulation) by writing to CIT Securities Litigation, Claims Administrator, c/o Gilardi & Co. LLC, P.O. Box 8040, San Rafael, CA 94912-8040 or going to www.gilardi.com. If you are a Settlement Class Member, in order to share in the distribution of the Net Settlement Fund, you must submit a Proof of Claim postmarked no later than July 5, 2012, establishing that you are entitled to

If you desire to be excluded from the Settlement Class, you must submit a request for exclusion postmarked by May 30, 2012, in the manner and form explained in the detailed Notice referred to above. All Members of the Settlement Class who do not timely and validly request exclusion from the Settlement Class will be bound by any judgment entered in the Litigation pursuant to the terms and conditions of the Stipulation

Any objection to the Settlement must be mailed or delivered such that it is received by each of the following no later than May 30, 2012:

Clerk of the Court UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK New York, NY 10007-1312

Joy Ann Bull RÓBBINS GELLER RUDMAN & DOWD LLP San Diego, CA 92101

Counsel for Defendants: Douglas H. Flaum FRIED, FRANK, HARRIS. SHRIVER & JACOBSON LLP One New York Plaza

PLEASE DO NOT CONTACT THE COURT OR THE CLERK'S OFFICE REGARDING THIS NOTICE. If you have any questions about the Settlement, you may contact counsel for the Lead Plaintiff at the address listed above or go to the following

DATED: March 23, 2012

BY ORDER OF THE COURT UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

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LEGAL NOTICE

All persons whom received or were sent an initial debt-collection letter from PROCOLLECT INCORPORATED, between April 22, 2010, and April 22, 2011, inclusive.

YOU ARE HEREBY NOTIFIED that a proposed class action settlement has been preliminarily approved by the U.S. District Court for the Northern District of Texas, Dallas Division in the case of *Tammie Powell v. ProCollect, Inc., and Barry Curtis.* Plaintiff claims Defendants violated consumers' rights when sending initial debt-validation letters. Defendants deny liability and assert defenses. *The Court has not made any* decision concerning the merits of the lawsuit

Your rights may be affected by the Settlement

Any Member of the Settlement Class has the right to object to any portion of the Settlement. To object you must 1) file a written notice of objection with the Clerk of the Court, United States District Court for the Northern District of Texas, Dallas Division, Case Number 3:11-cv-00846-M, 1100 Commerce Street, Dallas, Texas 75242, and 2) serve the objection by hand or first class mail on a) Weisberg & Meyers LLC, c/o Dennis Kurz, 9330 LBJ Freeway, Ste. 900, Dallas, TX 75243 and b) Korn, Bowdich & Diaz, LLP, c/o John Bowdich 4221 Avondale Ave., Dallas, TX 75219. If you fail to object in this manner you will forever lose this right.

For further information regarding the settlement and your rights, including information on how to file an objection to the settlement if you have information why the settlement should not be approved please visit nt.com or write Weisberg & Mevers, LLC at the address above

DATED: January 27, 2012

BY ORDER OF THE COURT, U.S. DISTRICT COURT NORTHERN DISTRICT OF TEXAS, DALLAS DIVISION