

APPENDIX A

NOTICE TO CORRECT CERTAIN STATEMENTS MADE BY SPECTRUM SETTLEMENT RECOVERY IN IN RE VISA CHECK/MASTERMONEY ANTITRUST LITIGATION

You may have received promotional materials from Spectrum Settlement Recovery, LLC (“Spectrum”) offering to buy your claim in the *Visa Check/MasterMoney Antitrust* settlement.

The Court overseeing this action has required the dissemination of this Corrective Notice to correct the following statements included in some of Spectrum’s promotional materials:

1. Spectrum’s promotional materials indicated that one obstacle that could or may delay payments to class members is the U.S. Government application to participate in the distribution as a class member. Spectrum’s promotional materials also stated that the government’s eligibility to participate is currently being questioned by Lead Counsel and if the legal proceedings related to eligibility continue, we should expect to see some further delay in the payment dates to the class.

Correction: The initial payments to class members *will not be affected* by the U.S. Government’s application to participate in this settlement, neither in the dollar amount paid nor in the timing of the payment. The timing of any *pro rata* distributions *will not likely be affected* by the U.S. Government’s application to participate in this process. Finally, the U.S. Government’s potential claim can only impact the distribution by reducing the *pro rata* payments if the Court approves its application, and the outcome of the Government’s application is speculative at best.

2. Spectrum’s promotional materials indicated that one obstacle that could have a significant impact on the timing of class member claim payments is that securitization of the settlement funds is still incomplete.

Correction: There have been no delays or obstacles to securitization of the settlement funds. While securitization has not yet happened, this *does not present an impediment to the timing of payments to the class*. Steps shall be taken to complete the securitization of the settlement funds as soon as is necessary to distribute the bulk of initial payments to claimants.

You may refer to the settlement website maintained by the Claims Administrator, Garden City Group, Inc., at www.inrevisacheckmastermoneyantitrustlitigation.com, for access to court documents, and to materials prepared by Lead Counsel and the Claims Administrator, explaining the settlement and the claims process.