Para los comerciantes que aceptaron Visa y MasterCard en algún momento desde el 1.º de enero de 2004: Aviso sobre un acuerdo de demanda colectiva por más de 6 mil millones de dólares.

Aviso sobre un acuerdo de demanda colectiva autorizado por el Tribunal del Distrito de los EE. UU., Distrito Este de Nueva York.

Este aviso está autorizado por el Tribunal para informarle sobre un acuerdo para presentar una demanda colectiva que puede afectarlo a usted. La demanda sostiene que Visa y MasterCard, en forma independiente y junto con los bancos, violaron las leyes antimonopolio e hicieron que los comerciantes pagaran tasas excesivas por aceptar tarjetas de crédito y débito Visa y MasterCard, incluyendo al:

- acordar establecer, aplicar y hacer cumplir las reglas sobre las tasas de comerciantes (llamadas tasas de intercambio predefinidas);
- limitar lo que los comerciantes podían hacer para alentar a sus clientes a usar otras formas de pago; por ejemplo, mediante el cobro a clientes de una tarifa adicional o el ofrecimiento de descuentos; y
- continuar con esta conducta después de que Visa y MasterCard cambiaran sus estructuras corporativas.

Los demandados alegan que no hicieron nada malo. Afirman que sus prácticas comerciales son legales y resultado de la competencia, y que han beneficiado a los comerciales y a los consumidores. El Tribunal no ha decidido quién tiene razón porque las partes aceptaron establecer un acuerdo. El 27 de noviembre de 2012, el Tribunal concedió la aprobación preliminar de este acuerdo.

EL ACUERDO

Conforme al acuerdo, Visa, MasterCard y los bancos demandados han aceptado realizar pagos para dos fondos del acuerdo:

- El primero es un "Fondo en efectivo", un fondo de \$6,050 millones, que pagará las demandas válidas de los comerciantes que aceptaron tarjetas de crédito o débito Visa o MasterCard en cualquier momento entre el 1.º de enero de 2004 y el 28 de noviembre de 2012.
- El segundo es un "Fondo de intercambio", que se calcula que es aproximadamente de \$1,200 millones, y estará basado en una parte de las tasas de intercambio imputables a ciertos comerciantes que aceptaron tarjetas de crédito Visa o MasterCard durante un "Período de intercambio" de ocho meses.

Además, el acuerdo cambia algunas de las reglas de Visa y MasterCard aplicables a los comerciantes que aceptan sus tarjetas. Este acuerdo crea dos grupos:

- un Grupo de demandantes de dinero en efectivo (Grupo de demandantes en virtud de la Regla 23(b)(3)), que incluye a todas las personas, empresas y otras entidades que aceptaron tarjetas Visa o MasterCard en los EE. UU. en cualquier período comprendido entre el 1.º de enero de 2004 y el 28 de noviembre de 2012; y
- un Grupo de demandantes de cambios de la regla (Grupo de demandantes en virtud de la Regla 23(b)(2)), que incluye a todas las personas, empresas y entidades que a partir del 28 de noviembre de 2012 o en el futuro acepten tarjetas Visa o MasterCard en los EE. UU.

QUÉ OBTENDRÁN DEL ACUERDO

Cada comerciante del Grupo de demandantes de dinero en efectivo que presente una demanda válida obtendrá dinero del Fondo en efectivo de \$6,050 millones, sujeto a una deducción (que no excederá del 25 % del fondo) para rendir cuentas a los comerciantes que se excluyan del Grupo de demandantes de dinero en efectivo. De ser posible, el valor de cada demanda estará basado en las tasas de intercambio reales o estimadas imputables a las transacciones con tarjeta de pago Visa o MasterCard del comerciante, desde el 1.º de enero de 2004 hasta el 28 de noviembre de 2012. Los pagos a los comerciantes que presenten demandas válidas para una parte del Fondo en efectivo estarán basados en:

- · el dinero disponible para pagar todas las demandas;
- · el valor total en dólares de todas las demandas válidas presentadas;
- la deducción descrita anteriormente que no excederá del 25 % del Fondo de dinero en efectivo del acuerdo; y
- el costo del aviso y administración del acuerdo, el dinero otorgado a los representantes del grupo y los gastos y honorarios del abogado, según la aprobación del Tribunal.

Además, los comerciantes del Grupo de demandantes de dinero en efectivo que acepten Visa y MasterCard durante el período de intercambio de ocho meses y presenten una demanda válida recibirán dinero del Fondo de intercambio independiente, el cual se calcula que es de aproximadamente \$1,200 millones. De ser posible, el valor de cada demanda estará basado en un cálculo aproximado de la décima parte del 1 % del volumen de ventas en dólares con tarjeta de crédito Visa y MasterCard del comerciante durante dicho período. Los pagos a los comerciantes que presenten demandas válidas para una parte del Fondo de intercambio estarán basados en:

- el dinero disponible para pagar todas las demandas;
- el valor total en dólares de todas las demandas válidas presentadas; y
- el costo del aviso y administración del acuerdo, y los gastos y honorarios del abogado que puedan ser aprobados por el Tribunal.

Gastos y honorarios del abogado, y dinero otorgado a los representantes de los grupos: Por el trabajo realizado hasta la aprobación definitiva del acuerdo por parte del tribunal del distrito, el abogado del grupo de demandantes solicitará al Tribunal los honorarios de abogado por un monto equivalente a una proporción razonable del Fondo de dinero en efectivo del acuerdo, que no excederá del 11.5 % del Fondo de dinero en efectivo del acuerdo de \$6,050 millones y el 11.5 % del Fondo de intercambio, que se calcula es de \$1,200 millones, para compensar a todos los abogados y las firmas de abogados que han trabajado en el caso del grupo. Por el trabajo adicional de administración el acuerdo, distribución de ambos fondos y cualquier apelación, el Abogado del grupo de demandantes puede solicitar un reembolso según su honorario por hora normal, que no excederá del adicional del 1 % del Fondo de dinero en efectivo del acuerdo de \$6,050 millones y un adicional del 1 % del Fondo de intercambio, que se calcula es de \$1,200 millones. El Abogado del grupo de demandantes también solicitará el reembolso de sus gastos (sin incluir los costos administrativos del acuerdo o aviso), que no excederá de los \$40 millones y hasta \$200,000 en recompensa por el servicio prestado al grupo de demandantes y por sus esfuerzos en nombre del grupo.

Cómo solicitar el Pago

Para recibir el pago, los comerciantes deben completar un formulario de reclamaciones. Si el Tribunal finalmente aprueba el acuerdo y usted efective o por co www.P

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y usted no se excluye del Grupo de demandantes de dinero en efectivo, usted recibirá un formulario de reclamaciones por correo o por correo electrónico. O bien, puede solicitar un formulario en: www.PaymentCardSettlement.com, o llamar al: 1-800-625-6440.

OTROS BENEFICIOS PARA LOS COMERCIANTES

Los comerciantes se beneficiarán de los cambios a determinadas reglas de MasterCard y Visa que, entre otras cosas, permitirán a los comerciantes hacer lo siguiente:

- Cobrar a los clientes una tarifa adicional si pagan con las tarjetas de crédito Visa o MasterCard
- Ofrecer descuentos a los clientes que no pagan con tarjetas de crédito o débito Visa o MasterCard
- Formar grupos de compra que cumplan con ciertos criterios para negociar con Visa y MasterCard

Los comerciantes que operen diversas empresas con diferentes nombres comerciales o banners también podrán aceptar Visa o MasterCard en menor cantidad que todos los nombres comerciales y banners del comerciante.

OPCIONES Y DERECHOS LEGALES

Los comerciantes se beneficiarán de los cambios a determinadas reglas de MasterCard y Visa que, entre otras cosas, permitirán a los comerciantes hacer lo siguiente:

- Presentar una reclamación para solicitar un pago. Recibirá un formulario de reclamación por correo o correo electrónico, o bien, presente la reclamación en línea en: www.PaymentCardSettlement.com.
- · Excluirse del Grupo de demandantes de dinero en efectivo (Grupo de demandantes en virtud de la Regla 23(b)(3)). Si usted se excluye, puede presentar una demanda contra los demandados por daños, basándose en la supuesta conducta ocurrida el 27 de noviembre de 2012 o antes de esa fecha, por su propia cuenta, a su propio costo, si lo desea. Si se excluye, no podrá obtener ningún dinero de este acuerdo. Si usted es comerciante y desea excluirse, debe presentar una solicitud por escrito, colocarla en un sobre y enviarla por correo con franqueo pagado y con sello postal a más tardar el 28 de mayo de 2013 a Class Administrator, Payment Card Interchange Fee Settlement, P.O. Box 2530, Portland, OR 97208-2530. La solicitud escrita debe estar firmada por una persona autorizada y debe incluir toda la siguiente información: (1) el texto "In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation (En relación al Litigio antimonopolio por tasas de intercambio de tarjetas de pago y descuento de comerciantes)", (2) su nombre completo, dirección, número de teléfono y número de identificación de contribuyente, (3) el comerciante que desea ser excluido del Grupo de demandantes de dinero en efectivo (Grupo de demandantes en virtud de la Regla 23(b)(3)), y qué cargo o autoridad tiene usted para excluir al comerciante, y (4) el nombre de la empresa, marcas y direcciones de las tiendas o puntos de venta de cuyas ventas el comerciante desea ser excluido.

Nota: Usted no puede ser excluido del Grupo de demandantes de cambios de la regla (Grupo de demandantes en virtud de la Regla 23(b)(2)).

Objeciones al acuerdo. La fecha límite para objetar es: 28 de mayo de 2013. Para saber cómo presentar una objeción, visite: www.PaymentCardSettlement.com o llame al 1-800-625-6440 Nota: Si se excluye del Grupo de demandantes de dinero en efectivo, no podrá presentar objeciones a los términos de esta parte del acuerdo.

Para obtener más información sobre estos derechos y opciones, visite: www.PaymentCardSettlement.com.

SI EL TRIBUNAL APRUEBA EL ACUERDO DEFINITIVO

Los miembros del Grupo de demandantes de cambios de la regla quedarán sujetos a los términos de este acuerdo. Los miembros del Grupo de demandantes de dinero en efectivo que no se excluyan antes de la fecha límite, quedarán sujetos a los términos de este acuerdo ya sea que presenten o no una reclamación de pago. Los miembros de ambos grupos renuncian a toda reclamación contra todas las partes exoneradas que se enumeran en el Acuerdo conciliatorio. El acuerdo eximirá y resolverá toda reclamación de los comerciantes contra Visa, MasterCard u otros demandados que fueron o pudieron haber sido alegados en la demanda, incluidas las reclamaciones basadas en tasas de intercambio u otras tarifas, reglas de no recargo, reglas de no descuento, reglas de aceptación de todas las tarjetas y otras reglas. El acuerdo también resolverá las reclamaciones de los comerciantes basándose en el efecto futuro de cualquier regla de Visa o MasterCard, desde el 27 de noviembre de 2012, y no se modificarán conforme al acuerdo, las reglas modificadas establecidas en el acuerdo o cualquier otra regla sustancialmente similar a cualquiera de estas reglas. Los descargos no se interpondrán a las reclamaciones relacionadas con ciertas disputas comerciales estándar especificadas, que surjan como parte del desarrollo normal de los negocios.

Para obtener más información sobre los descargos, vea el acuerdo conciliatorio en: www.PaymentCardSettlement.com.

LA AUDIENCIA DEL TRIBUNAL EN RELACIÓN CON ESTE ACUERDO

El 12 de septiembre de 2013, se realizará una audiencia en el Tribunal para decidir si se aprobará o no el acuerdo propuesto, las solicitudes de los abogados del grupo de demandantes en relación con los gastos y honorarios de abogado y las recompensas para los representantes del grupo. La audiencia se llevará a cabo en:

United States District Court for the Eastern District of New York 225 Cadman Plaza Brooklyn, NY 11201

No es necesario que acuda a la audiencia del tribunal ni que contrate a un abogado. Pero si lo desea, puede hacerlo por cuenta y cargo propios. El Tribunal ha designado las firmas de abogados de Robins, Kaplan, Miller & Ciresi LLP, Berger & Montague, PC y Robbins Geller Rudman & Dowd LLP para que representen el grupo ("Abogado del grupo de demandantes").

¿TIENE PREGUNTAS?

Para obtener más información sobre este caso (In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation, MDL 1720), usted puede:

Llamar gratis al: 1-800-625-6440 Visitar: www.PaymentCardSettlement.com Escribir a Class Administrator:

Payment Card Interchange Fee Settlement

P.O. Box 2530

Portland, OR 97208-2530

Correo electrónico: info@PaymentCardSettlement.com

Visite www.PaymentCardSettlement.com para obtener actualizaciones relacionadas con el acuerdo o el proceso de aprobación del acuerdo.

AVISO: Este documento es una traducción de un documento en idioma inglés debidamente aprobado y se brinda solo con fines informativos. En caso de discrepancia entre el texto de esta traducción y el texto del documento en idioma inglés original que esta traducción intenta reflejar, prevalecerá el texto del documento en idioma inglés original.

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LEGAL NOTICE

To merchants who have accepted Visa and MasterCard at any time since January 1, 2004: Notice of a 6+ billion dollar class action settlement.

Si desea leer este aviso en español, llámenos o visite nuestro sitio web.

Notice of a class action settlement authorized by the U.S. District Court, Eastern District of New York.

This notice is authorized by the Court to inform you about an agreement to settle a class action lawsuit that may affect you. The lawsuit claims that Visa and MasterCard, separately, and together with banks, violated antitrust laws and caused merchants to pay excessive fees for accepting Visa and MasterCard credit and debit cards, including by:

- Agreeing to set, apply, and enforce rules about merchant fees (called default interchange fees);
- Limiting what merchants could do to encourage their customers to use other forms of payment through, for example, charging customers an extra fee or offering discounts; and
- Continuing that conduct after Visa and MasterCard changed their corporate structures.

The defendants say they have done nothing wrong. They say that their business practices are legal and the result of competition, and have benefitted merchants and consumers. The Court has not decided who is right because the parties agreed to a settlement. On November 27, 2012, the Court gave preliminary approval to this settlement.

THE SETTLEMENT

Under the settlement, Visa, MasterCard, and the bank defendants have agreed to make payments to two settlement funds:

- The first is a "Cash Fund" a \$6.05 billion fund that will pay valid claims of merchants that accepted Visa or MasterCard credit or debit cards at any time between January 1, 2004 and November 28, 2012.
- The second is an "Interchange Fund" estimated to be approximately \$1.2 billion – that will be based on a portion of the interchange fees attributable to certain merchants that accept Visa or MasterCard credit cards for an eight-month "Interchange Period."

Additionally, the settlement changes some of the Visa and MasterCard rules applicable to merchants who accept their cards.

This settlement creates two classes:

- A Cash Settlement Class (Rule 23(b)(3) Settlement Class), which includes all persons, businesses, and other entities that accepted any Visa or MasterCard cards in the U.S. at any time from January 1, 2004 to November 28, 2012, and
- A Rule Changes Settlement Class (Rule 23(b)(2) Settlement Class), which includes all persons, businesses, and entities that as of November 28, 2012 or in the future accept any Visa or MasterCard cards in the U.S.

WHAT MERCHANTS WILL GET FROM THE SETTLEMENT

Every merchant in the Cash Settlement Class that files a valid claim will get money from the \$6.05 billion Cash Fund, subject to a deduction (not to exceed 25% of the fund) to account for merchants who exclude themselves from the Cash Settlement Class. The value of each claim, where possible, will be based on the actual or estimated interchange fees attributable to the merchant's MasterCard and Visa payment card transactions from January 1, 2004 to November 28, 2012. Payments to merchants who file valid claims for a portion of the Cash Fund will be based on:

- · The money available to pay all claims,
- · The total dollar value of all valid claims filed,
- The deduction described above not to exceed 25% of the Cash Settlement Fund, and
- The cost of settlement administration and notice, money awarded to the class representatives, and attorneys' fees and expenses all as approved by the Court.

In addition, merchants in the Cash Settlement Class that accept Visa and MasterCard during the eight-month Interchange Period and file a valid claim will get money from the separate Interchange Fund, estimated to be approximately \$1.2 billion. The value of each claim, where possible, will be based on an estimate of one-tenth of 1% of the merchant's Visa and MasterCard credit card dollar sales volume during that period. Payments to merchants who file valid claims for a portion of the Interchange Fund will be based on:

- · The money available to pay all claims,
- · The total dollar value of all valid claims filed, and
- The cost of settlement administration and notice, and any attorneys' fees and expenses that may be approved by the Court.

Attorneys' fees and expenses and money awarded to the class representatives: For work done through final approval of the settlement by the district court, Class Counsel will ask the Court for attorneys' fees in an amount that is a reasonable proportion of the Cash Settlement Fund, not to exceed 11.5% of the Cash Settlement Fund of \$6.05 billion and 11.5% of the Interchange Fund estimated to be \$1.2 billion to compensate all of the lawyers and their law firms that have worked on the class case. For additional work to administer the settlement, distribute both funds, and through any appeals, Class Counsel may seek reimbursement at their normal hourly rates, not to exceed an additional 1% of the Cash Settlement Fund of \$6.05 billion and an additional 1% of the Interchange Fund estimated to be \$1.2 billion. Class Counsel will also request reimbursement of their expenses (not including the administrative costs of settlement or notice), not to exceed \$40 million and up to

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How to Ask for Payment

To receive payment, merchants must fill out a claim form. If the Court finally approves the settlement, and you do not exclude yourself from the Cash Settlement Class, you will receive a claim form in the mail or by email. Or you may ask for one at: www.PaymentCardSettlement.com, or call: 1-800-625-6440.

OTHER BENEFITS FOR MERCHANTS

Merchants will benefit from changes to certain MasterCard and Visa rules, which will allow merchants to, among other things:

- Charge customers an extra fee if they pay with Visa or MasterCard credit cards,
- Offer discounts to customers who do not pay with Visa or MasterCard credit or debit cards, and
- Form buying groups that meet certain criteria to negotiate with Visa and MasterCard.

Merchants that operate multiple businesses under different trade names or banners will also be able to accept Visa or MasterCard at fewer than all of the merchant's trade names and banners.

LEGAL RIGHTS AND OPTIONS

Merchants who are included in this lawsuit have the legal rights and options explained below. You may:

- File a claim to ask for payment. You will receive a claim form in the mail or email or file online at: www.PaymentCardSettlement.com.
- · Exclude yourself from the Cash Settlement Class (Rule 23(b)(3) Settlement Class). If you exclude yourself, you can sue the Defendants for damages based on alleged conduct occurring on or before November 27, 2012 on your own at your own expense, if you want to. If you exclude yourself, you will not get any money from this settlement. If you are a merchant and wish to exclude yourself, you must make a written request, place it in an envelope, and mail it with postage prepaid and postmarked no later than May 28, 2013 to Class Administrator, Payment Card Interchange Fee Settlement, P.O. Box 2530, Portland, OR 97208-2530. The written request must be signed by a person authorized to do so and provide all of the following information: (1) the words "In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation," (2) your full name, address, telephone number, and taxpayer identification number, (3) the merchant that wishes to be excluded from the Cash Settlement Class (Rule 23(b)(3) Settlement Class), and what position or authority you have to exclude the merchant, and (4) the business names, brand names, and addresses of any stores or sales locations whose sales the merchant desires to be excluded.

Note: You cannot be excluded from the Rule Changes Settlement Class (Rule 23(b)(2) Settlement Class).

 Object to the settlement. The deadline to object is: May 28, 2013. To learn how to object, see: www.PaymentCardSettlement.com or call 1-800-625-6440.
 Note: If you exclude yourself from the Cash Settlement Class you cannot object to the terms of that portion of the

For more information about these rights and options, visit: www.PaymentCardSettlement.com.

IF THE COURT APPROVES THE FINAL SETTLEMENT

Members of the Rule Changes Settlement Class are bound by the terms of this settlement. Members of the Cash Settlement Class, who do not exclude themselves by the deadline, are bound by the terms of this settlement whether or not they file a claim for payment. Members of both classes release all claims against all released parties listed in the Settlement Agreement. The settlement will resolve and release any claims by merchants against Visa, MasterCard or other defendants that were or could have been alleged in the lawsuit, including any claims based on interchange or other fees, no-surcharge rules, no-discounting rules, honor-all-cards rules and other rules. The settlement will also resolve any merchant claims based upon the future effect of any Visa or MasterCard rules, as of November 27, 2012 and not to be modified pursuant to the settlement, the modified rules provided for in the settlement, or any other rules substantially similar to any such rules. The releases will not bar claims involving certain specified standard commercial disputes arising in the ordinary course of business.

For more information on the release, see the settlement agreement at: www.PaymentCardSettlement.com.

THE COURT HEARING ABOUT THIS SETTLEMENT

On September 12, 2013, there will be a Court hearing to decide whether to approve the proposed settlement, class counsels' requests for attorneys' fees and expenses, and awards for the class representatives. The hearing will take place at:

United States District Court for the Eastern District of New York 225 Cadman Plaza Brooklyn, NY 11201

You do not have to go to the court hearing or hire an attorney. But you can if you want to, at your own cost. The Court has appointed the law firms of Robins, Kaplan, Miller & Ciresi LLP, Berger & Montague, PC, and Robbins Geller Rudman & Dowd LLP to represent the Class ("Class Counsel").

QUESTIONS?

For more information about this case (In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation, MDL 1720), you may:

Call toll-free: 1-800-625-6440

Visit: www.PaymentCardSettlement.com

Write to the Class Administrator:

Payment Card Interchange Fee Settlement

P.O. Box 2530

Portland, OR 97208-2530

Email: info@PaymentCardSettlement.com

Please check www.PaymentCardSettlement.com for any updates relating to the settlement or the settlement approval process.



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- The second is an "Interchange Fund" estimated to be approximately \$1.2 billion – that will be based on a portion of the interchange fees attributable to certain merchants that accept Visa or MasterCard credit cards for an eight-month "Interchange Period."

Additionally, the settlement changes some of the Visa and MasterCard rules applicable to merchants who accept their cards.

This settlement creates two classes:

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WHAT MERCHANTS WILL GET FROM THE SETTLEMENT

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- . The money available to pay all claims,
- . The total dollar value of all valid claims filed.
- The deduction described above not to exceed 25% of the Cash Settlement Fund, and
- The cost of settlement administration and notice, money awarded to the class representatives, and attorneys' fees and expenses all as approved by the Court.

In addition, merchants in the Cash Settlement Class that accept Visa and MasterCard during the eight-month Interchange Period and file a valid claim will get money from the separate Interchange Fund, estimated to be approximately \$1.2 billion. The value of each claim, where possible, will be based on an estimate of one-tenth of 1% of the merchant's Visa and MasterCard credit card dollar sales volume during that period. Payments to merchants who file valid claims for a portion of the Interchange Fund will be based on:

- · The money available to pay all claims,
- . The total dollar value of all valid claims filed, and
- The cost of settlement administration and notice, and any attorneys' fees and expenses that may be approved by the Court.

Attorneys' fees and expenses and money awarded to the class representatives: For work done through final approval of the settlement by the district court, Class Counsel will ask the Court for attorneys' fees in an amount that is a reasonable proportion of the Cash Settlement Fund, not to exceed 11.5% of the Cash Settlement Fund of \$6.05 billion and 11.5% of the Interchange Fund estimated to be \$1.2 billion to compensate all of the lawyers and their law firms that have worked on the class case. For additional work to administer the settlement, distribute both funds, and through any appeals, Class Counsel may seek reimbursement at their normal hourly rates, not to exceed an additional 1% of the Cash Settlement Fund of \$6.05 billion and an additional 1% of the Interchange Fund estimated to be \$1.2 billion. Class Counsel will also request reimbursement of their expenses (not including the administrative costs of settlement or notice), not to exceed \$40 million and up to

\$200,000 on behalf

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\$200,000 per Class Plaintiff in service awards for their efforts on behalf of the classes.

How to Ask for Payment

To receive payment, merchants must fill out a claim form. If the Court finally approves the settlement, and you do not exclude yourself from the Cash Settlement Class, you will receive a claim form in the mail or by email. Or you may ask for one at: www.PaymentCardSettlement.com, or call: 1-800-625-6440.

OTHER BENEFITS FOR MERCHANTS

Merchants will benefit from changes to certain MasterCard and Visa rules, which will allow merchants to, among other things:

- Charge customers an extra fee if they pay with Visa or MasterCard credit cards,
- Offer discounts to customers who do not pay with Visa or MasterCard credit or debit cards, and
- Form buying groups that meet certain criteria to negotiate with Visa and MasterCard.

Merchants that operate multiple businesses under different trade names or banners will also be able to accept Visa or MasterCard at fewer than all of the merchant's trade names and banners.

LEGAL RIGHTS AND OPTIONS

Merchants who are included in this lawsuit have the legal rights and options explained below. You may:

- File a claim to ask for payment. You will receive a claim form in the mail or email or file online at: www.PaymentCardSettlement.com.
- · Exclude yourself from the Cash Settlement Class (Rule 23(b)(3) Settlement Class). If you exclude yourself, you can sue the Defendants for damages based on alleged conduct occurring on or before November 27, 2012 on your own at your own expense, if you want to. If you exclude yourself, you will not get any money from this settlement. If you are a merchant and wish to exclude yourself, you must make a written request, place it in an envelope, and mail it with postage prepaid and postmarked no later than May 28, 2013 to Class Administrator, Payment Card Interchange Fee Settlement, P.O. Box 2530, Portland, OR 97208-2530. The written request must be signed by a person authorized to do so and provide all of the following information: (1) the words "In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation," (2) your full name, address, telephone number, and taxpayer identification number, (3) the merchant that wishes to be excluded from the Cash Settlement Class (Rule 23(b)(3) Settlement Class), and what position or authority you have to exclude the merchant, and (4) the business names, brand names, and addresses of any stores or sales locations whose sales the merchant desires to be excluded.

Note: You cannot be excluded from the Rule Changes Settlement Class (Rule 23(b)(2) Settlement Class).

Object to the settlement. The deadline to object is: May 28, 2013. To learn how to object, see: www.PaymentCardSettlement.com or call 1-800-625-6440. Note: If you exclude yourself from the Cash Settlement

Class you cannot object to the terms of that portion of the settlement.

For more information about these rights and options, visit: www.PaymentCardSettlement.com.

IF THE COURT APPROVES THE FINAL SETTLEMENT

Members of the Rule Changes Settlement Class are bound by the terms of this settlement. Members of the Cash Settlement Class, who do not exclude themselves by the deadline, are bound by the terms of this settlement whether or not they file a claim for payment. Members of both classes release all claims against all released parties listed in the Settlement Agreement. The settlement will resolve and release any claims by merchants against Visa, MasterCard or other defendants that were or could have been alleged in the lawsuit, including any claims based on interchange or other fees, no-surcharge rules, no-discounting rules, honor-all-cards rules and other rules. The settlement will also resolve any merchant claims based upon the future effect of any Visa or MasterCard rules, as of November 27, 2012 and not to be modified pursuant to the settlement, the modified rules provided for in the settlement, or any other rules substantially similar to any such rules. The releases will not bar claims involving certain specified standard commercial disputes arising in the ordinary course of business.

For more information on the release, see the settlement agreement at: www.PaymentCardSettlement.com.

THE COURT HEARING ABOUT THIS SETTLEMENT

On September 12, 2013, there will be a Court hearing to decide whether to approve the proposed settlement, class counsels' requests for attorneys' fees and expenses, and awards for the class representatives. The hearing will take place at:

United States District Court for the Eastern District of New York 225 Cadman Plaza Brooklyn, NY 11201

You do not have to go to the court hearing or hire an attorney. But you can if you want to, at your own cost. The Court has appointed the law firms of Robins, Kaplan, Miller & Ciresi LLP, Berger & Montague, PC, and Robbins Geller Rudman & Dowd LLP to represent the Class ("Class Counsel").

QUESTIONS?

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1-800-625-6440 • info@PaymentCardSettlement.com

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Drones May Be Watching You 122

GAS FLARES AT A WELL IN WESTERN NORTH DAKOTA LEGAL NOTICE

To merchants who have accepted Visa and MasterCard at any time since January 1, 2004: Notice of a 6+ billion dollar class action settlement.

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Notice of a class action settlement authorized by the U.S. District Court, Eastern District of New York.

This notice is authorized by the Court to inform you about an agreement to settle a class action lawsuit that may affect you. The lawsuit claims that Visa and MasterCard, separately, and together with banks, violated antitrust laws and caused merchants to pay excessive fees for accepting Visa and MasterCard credit and debit cards, including by:

- Agreeing to set, apply, and enforce rules about merchant fees (called default interchange fees);
- Limiting what merchants could do to encourage their customers to use other forms of payment through, for example, charging customers an extra fee or offering discounts; and
- Continuing that conduct after Visa and MasterCard changed their corporate structures.

The defendants say they have done nothing wrong. They say that their business practices are legal and the result of competition, and have benefitted merchants and consumers. The Court has not decided who is right because the parties agreed to a settlement. On November 27, 2012, the Court gave preliminary approval to this settlement.

THE SETTLEMENT

Under the settlement, Visa, MasterCard, and the bank defendants have agreed to make payments to two settlement funds:

- The first is a "Cash Fund" a \$6.05 billion fund that will pay valid claims of merchants that accepted Visa or MasterCard credit or debit cards at any time between January 1, 2004 and November 28, 2012.
- The second is an "Interchange Fund" – estimated to be approximately \$1.2 billion – that will be based on a portion of the interchange fees attributable to certain merchants that accept Visa

or MasterCard credit cards for an eight-month "Interchange Period."

Additionally, the settlement changes some of the Visa and MasterCard rules applicable to merchants who accept their cards.

This settlement creates two classes:

- A Cash Settlement Class (Rule 23(b)(3) Settlement Class), which includes all persons, businesses, and other entities that accepted any Visa or MasterCard cards in the U.S. at any time from January 1, 2004 to November 28, 2012, and
- A Rule Changes Settlement Class (Rule 23(b)(2) Settlement Class), which includes all persons, businesses, and entities that as of November 28, 2012 or in the future accept any Visa or MasterCard cards in the U.S.

WHAT MERCHANTS WILL GET FROM THE SETTLEMENT

Every merchant in the Cash Settlement Class that files a valid claim will get money from the \$6.05 billion Cash Fund, subject to a deduction (not to exceed 25% of the fund) to account for merchants who exclude themselves from the Cash Settlement Class. The value of each claim, where possible, will be based on the actual or estimated interchange fees attributable to the merchant's MasterCard and Visa payment card transactions from January 1, 2004 to November 28, 2012. Payments to merchants who file valid claims for a portion of the Cash Fund will be based on:

- The money available to pay all claims,
- The total dollar value of all valid claims filed,
- The deduction described above not to exceed 25% of the Cash Settlement Fund, and
- The cost of settlement administration and notice, money awarded to the class representatives, and attorneys'

fees and expenses all as approved by the Court.

In addition, merchants in the Cash Settlement Class that accept Visa and MasterCard during the eightmonth Interchange Period and file a valid claim will get money from the separate Interchange Fund, estimated to be approximately \$1.2 billion. The value of each claim, where possible, will be based on an estimate of one-tenth of 1% of the merchant's Visa and MasterCard credit card dollar sales volume during that period. Payments to merchants who file valid claims for a portion of the Interchange Fund will be based on:

- The money available to pay all claims,
- The total dollar value of all valid claims filed, and
- The cost of settlement administration and notice, and any attorneys' fees and expenses that may be approved by the Court.

Attorneys' fees and expenses and money awarded to the class For work done representatives: through final approval of the settlement by the district court, Class Counsel will ask the Court for attorneys' fees in an amount that is a reasonable proportion of the Cash Settlement Fund, not to exceed 11.5% of the Cash Settlement Fund of \$6.05 billion and 11.5% of the Interchange Fund estimated to be \$1.2 billion to compensate all of the lawyers and their law firms that have worked on the class case. For additional work to administer the settlement. distribute both funds, and through any appeals, Class Counsel may seek reimbursement at their normal hourly rates, not to exceed an additional 1% of the Cash Settlement Fund of \$6.05 billion and an additional 1% of the Interchange Fund estimated to be \$1.2 billion. Class Counsel will also request reimbursement of their expenses (not including the administrative costs of settlement or notice), not to exceed \$40 million and up to \$200,000 per Classin service awards for their behalf of the classes.

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LEGAL RIGHTS AND O

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- File a claim to ask for pyou will receive a claim the mail or email or file www.PaymentCardSettlen
- Exclude yourself from Settlement Class (Rul (3) Settlement Class). exclude yourself, you can Defendants for damage on alleged conduct occur or before November 27, your own at your own if you want to. If you yourself, you will not money from this settlement are a merchant and wish to yourself, you must make request, place it in an or

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fees and expenses ney awarded to the class atives: For work done final approval of the it by the district court, unsel will ask the Court for fees in an amount that is able proportion of the Cash nt Fund, not to exceed 11.5% sh Settlement Fund of \$6.05 nd 11.5% of the Interchange imated to be \$1.2 billion to ate all of the lawyers and v firms that have worked class case. For additional administer the settlement, both funds, and through als, Class Counsel may seek ement at their normal hourly t to exceed an additional e Cash Settlement Fund of lion and an additional 1% nterchange Fund estimated .2 billion. Class Counsel request reimbursement of penses (not including the ative costs of settlement or not to exceed \$40 million and up to \$200,000 per Class Plaintiff in service awards for their efforts on behalf of the classes.

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- File a claim to ask for payment.
 You will receive a claim form in the mail or email or file online at: www.PaymentCardSettlement.com.
- Exclude yourself from the Cash Settlement Class (Rule 23(b) (3) Settlement Class). If you exclude yourself, you can sue the Defendants for damages based on alleged conduct occurring on or before November 27, 2012 on your own at your own expense, if you want to. If you exclude yourself, you will not get any money from this settlement. If you are a merchant and wish to exclude yourself, you must make a written request, place it in an envelope,

and mail it with postage prepaid and postmarked no later than May 28, 2013 to Class Administrator, Payment Card Interchange Fee Settlement, P.O. Box 2530, Portland, OR 97208-2530. The written request must be signed by a person authorized to do so and provide all of the following information: (1) the words "In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation," (2) your full name, address, telephone number, and taxpayer identification number, (3) the merchant that wishes to be excluded from the Cash Settlement Class (Rule 23(b)(3) Settlement Class), and what position or authority you have to exclude the merchant, and (4) the business names, brand names, and addresses of any stores or sales locations whose sales the merchant desires to be excluded.

Note: You cannot be excluded from the Rule Changes Settlement Class (Rule 23(b)(2) Settlement Class).

 Object to the settlement. The deadline to object is: May 28, 2013. To learn how to object, see: www.PaymentCardSettlement.com or call 1-800-625-6440. Note: If you exclude yourself from the Cash Settlement Class you cannot object to the terms of that portion of the settlement.

For more information about these rights and options, visit: www.PaymentCardSettlement.com.

IF THE COURT APPROVES THE FINAL SETTLEMENT

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THE COURT HEARING ABOUT THIS SETTLEMENT

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United States District Court for the Eastern District of New York 225 Cadman Plaza Brooklyn, NY 11201

You do not have to go to the court hearing or hire an attorney. But you can if you want to, at your own cost. The Court has appointed the law firms of Robins, Kaplan, Miller & Ciresi LLP, Berger & Montague, PC, and Robbins Geller Rudman & Dowd LLP to represent the Class ("Class Counsel").

QUESTIONS?

For more information about this case (In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation, MDL 1720), you may:

Call toll-free: 1-800-625-6440 Visit: www.PaymentCardSettlement.com Write to the Class Administrator:

Payment Card Interchange Fee Settlement P.O. Box 2530

Portland, OR 97208-2530 Email: info@PaymentCardSettlement.com

Please check www.PaymentCardSettlement.com for any updates relating to the settlement or the settlement approval process.

Attachment 6



To merchants who have accepted Visa and MasterCard at any time since January 1, 2004: Notice of a 6+ billion dollar class action settlement.

Si desea leer este aviso en español, llámenos o visite nuestro sitio web.

Notice of a class action settlement authorized by the U.S. District Court, Eastern District of New York.

This notice is authorized by the Court to inform you about an agreement to settle a class action lawsuit that may affect you. The lawsuit claims that Visa and MasterCard, separately, and together with banks, violated antitrust laws and caused merchants to pay excessive fees for accepting Visa and MasterCard credit and debit cards, including by:

- Agreeing to set, apply, and enforce rules about merchant fees (called default interchange fees);
- Limiting what merchants could do to encourage their customers to use other forms of payment through, for example, charging customers an extra fee or offering discounts; and
- Continuing that conduct after Visa and MasterCard changed their corporate structures.

The defendants say they have done nothing wrong. They say that their business practices are legal and the result of competition, and have benefitted merchants and consumers. The Court has not decided who is right because the parties agreed to a settlement. On November 27, 2012, the Court gave preliminary approval to this settlement.

THE SETTLEMENT

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Additionally, the settlement changes some of the Visa and MasterCard rules applicable to merchants who accept their cards.

This settlement creates two classes:

- A Cash Settlement Class (Rule 23(b)(3) Settlement Class), which includes all persons, businesses, and other entities that accepted any Visa or MasterCard cards in the U.S. at any time from January 1, 2004 to November 28, 2012, and
- A Rule Changes Settlement Class (Rule 23(b)(2) Settlement Class), which includes all persons, businesses, and entities that as of November 28, 2012 or in the future accept any Visa or MasterCard cards in the U.S.

WHAT MERCHANTS WILL GET FROM THE SETTLEMENT

Every merchant in the Cash Settlement Class that files a valid claim will get money from the \$6.05 billion Cash Fund, subject to a deduction (not to exceed 25% of the fund) to account for merchants who exclude themselves from the Cash Settlement Class. The value of each claim, where possible, will be based on the actual or estimated interchange fees attributable to the merchant's MasterCard and Visa payment card transactions from January 1, 2004 to November 28, 2012. Payments to merchants who file valid claims for a portion of the Cash Fund will be based on:

- · The money available to pay all claims,
- · The total dollar value of all valid claims filed,
- The deduction described above not to exceed 25% of the Cash Settlement Fund, and
- The cost of settlement administration and notice, money awarded to the class representatives, and attorneys' fees and expenses all as approved by the Court.

In addition, merchants in the Cash Settlement Class that accept Visa and MasterCard during the eight-month Interchange Period and file a valid claim will get money from the separate Interchange Fund, estimated to be approximately \$1.2 billion. The value of each claim, where possible, will be based on an estimate of one-tenth of 1% of the merchant's Visa and MasterCard credit card dollar sales volume during that period. Payments to merchants who file valid claims for a portion of the Interchange Fund will be based on:

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THE TRAILBLAZERS:

A NEW GENERATION OF FOUNDER CEOs

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SUPERCHARGED BY **PAYPAL**, THE E-COMMERCE COMPANY AND ITS STOCK ARE RED-HOT.

> BY JP Mangalindan

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DISPLAY UNTIL MARCH 4, 2013 FORTUNE.COM



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- A Rule Changes Settlement Class (Rule 23(b)(2) Settlement Class), which includes all persons, businesses, and entities that as of November 28, 2012 or in the future accept any Visa or MasterCard cards in the U.S.

WHAT MERCHANTS WILL GET FROM THE SETTLEMENT

Every merchant in the Cash Settlement Class that files a valid claim will get money from the \$6.05 billion Cash Fund, subject to a deduction (not to exceed 25% of the fund) to account for merchants who exclude themselves from the Cash Settlement Class. The value of each claim, where possible, will be based on the actual or estimated interchange fees attributable to the merchant's MasterCard and Visa payment card transactions from January 1, 2004 to November 28, 2012. Payments to merchants who file valid claims for a portion of the Cash Fund will be based on:

- · The money available to pay all claims,
- · The total dollar value of all valid claims filed.
- The deduction described above not to exceed 25% of the Cash Settlement Fund, and
- The cost of settlement administration and notice, money awarded to the class representatives, and attorneys' fees and expenses all as approved by the Court.

In addition, merchants in the Cash Settlement Class that accept Visa and MasterCard during the eight-month Interchange Period and file a valid claim will get money from the separate Interchange Fund, estimated to be approximately \$1.2 billion. The value of each claim, where possible, will be based on an estimate of one-tenth of 1% of the merchant's Visa and MasterCard credit card dollar sales volume during that period. Payments to merchants who file valid claims for a portion of the Interchange Fund will be based on:

- · The money available to pay all claims,
- · The total dollar value of all valid claims filed, and
- The cost of settlement administration and notice, and any attorneys' fees and expenses that may be approved by the Court.

Attorneys' fees and expenses and money awarded to the class For work done through final approval of the representatives: settlement by the district court, Class Counsel will ask the Court for attorneys' fees in an amount that is a reasonable proportion of the Cash Settlement Fund, not to exceed 11.5% of the Cash Settlement Fund of \$6.05 billion and 11.5% of the Interchange Fund estimated to be \$1.2 billion to compensate all of the lawyers and their law firms that have worked on the class case. For additional work to administer the settlement, distribute both funds, and through any appeals, Class Counsel may seek reimbursement at their normal hourly rates, not to exceed an additional 1% of the Cash Settlement Fund of \$6.05 billion and an additional 1% of the Interchange Fund estimated to be \$1.2 billion. Class Counsel will also request reimbursement of their expenses (not including the administrative costs of settlement or notice), not to exceed \$40 million and up to \$200,000 per Class Plaintiff in service awards for their efforts on behalf of the classes.

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How to Ask for Payment

To receive payment, merchants must fill out a claim form. If the Court finally approves the settlement, and you do not exclude yourself from the Cash Settlement Class, you will receive a claim form in the mail or by email. Or you may ask for one at: www.PaymentCardSettlement.com, or call: 1-800-625-6440.

OTHER BENEFITS FOR MERCHANTS

Merchants will benefit from changes to certain MasterCard and Visa rules, which will allow merchants to, among other things:

- Charge customers an extra fee if they pay with Visa or MasterCard credit cards,
- Offer discounts to customers who do not pay with Visa or MasterCard credit or debit cards, and
- Form buying groups that meet certain criteria to negotiate with Visa and MasterCard.

Merchants that operate multiple businesses under different trade names or banners will also be able to accept Visa or MasterCard at fewer than all of the merchant's trade names and banners.

LEGAL RIGHTS AND OPTIONS

Merchants who are included in this lawsuit have the legal rights and options explained below. You may:

- File a claim to ask for payment. You will receive a claim form in the mail or email or file online at: www.PaymentCardSettlement.com.
- Exclude yourself from the Cash Settlement Class (Rule 23(b)(3) Settlement Class). If you exclude yourself, you can sue the Defendants for damages based on alleged conduct occurring on or before November 27, 2012 on your own at your own expense, if you want to. If you exclude yourself, you will not get any money from this settlement. If you are a merchant and wish to exclude yourself, you must make a written request, place it in an envelope, and mail it with postage prepaid and postmarked no later than May 28, 2013 to Class Administrator, Payment Card Interchange Fee Settlement, P.O. Box 2530, Portland, OR 97208-2530. The written request must be signed by a person authorized to do so and provide all of the following information: (1) the words "In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation," (2) your full name, address, telephone number, and taxpayer identification number, (3) the merchant that wishes to be excluded from the Cash Settlement Class (Rule 23(b)(3) Settlement Class), and what position or authority you have to exclude the merchant, and (4) the business names, brand names, and addresses of any stores or sales locations whose sales the merchant desires to be excluded.

Note: You cannot be excluded from the Rule Changes Settlement Class (Rule 23(b)(2) Settlement Class).

Object to the settlement. The deadline to object is: May 28, 2013. To learn how to object, see: www.PaymentCardSettlement.com or call 1-800-625-6440. Note: If you exclude yourself from the Cash Settlement Class you cannot object to the terms of that portion of the settlement.

For more information about these rights and options, visit: www.PaymentCardSettlement.com.

IF THE COURT APPROVES THE FINAL SETTLEMENT

Members of the Rule Changes Settlement Class are bound by the terms of this settlement. Members of the Cash Settlement Class, who do not exclude themselves by the deadline, are bound by the terms of this settlement whether or not they file a claim for payment. Members of both classes release all claims against all released parties listed in the Settlement Agreement. The settlement will resolve and release any claims by merchants against Visa, MasterCard or other defendants that were or could have been alleged in the lawsuit, including any claims based on interchange or other fees, no-surcharge rules, no-discounting rules, honor-all-cards rules and other rules. The settlement will also resolve any merchant claims based upon the future effect of any Visa or MasterCard rules, as of November 27, 2012 and not to be modified pursuant to the settlement, the modified rules provided for in the settlement, or any other rules substantially similar to any such rules. The releases will not bar claims involving certain specified standard commercial disputes arising in the ordinary course of business.

For more information on the release, see the settlement agreement at: www.PaymentCardSettlement.com.

THE COURT HEARING ABOUT THIS SETTLEMENT

On September 12, 2013, there will be a Court hearing to decide whether to approve the proposed settlement, class counsels' requests for attorneys' fees and expenses, and awards for the class representatives. The hearing will take place at:

United States District Court for the Eastern District of New York 225 Cadman Plaza Brooklyn, NY 11201

You do not have to go to the court hearing or hire an attorney. But you can if you want to, at your own cost. The Court has appointed the law firms of Robins, Kaplan, Miller & Ciresi LLP, Berger & Montague, PC, and Robbins Geller Rudman & Dowd LLP to represent the Class ("Class Counsel").

QUESTIONS?

For more information about this case (In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation, MDL 1720), you may:

Call toll-free: 1-800-625-6440

Visit: www.PaymentCardSettlement.com

Write to the Class Administrator:

Payment Card Interchange Fee Settlement

P.O. Box 2530

Portland, OR 97208-2530

Email: info@PaymentCardSettlement.com

Please check www.PaymentCardSettlement.com for any updates relating to the settlement or the settlement approval process.

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INVESTOR'S BUSINESS DAILY Case 1:05-md-01720-JC-JC-JC-Document 2111-8 Filed 04/1113 Page 19 of 94 MONDAY FEBRUARY 11, 2013 2013 12 Wk 5 Vr 2013 12Wk 5 Yr Net 2013 12 Wk 5 Yr Net 2013 12 Wk 5 Yr Net 2013 12Wk 5 Yr Net 2013 12Wk 5 Yr Net 36 Mos 2013 12Wk 5 Yr Net/ 36 Mos 2013 12Wk 5 Vr % % After Asset NAV | Chg | Chg | Tax Rtn | Value | Chg Chg |Chg |Tax Rtn |Value |Chg Rating | Fund | Chg | Chg | Tax Rtn | Value | Chg Chg Chg Tax Rtn Value Chg Rating Fund Chg Chg Tax Rtn Value Chg Rating Fund Chg Chg Tax Rtn Value Chg Rating Fund Rating | Fund Chg Chg Tax Rtn Value Chg Rating | Fund Chg Chg Tax Rtn Value Chg \$ 3.0 bil 800-525-3713 \$ 542 mil 800-525-3713 \$ 4.5 bil 800-525-0020 E Overseas + 3+17 -20 34.97n+.06 \$ 29.6 bil 800-525-0020 A Enterprise + 7+15 +33 70.33n+.55 A- GlbLifeSci + 9+14 +45 32.76n+.20 \$ 3.8 bil 888-843-7824 E Balanced + 7+16 +34 47.85n+.39 D-Balanced D+ PrknMidVal + 8+13 .. 22.91n+.11 D-Balanced + 4 + 5 + 26 27.26n + .13 E Flex Bond 0 +0 +30 10.75n-.01 C- Growth&Inc + 6+13 +10 36.36n+.28 A Enterprise .. 27.14n+.12 + 4 + 5 .. 27.24n+.12 C Div & Gr WrldBd + 6+10 +16 21.87n+.09 Janus C Shrs Janus S Shrs D Forty + 4+11 +8 39.38n +.48 Janus T Shrs D-Contrarian + 6+17 -13 16.09n+.11 E GIbl Sel + 8+19 -9 10.81n +.14 C- High Yield + 1 + 4 + 37 9.34n + .00 0 + 0 .. 10.73n -.01 | 2013 | 12 Wk | 5 Yr | Net | NAV % After Asset Cha Hartford \ | 2013 | 12 Wk | 5 Yr | Net | NAV % After Asset Chg 36 Mos Fund Performance | 2013 | 12 Wk | 5 Yr | Net | NAV % After Asset Chg 36 Mos Fund 2013 | 12 Wk | 5 Yr | Net | NAV 36 Mos Fund 2013 | 12 Wk | 5 Yr | Net | NAV 36 Mos Fund 36 Mos Fund 2013 | 12 Wk | 5 Yr | Net | NAV 36 Mos Fund \$ 13.6 bil 888-843-7824 After Asset Chg After Asset Chg After Asset Chg After Asset Chg Performance + 8+17 + 8+17 +2 40.18n+.23 +1 36.96n+.21 Chg Tax%Value Tax%Value Tax%Value Chg Tax%Value Tax%Value Chg Tax%Value D- CapApprecl + 7+10 +17 22.28n+.09 D-Float Ratel + 1 + 2 + 20 8.99n + .00 LEGAL NOTICE + 7+13 +13 33.25n+.32 + 9 +7 +24 23.79n+.14 **B+** Grow Oppor B– Mid Cap TotlRetnBd 0 -3 +18 10.96n-.01 To merchants who have accepted Visa and **Heartland Funds** B ValPlusinv + 8+18 +56 31.92n+.15 C Valueinv + 4+15 +22 42.36n+.10 MasterCard at any time since January 1, 2004: Henderson Glb Fds \$ 2.1 bil 888-832-6774 Notice of a 6+ billion dollar class action settlement. + 2+13 -3 21.79 +.11 E Intl Opp A \$ 1.3 bil 800-966-4354 Si desea leer este aviso en español, llámenos o visite nuestro sitio web. + 6+11 +40 23.56n+.02 HighMark Funds \$ 2.3 bil 800-433-6884 A GeneMdCpGrA + 7+11 +42 25.51 +.00 Homestead Notice of a class action settlement authorized by the U.S. District OTHER BENEFITS FOR MERCHANTS \$ 1.6 bil 800-258-3030 **A+** SmallCoStk + 7+16 +70 28.87n+.20 B-Value + 9+16 +17 37.22n+.23

Court, Eastern District of New York.

Hotchkis & Wiley

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B+† ICM SmCo

ICON Funds

ING Fds A

A+ Corp Ldrs

B+ GlbRealEst E GNMA Inc

A+ Real Estate

ING Fds T,M,Q&I

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A+ Real Est I

\$ 1.9 bil 800-992-0180

\$ 1.3 bil 800-992-0180

Integrity Viking \$ 497 mil 701-852-5292

Intrepid Capital \$ 994 mil 904-246-3433

Invesco Funds

C SmallCap

B+ Dynamics

A+ Leisure b

A+ Sml Cap Gr

A Amer Val

A AsiaPacGrm

B-BalRskAllc

B Comstock

D– CorpBond

Energy b

A- EqWtS&P500

E Float Rate

B-GlbHlthCare

C Gr&Inc

A- GlobRealEst b

D+ High Yield m

D HiŸldMuni

D Intl Growth

A- Intl Sml Co m

D- Mid Core Eq

B MidCap Gr

D Mod Alloc b - Muni Inc

A+ Real Estate b

A+ Small Comp b

A Sml Cap Eq

A+ Sml Cap Gr b

A Sml Cap Val

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US Mortg

Invesco Funds B

\$ 2.7 bil 800-525-8085

Invesco Funds C \$ 9.1 bil 800-525-8085

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D Eqty&Inc

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\$ 1.5 bil 800-525-8085

\$ 5.1 bil 800-525-8085

\$ 3.1 bil 800-525-8085 D intl Growth R5 + 3+11 +9 30.17n+.17 **A+** Sml Cap Gr R5 b + 9+16 +40 34.73n+.26

\$ 1.4 bil 630-684-8300

Ivy Funds \$ 48.7 bil 800-777-6472

IronBridge

A- SMIDCap

IVA Funds \$ 11.2 bil 866-941-4482

WorldwideA

D-WorldwideC

D AssetStr A

D- AssetStr B

D AssetStr C

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E Bond A

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C+ High Inc C

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A+ Real Est A

B+Sci&TechA

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C– LifestylGr

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\$ 9.1 bil 800-225-5291

\$ 1.3 bil 800-225-5291

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Invesco Funds A

\$ 63.5 bil 800-525-8085

A+ WIIBsMdNAm b +13+22 +85 6.13 +.06

\$ 4.6 bil 800-525-8085 B- Diverse Div b + 6+12 +27 14.31n+.05

\$ 5.6 bil 800-487-7626

\$ 1.0 bil 800-764-0442

\$ 5.3 bil 800-992-0180

\$ 3.3 bil 866-493-8637

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+ 4+10 +36 18.06n+.16

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This notice is authorized by the Court to inform you about an agreement to settle a class action lawsuit that may affect you. The lawsuit claims that Visa and MasterCard, separately, and together with banks, violated antitrust laws and caused merchants to pay excessive fees for accepting Visa and MasterCard credit and debit cards, including by:

- Agreeing to set, apply, and enforce rules about merchant fees (called default interchange fees);
- Limiting what merchants could do to encourage their customers to use other forms of payment through, for example, charging customers an extra fee or offering discounts; and
- Continuing that conduct after Visa and MasterCard changed their corporate structures.

The defendants say they have done nothing wrong. They say that their business practices are legal and the result of competition, and have benefitted merchants and consumers. The Court has not decided who is right because the parties agreed to a settlement. On November 27, 2012, the Court gave preliminary approval to this settlement.

THE SETTLEMENT

Under the settlement, Visa, MasterCard, and the bank defendants have agreed to make payments to two settlement funds:

- The first is a "Cash Fund" a \$6.05 billion fund that will pay valid claims of merchants that accepted Visa or MasterCard credit or debit cards at any time between January 1, 2004 and November 28, 2012.
- The second is an "Interchange Fund" estimated to be approximately \$1.2 billion – that will be based on a portion of the interchange fees attributable to certain merchants that accept Visa or MasterCard credit cards for an eight-month "Interchange Period."

Additionally, the settlement changes some of the Visa and MasterCard rules applicable to merchants who accept their cards.

This settlement creates two classes:

- A Cash Settlement Class (Rule 23(b)(3) Settlement Class), which includes all persons, businesses, and other entities that accepted any Visa or MasterCard cards in the U.S. at any time from January 1, 2004 to November 28, 2012, and
- A Rule Changes Settlement Class (Rule 23(b)(2) Settlement Class), which includes all persons, businesses, and entities that as of November 28, 2012 or in the future accept any Visa or MasterCard cards in the U.S.

WHAT MERCHANTS WILL GET FROM THE SETTLEMENT

Every merchant in the Cash Settlement Class that files a valid claim will get money from the \$6.05 billion Cash Fund, subject to a deduction (not to exceed 25% of the fund) to account for merchants who exclude themselves from the Cash Settlement Class. The value of each claim, where possible, will be based on the actual or estimated interchange fees attributable to the merchant's MasterCard and Visa payment card transactions from January 1, 2004 to November 28, 2012. Payments to merchants who file valid claims for a portion of the Cash Fund will be based on:

- The money available to pay all claims,
- The total dollar value of all valid claims filed,
- The deduction described above not to exceed 25% of the Cash Settlement Fund, and
- The cost of settlement administration and notice, money awarded to the class representatives, and attorneys' fees and expenses all as approved by the Court.

In addition, merchants in the Cash Settlement Class that accept Visa and MasterCard during the eight-month Interchange Period and file a valid claim will get money from the separate Interchange Fund, estimated to be approximately \$1.2 billion. The value of each claim, where possible, will be based on an estimate of one-tenth of 1% of the merchant's Visa and MasterCard credit card dollar sales volume during that period. Payments to merchants who file valid claims for a portion of the Interchange Fund will be based on:

- The money available to pay all claims,
- The total dollar value of all valid claims filed, and
- The cost of settlement administration and notice, and any attorneys' fees and expenses that may be approved by the Court.

Attorneys' fees and expenses and money awarded to the class For work done through final approval of the representatives: settlement by the district court, Class Counsel will ask the Court for attorneys' fees in an amount that is a reasonable proportion of the Cash Settlement Fund, not to exceed 11.5% of the Cash Settlement Fund of \$6.05 billion and 11.5% of the Interchange Fund estimated to be \$1.2 billion to compensate all of the lawyers and their law firms that have worked on the class case. For additional work to administer the settlement, distribute both funds, and through any appeals, Class Counsel may seek reimbursement at their normal hourly rates, not to exceed an additional 1% of the Cash Settlement Fund of \$6.05 billion and an additional 1% of the Interchange Fund estimated to be \$1.2 billion. Class Counsel will also request reimbursement of their expenses (not including the administrative costs of settlement or notice), not to exceed \$40 million and up to \$200,000 per Class Plaintiff in service awards for their efforts on behalf of the classes.

How to Ask for Payment

To receive payment, merchants must fill out a claim form. If the Court finally approves the settlement, and you do not exclude yourself from the Cash Settlement Class, you will receive a claim form in the mail or by email. Or you may ask for one at: www.PaymentCardSettlement.com, or call: 1-800-625-6440.

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Merchants that operate multiple businesses under different trade names or banners will also be able to accept Visa or MasterCard at fewer than all of the merchant's trade names and banners.

LEGAL RIGHTS AND OPTIONS

Merchants who are included in this lawsuit have the legal rights and options explained below. You may:

- File a claim to ask for payment. You will receive a claim form in the mail or email or file online at: www.PaymentCardSettlement.com.
- Exclude yourself from the Cash Settlement Class (Rule 23(b) (3) Settlement Class). If you exclude yourself, you can sue the Defendants for damages based on alleged conduct occurring on or before November 27, 2012 on your own at your own expense, if you want to. If you exclude yourself, you will not get any money from this settlement. If you are a merchant and wish to exclude yourself, you must make a written request, place it in an envelope, and mail it with postage prepaid and postmarked no later than May 28, 2013 to Class Administrator, Payment Card Interchange Fee Settlement, P.O. Box 2530, Portland, OR 97208-2530. The written request must be signed by a person authorized to do so and provide all of the following information: (1) the words "In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation," (2) your full name, address, telephone number, and taxpayer identification number, (3) the merchant that wishes to be excluded from the Cash Settlement Class (Rule 23(b)(3) Settlement Class), and what position or authority you have to exclude the merchant, and (4) the business names, brand names, and addresses of any stores or sales locations whose sales the merchant desires to be excluded.
- Note: You cannot be excluded from the Rule Changes **Settlement Class** (Rule 23(b)(2) Settlement Class).
- Object to the settlement. The deadline to object May 28, 2013. To learn how to object, see: www.PaymentCardSettlement.com or call 1-800-625-6440. Note: If you exclude yourself from the Cash Settlement Class you cannot object to the terms of that portion of the settlement.

For more information about these rights and options, visit: www.PaymentCardSettlement.com.

IF THE COURT APPROVES THE FINAL SETTLEMENT

Members of the Rule Changes Settlement Class are bound by the terms of this settlement. Members of the Cash Settlement Class, who do not exclude themselves by the deadline, are bound by the terms of this settlement whether or not they file a claim for payment. Members of both classes release all claims against all released parties listed in the Settlement Agreement. The settlement will resolve and release any claims by merchants against Visa, MasterCard or other defendants that were or could have been alleged in the lawsuit, including any claims based on interchange or other fees, no-surcharge rules, no-discounting rules, honorall-cards rules and other rules. The settlement will also resolve any merchant claims based upon the future effect of any Visa or MasterCard rules, as of November 27, 2012 and not to be modified pursuant to the settlement, the modified rules provided for in the settlement, or any other rules substantially similar to any such rules. The releases will not bar claims involving certain specified standard commercial disputes arising in the ordinary course of business.

For more information on the release, see the settlement agreement at: www.PaymentCardSettlement.com.

THE COURT HEARING ABOUT THIS SETTLEMENT

On September 12, 2013, there will be a Court hearing to decide whether to approve the proposed settlement, class counsels' requests for attorneys' fees and expenses, and awards for the class representatives. The hearing will take place at:

United States District Court for the Eastern District of New York 225 Cadman Plaza Brooklyn, NY 11201

You do not have to go to the court hearing or hire an attorney. But you can if you want to, at your own cost. The Court has appointed the law firms of Robins, Kaplan, Miller & Ciresi LLP, Berger & Montague, PC, and Robbins Geller Rudman & Dowd LLP to represent the Class ("Class Counsel").

QUESTIONS?

For more information about this case (In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation, MDL 1720), you may:

Call toll-free: 1-800-625-6440 Visit: www.PaymentCardSettlement.com Write to the Class Administrator: Payment Card Interchange Fee Settlement P.O. Box 2530

Portland, OR 97208-2530

Email: info@PaymentCardSettlement.com

Please check www.PaymentCardSettlement.com for any updates relating to the settlement or the settlement approval process.

Bloomberg Businessweek LEGALNOTICES

To merchants who have accepted Visa and MasterCard at any time since January 1, 2004: Notice of a 6+ billion dollar class action settlement.

Si desea leer este aviso en español, llámenos o visite nuestro sitio web.

Notice of a class action settlement authorized by the U.S. District Court, Eastern District of New York.

This notice is authorized by the Court to inform you about an agreement to settle a class action lawsuit that may affect you. The lawsuit claims that Visa and MasterCard, separately, and together with banks, violated antitrust laws and caused merchants to pay excessive fees for accepting Visa and MasterCard credit and debit cards, including by:

- Agreeing to set, apply, and enforce rules about merchant fees (called default interchange fees);
- Limiting what merchants could do to encourage their customers to use other forms of payment through, for example, charging customers an extra fee or offering discounts; and
- Continuing that conduct after Visa and MasterCard changed their corporate structures.

The defendants say they have done nothing wrong. They say that their business practices are legal and the result of competition, and have benefitted merchants and consumers. The Court has not decided who is right because the parties agreed to a settlement. On November 27, 2012, the Court gave preliminary approval to this settlement.

THE SETTLEMENT

Under the settlement, Visa, MasterCard, and the bank defendants have agreed to make payments to two settlement funds:

- The first is a "Cash Fund" a \$6.05 billion fund that will pay valid claims of merchants that accepted Visa or MasterCard credit or debit cards at any time between January 1, 2004 and November 28, 2012.
- The second is an "Interchange Fund" estimated to be approximately \$1.2 billion – that will be based on a portion of the interchange fees attributable to certain merchants that accept Visa or MasterCard credit cards for an eight-month "Interchange Period."

Additionally, the settlement changes some of the Visa and MasterCard rules applicable to merchants who accept their cards.

This settlement creates two classes:

- A Cash Settlement Class (Rule 23(b)(3) Settlement Class), which includes all persons, businesses, and other entities that accepted any Visa or MasterCard cards in the U.S. at any time from January 1, 2004 to November 28, 2012, and
- A Rule Changes Settlement Class (Rule 23(b)(2) Settlement Class), which includes all persons, businesses, and entities that as of November 28, 2012 or in the future accept any Visa or MasterCard cards in the U.S.

WHAT MERCHANTS WILL GET FROM THE SETTLEMENT

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Every merchant in the Cash Settlement Class that files a valid claim will get money from the \$6.05 billion Cash Fund, subject to a deduction (not to exceed 25% of the fund) to account for merchants who exclude themselves from the Cash Settlement Class. The value of each claim, where possible, will be based on the actual or estimated interchange fees attributable to the merchant's MasterCard and Visa payment card transactions from January 1, 2004 to November 28, 2012. Payments to merchants who file valid claims for a portion of the Cash Fund will be based on:

- · The money available to pay all claims,
- · The total dollar value of all valid claims filed,
- The deduction described above not to exceed 25% of the Cash Settlement Fund, and
- The cost of settlement administration and notice, money awarded to the class representatives, and attorneys' fees and expenses all as approved by the Court.

In addition, merchants in the Cash Settlement Class that accept Visa and MasterCard during the eight-month Interchange Period and file a valid claim will get money from the separate Interchange Fund, estimated to be approximately \$1.2 billion. The value of each claim, where possible, will be based on an estimate of one-tenth of 1% of the merchant's Visa and MasterCard credit card dollar sales volume during that period. Payments to merchants who file valid claims for a portion of the Interchange Fund will be based on:

- · The money available to pay all claims,
- · The total dollar value of all valid claims filed, and
- The cost of settlement administration and notice, and any attorneys' fees and expenses that may be approved by the Court.

Attorneys' fees and expenses and money awarded to the class representatives: For work done through final approval of the settlement by the district court, Class Counsel will ask the Court for attorneys' fees in an amount that is a reasonable proportion of the Cash Settlement Fund, not to exceed 11.5% of the Cash Settlement Fund of \$6.05 billion and 11.5% of the Interchange Fund estimated to be \$1.2 billion to compensate all of the lawyers and their law firms that have worked on the class case. For additional work to administer the settlement, distribute both funds, and through any appeals, Class Counsel may seek reimbursement at their normal hourly rates, not to exceed an additional 1% of the Cash Settlement Fund of \$6.05 billion and an additional 1% of the Interchange Fund estimated to be \$1.2 billion. Class Counsel will also request reimbursement of their expenses (not including the administrative costs of settlement or notice), not to exceed \$40 million and up to \$200,000 per

www.PaymentCardSettlement.com

Class Plaintiff in service awards for their efforts on behalf of the classes.

How to ASK FOR PAYMENT

To receive payment, merchants must fill out a claim form. If the Court finally approves the settlement, and you do not exclude yourself from the Cash Settlement Class, you will receive a claim form in the mail or by email. Or you may ask for one at: www.PaymentCardSettlement.com, or call: 1-800-625-6440.

OTHER BENEFITS FOR MERCHANTS

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Merchants will benefit from changes to certain MasterCard and Visa rules, which will allow merchants to, among other things:

- Charge customers an extra fee if they pay with Visa or MasterCard credit cards,
- Offer discounts to customers who do not pay with Visa or MasterCard credit or debit cards, and
- Form buying groups that meet certain criteria to negotiate with Visa and MasterCard.

Merchants that operate multiple businesses under different trade names or banners will also be able to accept Visa or MasterCard at fewer than all of the merchant's trade names and banners.

LEGAL RIGHTS AND OPTIONS

Merchants who are included in this lawsuit have the legal rights and options explained below. You may:

- File a claim to ask for payment. You will receive a claim form in the mail or email or file online at: www.PaymentCardSettlement.com.
- · Exclude yourself from the Cash Settlement Class (Rule 23(b)(3) Settlement Class). If you exclude yourself, you can sue the Defendants for damages based on alleged conduct occurring on or before November 27, 2012 on your own at your own expense, if you want to. If you exclude yourself, you will not get any money from this settlement. If you are a merchant and wish to exclude yourself, you must make a written request, place it in an envelope, and mail it with postage prepaid and postmarked no later than May 28, 2013 to Class Administrator, Payment Card Interchange Fee Settlement, P.O. Box 2530, Portland, OR 97208-2530. The written request must be signed by a person authorized to do so and provide all of the following information: (1) the words "In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation," (2) your full name, address, telephone number, and taxpayer identification number, (3) the merchant that wishes to be excluded from the Cash Settlement Class (Rule 23(b)(3) Settlement Class), and what position or authority you have to exclude the merchant, and (4) the business names, brand names, and addresses of any stores or sales locations whose sales the merchant desires to be excluded.

Note: You cannot be excluded from the Rule Changes Settlement Class (Rule 23(b)(2) Settlement Class).

 Object to the settlement. The deadline to object is: May 28, 2013. To learn how to object, see: www.PaymentCardSettlement.com or call 1-800-625-6440. Note: If you exclude yourself from the Cash Settlement Class you cannot object to the terms of that portion of the settlement.

For more information about these rights and options, visit: www.PaymentCardSettlement.com.

IF THE COURT APPROVES THE FINAL SETTLEMENT

Members of the Rule Changes Settlement Class are bound by the terms of this settlement. Members of the Cash Settlement Class, who do not exclude themselves by the deadline, are bound by the terms of this settlement whether or not they file a claim for payment. Members of both classes release all claims against all released parties listed in the Settlement Agreement. The settlement will resolve and release any claims by merchants against Visa, MasterCard or other defendants that were or could have been alleged in the lawsuit, including any claims based on interchange or other fees, no-surcharge rules, no-discounting rules, honor-all-cards rules and other rules. The settlement will also resolve any merchant claims based upon the future effect of any Visa or MasterCard rules, as of November 27, 2012 and not to be modified pursuant to the settlement, the modified rules provided for in the settlement, or any other rules substantially similar to any such rules. The releases will not bar claims involving certain specified standard commercial disputes arising in the ordinary course of business.

 $For more information on the release, see the settlement agreement at: \\www.Payment Card Settlement.com.$

THE COURT HEARING ABOUT THIS SETTLEMENT

On September 12, 2013, there will be a Court hearing to decide whether to approve the proposed settlement, class counsels' requests for attorneys' fees and expenses, and awards for the class representatives. The hearing will take place at:

United States District Court for the Eastern District of New York 225 Cadman Plaza Brooklyn, NY 11201

You do not have to go to the court hearing or hire an attorney. But you can if you want to, at your own cost. The Court has appointed the law firms of Robins, Kaplan, Miller & Ciresi LLP, Berger & Montague, PC, and Robbins Geller Rudman & Dowd LLP to represent the Class ("Class Counsel").

QUESTIONS?

For more information about this case (In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation, MDL 1720), you may:

Call toll-free: 1-800-625-6440

Visit: www.PaymentCardSettlement.com

Write to the Class Administrator:

Payment Card Interchange Fee Settlement

P.O. Box 2530

Portland, OR 97208-2530

Email: info@PaymentCardSettlement.com

Please check www.PaymentCardSettlement.com for any updates relating to the settlement or the settlement approval process.

1-800-625-6440 • info@PaymentCardSettlement.com

American Airlines and US Airways May Announce a Merger This Week

From First Business Page

New York. A deal could be struck this week or possibly next week, as talks are continuing. A union also requires the approval of federal regulators and antitrust authorities. But analysts expect regulators to approve the deal since there is little overlap between the two networks and no hubs in the same cities.

Even if the deal clears all these hurdles, the merged airline still faces a range of challenges. Airline mergers are often rocky involving complex technological systems, big reservation networks as well as large labor groups with different corporate cultures that all need to be combined seamlessly. United angered passengers last year after a series of merger-related computer and reservation mistakes,

and late and delayed flights.

A deal would be a major victory for Doug Parker, the chairman of US Airways, who began pursuing a merger with the bigger carrier soon after American filed for bankruptcy. His argument - that American could succeed against bigger airlines only if it combined networks with US Airways — swayed American's creditors, who have a critical say in the company's future.

The carriers have been discussing a deal for months. In recent days, both sides have moved much closer, but were still trying to figure out how much the merged carrier would be worth and how management positions would be split.

Tom Horton, American's chairman, who was opposed to a merger for much of the last year, was offered a position as chairman, said a person familiar with

the matter but who asked not to smaller player in the Pacific and be identified because the talks were still under way. US Airways shareholders could end up with about 28 percent of the new airline, and American's creditors would have 72, this person said.

A merger could be structured to take effect as American exits bankruptcy. The airlines are working for a deal before Feb. 15, when some nondisclosure agreements with American bondholders are set to expire. The timing of a possible deal, however, remains flexible.

The merged company would be called American Airlines and be based in Fort Worth. It would have a combined 94,000 employees, 950 planes, 6,500 daily flights, nine major hubs, and total sales of nearly \$39 billion. It would be the market leader on the East Coast, the Southwest and South America. But it would remain a

Europe, where United and Delta are stronger.

Mr. Parker deftly outmaneuvered Mr. Horton by lobbying American's employees. gained an important edge last April when he won the public support of American's three main labor groups. More recently, pilots from both airlines agreed on how they would work together if the merger succeeded.

The success of these labor discussions, even before the merger was formally discussed, helped persuade American's creditors to follow Mr. Parker's strategy.

Mr. Horton, and American's management team, had argued that they should complete the carrier's reorganization and emerge from bankruptcy as an independent airline before considering any mergers.

Parker, the management of American Airlines was eventually forced by its creditors to talk to Mr. Parker about a merger. All that was left then was to figure out who was going to lead the merged airline and how much it would be worth.

Mr. Parker, more than anyone in the business, knows the difficulty of integrating two airlines. In 2005, he orchestrated the merger of the airline he was then running, America West, with a larger carrier, US Airways. But pilots from each of these two original airline have yet to agree to a common contract and seniority rules, and, to this day, cannot fly together.

The difficulty is likely to be compounded at American. In bankruptcy, American cut thousands of jobs, reduced benefits,

But under pressure from Mr. froze pensions, and sought higher productivity rules from its emplovees.

> The last major combination in the sector was the acquisition of AirTran by Southwest, completed in 2011. That followed the merger of United and Continental Airlines in 2010, which created the current leader, and before that Delta with Northwest.

American has major hubs in Dallas, Miami, Chicago, Los Angeles and New York. But it has been steadily losing ground to its rivals over the last decade while racking up losses that have totaled more than \$12 billion in over 10 years.

US Airways has hubs in Phoenix, Philadelphia and Charlotte, and has a big presence at Washington's National Airport.

Its shareholders will have to vote on the proposed merger.

F.D.A. Demands More Tests of Novo Nordisk's New Insulin to Gauge Heart Risks

COPENHAGEN (Reuters) -American regulators dealt a major blow to the hopes of Novo Nordisk, the Danish drug maker, for its new long-acting insulin Tresiba by demanding that it conduct additional clinical tests to

assess potential heart risks. Novo, the world's biggest insulin maker, said the Food and Drug Administration had requested additional data from a dedicated cardiovascular outcomes trial before it would consider approving Tresiba and a related product, Ryzodeg.

The drug maker, which is banking on Tresiba to keep it in the lead in diabetes care, said on Sunday that it did not expect to be able to provide the data during 2013. Analysts said the F.D.A.'s stance could delay Tresiba until 2015 or 2016.

"They will have to make new studies and that will delay the launch of Tresiba in the U.S. by two to three years," said Soren

Hansen, an analyst with Sydbank. "It is a really bad situa-

The setback for Tresiba, also known as degludec, is good news for rival makers of insulin medicines, including France's Sanofi. A Sanofi product, Lantus, is under threat from Novo's newer ultra-long-lasting treatment.

Most investors had expected an approval from the F.D.A., after an advisory panel to the agency made a positive recommendation last November.

Optimism about Tresiba and Ryzodeg - which combines degludec with another formulation of insulin — was further bolstered by final approval in Europe last month. They have also been approved in Japan.

Tresiba and Ryzodeg have been widely predicted by analysts to become multibillion-dollar sellers worldwide.

The F.D.A.'s decision to issue Novo a so-called complete re-

sponse letter therefore confounded consensus expectations. Such letters are issued when the agency determines that an application cannot be approved in its existing

"We are surprised and disappointed to receive this letter, but we acknowledge this decision by the F.D.A. and will work with the agency to determine the best path forward to completing the review," Novo's chief executive, Lars Rebien Sorensen, said in a

Concerns about the cardiovascular safety of Tresiba are not new, but Novo and most analysts had thought the issue had been resolved

The F.D.A. advisers meeting last year expressed concern about a trend toward higher incidence of adverse heart events with the new insulin than with older types. The differences seen in 16 large clinical trials, however, were not statistically significant.

LEGAL NOTICE

To merchants who have accepted Visa and MasterCard at any time since January 1, 2004: Notice of a 6+ billion dollar class action settlement.

Si desea leer este aviso en español, llámenos o visite nuestro sitio web.

Notice of a class action settlement authorized by the U.S. District Court, Eastern District of New York.

This notice is authorized by the Court to inform you about an agreement to settle a class action lawsuit that may affect you. The lawsuit claims that Visa and MasterCard, separately, and together with banks, violated antitrust laws and caused merchants to pay excessive fees for accepting Visa and MasterCard credit and debit cards, including by:

- Agreeing to set, apply, and enforce rules about merchant fees (called default interchange fees);
- Limiting what merchants could do to encourage their customers to use other forms of payment through, for example, charging customers an extra fee or offering discounts; and
- Continuing that conduct after Visa and MasterCard changed

The defendants say they have done nothing wrong. They say that their business practices are legal and the result of competition, and have benefitted merchants and consumers. The Court has not decided who is right because the parties agreed to a settlement. On November 27, 2012, the Court gave preliminary approval to this settlement.

THE SETTLEMENT

Under the settlement, Visa, MasterCard, and the bank defendants have agreed to make payments to two settlement funds:

- The first is a "Cash Fund" a \$6.05 billion fund that will pay valid claims of merchants that accepted Visa or MasterCard credit or debit cards at any time between January 1, 2004 and November 28, 2012.
- The second is an "Interchange Fund" estimated to be approximately \$1.2 billion – that will be based on a portion of the interchange fees attributable to certain merchants that accept Visa or MasterCard credit cards for an eight-month "Interchange Period."

Additionally, the settlement changes some of the Visa and MasterCard rules applicable to merchants who accept their cards. This settlement creates two classes:

- A Cash Settlement Class (Rule 23(b)(3) Settlement Class), which includes all persons, businesses, and other entities that accepted any Visa or MasterCard cards in the U.S. at any time from January 1, 2004 to November 28, 2012, and
- A Rule Changes Settlement Class (Rule 23(b)(2) Settlement Class), which includes all persons, businesses, and entities that as of November 28, 2012 or in the future accept any Visa or MasterCard cards in the U.S.

WHAT MERCHANTS WILL GET FROM THE SETTLEMENT

Every merchant in the Cash Settlement Class that files a valid claim will get money from the \$6.05 billion Cash Fund, subject to a deduction (not to exceed 25% of the fund) to account for merchants who exclude themselves from the Cash Settlement Class. The value of each claim, where possible, will be based on the actual or estimated interchange fees attributable to the merchant's MasterCard and Visa payment card transactions from January 1, 2004 to November 28, 2012. Payments to merchants who file valid claims for a portion of the Cash Fund will be based

- The money available to pay all claims,
- The total dollar value of all valid claims filed,
- The deduction described above not to exceed 25% of the Cash Settlement Fund, and
- The cost of settlement administration and notice, money awarded to the class representatives, and attorneys' fees and expenses all as approved by the Court.

In addition, merchants in the Cash Settlement Class that accept Visa and MasterCard during the eight-month Interchange Period and file a valid claim will get money from the separate Interchange Fund, estimated to be approximately \$1.2 billion. The value of each claim, where possible, will be based on an estimate of one-tenth of 1% of the merchant's Visa and MasterCard credit card dollar sales volume during that period. Payments to merchants who file valid claims for a portion of the Interchange Fund will be based on:

- The money available to pay all claims,
- · The total dollar value of all valid claims filed, and
- The cost of settlement administration and notice, and any attorneys' fees and expenses that may be approved by the

Attorneys' fees and expenses and money awarded to the class representatives: For work done through final approval of the settlement by the district court, Class Counsel will ask the Court for attorneys' fees in an amount that is a reasonable proportion Settlement Fund of \$6.05 billion and 11.5% of the Interchange Fund estimated to be \$1.2 billion to compensate all of the lawyers and their law firms that have worked on the class case. For additional work to administer the settlement, distribute both funds, and through any appeals, Class Counsel may seek reimbursement at their normal hourly rates, not to exceed an additional 1% of the Cash Settlement Fund of \$6.05 billion and an additional 1% of the Interchange Fund estimated to be \$1.2 billion. Class Counsel will also request reimbursement of their expenses (not including the administrative costs of settlement or notice), not to exceed \$40 million and up to \$200,000 per Class Plaintiff in service awards for their efforts on behalf of the classes.

How to Ask for Payment

To receive payment, merchants must fill out a claim form. If the Court finally approves the settlement, and you do not exclude yourself from the Cash Settlement Class, you will receive a claim form in the mail or by email. Or you may ask for one at: www.PaymentCardSettlement.com, or call: 1-800-625-6440.

OTHER BENEFITS FOR MERCHANTS

Merchants will benefit from changes to certain MasterCard and

- Visa rules, which will allow merchants to, among other things: · Charge customers an extra fee if they pay with Visa or
- MasterCard credit cards, • Offer discounts to customers who do not pay with Visa or
- MasterCard credit or debit cards, and • Form buying groups that meet certain criteria to negotiate with

Visa and MasterCard. Merchants that operate multiple businesses under different trade names or banners will also be able to accept Visa or MasterCard at fewer than all of the merchant's trade names and banners.

LEGAL RIGHTS AND OPTIONS

Merchants who are included in this lawsuit have the legal rights and options explained below. You may:

- File a claim to ask for payment. You will receive a claim form in the mail or email or file online at:
- www.PaymentCardSettlement.com. • Exclude yourself from the Cash Settlement Class (Rule 23(b) (3) Settlement Class). If you exclude yourself, you can sue the Defendants for damages based on alleged conduct occurring on or before November 27, 2012 on your own at your own expense, if you want to. If you exclude yourself, you will not get any money from this settlement. If you are a merchant and wish to exclude yourself, you must make a written request, place it in an envelope, and mail it with postage prepaid and postmarked no later than May 28, 2013 to Class Administrator, Payment Card Interchange Fee Settlement, P.O. Box 2530, Portland, OR 97208-2530. The written request must be signed by a person authorized to do so and provide all of the following information: (1) the words "In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation," (2) your full name, address, telephone number, and taxpayer identification

number, (3) the merchant that wishes to be excluded from the Cash Settlement Class (Rule 23(b)(3) Settlement Class), and what position or authority you have to exclude the merchant, and (4) the business names, brand names, and addresses of any stores or sales locations whose sales the merchant desires to be excluded

Note: You cannot be excluded from the Rule Changes **Settlement Class** (Rule 23(b)(2) Settlement Class).

Object to the settlement. The deadline to object is: May 28, 2013. To learn how to object, see: www.PaymentCardSettlement.com or call 1-800-625-6440. Note: If you exclude yourself from the Cash Settlement Class you cannot object to the terms of that portion of the settlement.

For more information about these rights and options, visit:

IF THE COURT APPROVES THE FINAL SETTLEMENT

Members of the Rule Changes Settlement Class are bound by the terms of this settlement. Members of the Cash Settlement Class, who do not exclude themselves by the deadline, are bound by the terms of this settlement whether or not they file a claim for payment. Members of both classes release all claims against all released parties listed in the Settlement Agreement. The settlement will resolve and release any claims by merchants against Visa, MasterCard or other defendants that were or could have been alleged in the lawsuit, including any claims based on interchange or other fees, no-surcharge rules, no-discounting rules, honor-all-cards rules and other rules. The settlement will also resolve any merchant claims based upon the future effect of any Visa or MasterCard rules, as of November 27, 2012 and not to be modified pursuant to the settlement, the modified rules provided for in the settlement, or any other rules substantially similar to any such rules. The releases will not bar claims involving certain specified standard commercial disputes arising in the ordinary course of business.

For more information on the release, see the settlement agreement at: www.PaymentCardSettlement.com.

THE COURT HEARING ABOUT THIS SETTLEMENT

On September 12, 2013, there will be a Court hearing to decide whether to approve the proposed settlement, class counsels' requests for attorneys' fees and expenses, and awards for the class representatives. The hearing will take place at:

United States District Court for the Eastern District of New York 225 Cadman Plaza Brooklyn, NY 11201

You do not have to go to the court hearing or hire an attorney. But you can if you want to, at your own cost. The Court has appointed the law firms of Robins, Kaplan, Miller & Ciresi LLP, Berger & Montague, PC, and Robbins Geller Rudman & Dowd LLP to represent the Class ("Class Counsel").

QUESTIONS?

For more information about this case (In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation, MDL 1720), you may:

Call toll-free: 1-800-625-6440

Visit: www.PaymentCardSettlement.com Write to the Class Administrator:

Payment Card Interchange Fee Settlement P.O. Box 2530

Portland, OR 97208-2530 Email: info@PaymentCardSettlement.com

Please check www.PaymentCardSettlement.com for any updates relating to the settlement or the settlement approval process.

COMPANIES

Case 1:05-md-01720-JG-JO Document 2111-8 Filed 04/11/13 Page 23 of 94 PageID #:

Grounded Kingfisher hopes for reprieve

TRAVEL® LEISURE News analysis

India waits to see if owner Vijay Mallya can restart the airline's operations, says Amy Kazmin

India's Kingfisher Airlines has been grounded and its leased planes are being seized by angry creditors, but little sign of that turbulence is visible on its website, flykingfisher.com.

The site, decorated with images of lithe flight attendants and the carrier's Vijay goateed owner Mallya, still touts "the Kingfisher experience" and "special low fares". Only a small entry across the top pended all future bookings till further notice", referring inquiries on to its call-

The helpline's initial welcome message conveys the impression that the airline is functioning normally, and then a human agent takes the call. "As of now, the flights are grounded," he says. "We expect to be flying from the month of

The debate over whether Kingfisher Airlines, once one of India's most popular air carriers but grounded since October, will fly again still grips India's aviation industry, as well as stateowned banks and the Con-

gress-led government. Mr Maliya, a flamboyant liquor baron known for his lavish lifestyle, has repeatedly expressed his determination to get Kingfisher air-

'If banks restructure the liabilities and make it operational, they could scalp a little bit of value

borne again - ostensibly to salvage his battered reputa-

India's state banks would like to see the airline resurrected to avoid the grim prospect of totally writing off at least \$1.5bn in credit to the carrier. They are hoping that if the airline can be made operational and sold, they would at least partially recover some of what they

"I don't think closure is an option," says Kapil Kaul, the South Asia chief executive of the Centre for Asia Pacific Aviation. "The promoter [Mr Mallya] is very keen to get it going, and there seems to be an interest [by others] in reviving

Many industry analysts remain deeply sceptical about the future of Kingfisher, which was named after Mr Mallya's popular beer brand. The airline has



estimated debts of \$2.5bn, including bank loans, trade debts and other short-term liabilities. It has been grounded since October 1, when staff, unpaid since March 2012, refused to fly any more.

But Mr Kaul believes that the carrier could still be revived if Mr Mailya is willing to pump in sufficient capital from some of his recent asset sales and others that could be in the works.

In November - after nine years of on-again, off-again negotiations - Mr Mallya reached a £1.2bn deal with Diageo, the world's largest spirits company by revenues, for the sale of his United Spirits, the Indian liquor group. The deal, still regulatory from Indian approval authorities, would give Mr Mallya an estimated \$444m in cash, which he could use for the airline.

has Diageo announced that it would pay \$36m for half of Mr Mallya's South Africa-based United National Breweries. a manufacturer of traditional African sorghum Mr Mallya holds a 30 per

cent stake in a fertiliser company, Mangalore Chemicals & Fertilizers, that could also be put on the Whether Mr Mallya has

any financial incentive to pump some of his money into Kingfisher is a contentious issue. "He has already staked a

lot of his personal fortune on this," says one Mumbai-based industry analyst, who asked not to be identified. "Putting in more is like throwing good money after

aviation analyst at Angel Broking, says Mr Mallya, who has given \$1bn in personal guarantees for Kingfisher's loans, risks being hounded by banks to make good on his pledges.

If it goes down, the promoters stand to lose a lot more money," says Mr Lillaney. "There is a very high chance that he will risk a certain amount of money, start up operations and try

The State Bank of India, the leader of Kingfisher's lender consortium, has suggested that if Mr Mallya puts in around \$400m towards recapitalisation. banks would be willing to turn on the credit tap

again. Many analysts say banks would also be willing to write off a substantive portion of Kingfisher's debts in the hopes of making the air-

line viable. "If they don't do that, they will have to take a 100 per cent haircut," says the analyst, who asked not to "If they be identified. restructure the liabilities and make the airline operational, they could scalp a little bit of value.'

If the carrier does restart, however, it will be just a fragment of its former self. Mr Kaul says the airline is likely to resume services with seven planes, and gradually expand to 20 or so, planes, down from its peak of 66 aircraft.

"The first stage is to give confidence to employees, customers, the regulator and everyone who has gone through a bad experience with you," says Mr Kaul. "In stage two, there are chances they would attract

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 Business Blog HSBC was traditionally run by a cadre of senior managers overseeing semi-autonomous operations, but this cadre found itself adrift in the Mexico money laundering scandal, writes John Gapper www.ft.com/businessblog

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editor, discusses the impact of this shift with commodities correspondent Jack Farchy Video: www.ft.com/ authersnote

Beyond Brics Russia's media advertising market has rebounded from a slump in the 2008 global financial meltdown, but growth is showing signs of a slow down, writes isabel

Blog: www.ft.com/ beyondbrics

New exchange opens in India

By James Crabtree In Mumbai and Philip Stafford in London

new stock exchange in India opens for trading today, pitching the counmain commodity bourse into a three-way battle with the two established incumbents as they look to attract global investors.

The new venue, MCX-SX, will trade more than 1,100 equities, develop derivatives like futures and options and launch its own index of leading shares, the It was formally unveiled

at an event attended by Indian finance minister Palaniappan Chidambaram in Mumbai on Saturday. MCX-SX is the latest ven-

ture from Multi Commodity Exchange of India, India's commodity largest exchange, and its arrival

underlines the bourse's troversial issues of high ambitious plans to shake up the duopoly of the older Bombay Stock Exchange (BSE) and its newer rival, the National Stock Exchange (NSE).
The BSE's 5,100 listed

companies are nearly five times the number listed on the NSE, but the value of trades, number of shares traded and share turnover on the NSE is around four times higher than those of its rival, according to data from the World Federation of Exchanges.

The new entrant is aiming to capitalise on upheaval among domestic exchanges by using superior technology, rules allowing companies faster access to markets, more liquid shares and an index it argues is more representative of Indian industry.

However, its arrival also follows a period of regulatory scrutiny over the con-

frequency and electronic trading.

The NSE, which is widely credited with establishing its dominant position through the use of superior technology, attracted unwanted attention in the aftermath of a "flash crash" last October, which saw a

'I think MCX may be able to make a dent in the market, but it will be a slow process'

Prased Dahupte

sudden 16 per cent drop in its main NIFTY index. Although the problem was traced to an order by a broker, it reopened a debate over the controls needed to maintain stability in a market trading at everfaster speeds.

Meanwhile Asia's oldest bourse, is under new leadership following the unexpected departure of its chief executive last year, and attempting to make up some of the ground it has lost to its rival in recent years.

MCX-SX said it would focus on inclusion and have a strong social impact.

"At the same time, we realise that creating financial markets that are complete, globally competitive and technologically sound will be important to revive the faith of global and domestic investors India," said Jignesh Shah,

vice-chairman of MCX-SX. "I think MCX may be able to make a dent in the market, but it will be a slow process," said Prasad Dahupte, managing director at Varhad Capital in Mumbai. "What is the differentiating factor for this exchange? I don't see one."

Legal Notices

MCX-SX will challenge the Bombay Stock Exchange

LEGAL NOTICE

To merchants who have accepted Visa and MasterCard at any time since January 1, 2004: Notice of a 6+ billion dollar class action settlement.

Si desea leer este aviso en español, llámenos o visite nuestro sitio web.

Notice of a class action settlement authorized by the U.S. District Court, Eastern District of New York.

This notice is authorized by the Court to inform you about an agreement to settle a class action lawsuit that may affect you. The lawsuit claims that Visa and MasterCard, separately, and together with banks, violated antitrust laws and caused merchants to pay excessive fees for accepting Visa and MasterCard credit and debit cards,

- Agreeing to set, apply, and enforce rules about merchant fees (called default interchange fees);
- · Limiting what merchants could do to encourage their customers to use other forms of payment through, for example, charging customers an extra fee or offering
- Continuing that conduct after Visa and MasterCard changed their corporate structures.

The defendants say they have done nothing wrong. They say that their business practices are legal and the result of competition, and have benefitted merchants and consumers. The Court has not decided who is right because the parties agreed to a settlement. On November 27, 2012, the Court gave preliminary approval to this

THE SETTLEMENT

Under the settlement, Visa, MasterCard, and the bank defendants have agreed to make payments to two settlement funds:

- The first is a "Cash Fund" a \$6.05 billion fund that will pay valid claims of merchants that accepted Visa or MasterCard credit or debit cards at any time between January 1, 2004 and November 28, 2012.
- . The second is an "Interchange Fund" estimated to be approximately \$1.2 billion - that will be based on a portion of the interchange fees attributable to certain merchants that accept Visa or MasterCard credit cards for an eight-month "Interchange Period."

Additionally, the settlement changes some of the Visa and MasterCard rules applicable to merchants who accept their cards.

This settlement creates two classes:

- A Cash Settlement Class (Rulc 23(b)(3) Settlement Class), which includes all persons, businesses, and other entities that accepted any Visa or MasterCard cards in the U.S. at any time from January 1, 2004 to November 28, 2012, and
- A Rule Changes Settlement Class (Rule 23(b) (2) Settlement Class), which includes all persons, businesses, and entities that as of November 28, 2012 or in the future accept any Visa or MasterCard cards

WHAT MERCHANTS WILL GET FROM THE SETTLEMENT

Every merchant in the Cash Settlement Class that files a valid claim will get money from the \$6.05 billion Cash Fund, subject to a deduction (not to exceed 25% of the fund) to account for merchants who exclude themselves from the Cash Scttlement Class. The value of each claim, where possible, will be based on the actual or estimated interchange fees attributable to the merchant's MasterCard and Visa payment card transactions from January i, 2004 to November 28, 2012. Payments to merchants who file valid claims for a portion of the Cash Fund will be based on:

- · The money available to pay all claims,
- · The total dollar value of all valid claims filed,
- . The deduction described above not to exceed 25% of the Cash Settlement Fund, and
- and expenses all as approved by the Court. In addition, merchants in the Cash Settlement Class that accept Visa and MasterCard during the eight-month

The cost of scttlement administration and notice, money

awarded to the class representatives, and attorneys' fees

Interchange Period and file a valid claim will get money from the separate Interchange Fund, estimated to be approximately \$1.2 billion. The value of each claim, where possible, will be based on an estimate of one-tenth of 1% of the merchant's Visa and MasterCard credit card dollar sales volume during that period. Payments to merchants who file valid claims for a portion of the Interchange Fund will be based on:

- The money available to pay all claims,
- · The total dollar value of all valid claims filed, and
- · The cost of settlement administration and notice, and any attorneys' fees and expenses that may be approved by the Court.

Attorneys' fees and expenses and money awarded to the class representatives: For work done through final approval of the settlement by the district court, Class Counsel will ask the Court for attorneys' fees in an amount that is a reasonable proportion of the Cash Settlement' Fund, not to exceed 11.5% of the Cash Settlement Fund of \$6.05 billion and 11.5% of the Interchange Fund estimated to be \$1.2 billion to compensate all of the lawyers and their law firms that have worked on the class case. For additional work to administer the settlement, distribute both funds, and through any appeals, Class Counsel may seek reimbursement at their normal hourly rates, not to exceed an additional 1% of the Cash Settlement Fund of \$6.05 billion and an additional 1% of the Interchange Fund estimated to be \$1.2 billion. Class Counsel will also request reimbursement of their expenses (not including the administrative costs of settlement or notice), not to exceed \$40 million and up to \$200,000 per Class Plaintiff in service awards for their efforts on behalf of the classes.

How to Ask for Payment

To receive payment, merchants must fill out a claim form. If the Court finally approves the settlement, and you do not exclude yourself from the Cash Settlement Class, you will receive a claim form in the mail or by email. Or you may ask for one at: www.PaymentCardSettlement.com, 1-800-625-6440.

OTHER BENEFITS FOR MERCHANTS

Merchants will benefit from changes to certain MasterCard and Visa rules, which will allow merchants to, among other things:

- Charge customers an extra fee if they pay with Visa or MasterCard credit cards,
- · Offer discounts to customers who do not pay with Visa or MasterCard credit or debit cards, and
- · Form buying groups that meet certain criteria to negotiate with Visa and MasterCard.

Merchants that operate multiple businesses under different trade names or banners will also be able to accept Visa or MasterCard at fewer than all of the merchant's trade names and banners.

LEGAL RIGHTS AND OPTIONS

Merchants who are included in this lawsuit have the legal rights and options explained below. You may:

- · File a claim to ask for payment. You will receive a claim form in the mail or email or file online at: www.PaymentCardSettlement.com.
- Exclude yourself from the Cash Settlement Class (Rule 23(b)(3) Settlement Class). If you exclude yourself, you can sue the Defendants for damages based on alleged conduct occurring on or before November 27, 2012 on your own at your own expense, if you want to. If you exclude yourself, you will not get any money from this settlement. If you are a merchant and wish to exclude yourself, you must make a written request, place it in an envelope, and mail it with postage prepaid and postmarked no later than May 28, 2013 to Class Administrator, Payment Card Interchange Fee Settlement, P.O. Box 2530, Portland, OR 97208-2530. The written request must be signed by a person authorized to do so and provide all of the following information: (1) the words "In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation," (2) your full name, address, telephone

number, and taxpayer identification number, (3) the merchant that wishes to be excluded from the Cash Settlement Class (Rulc 23(b)(3) Settlement Class), and what position or authority you have to exclude the merchant, and (4) the business names, brand names. and addresses of any stores or sales locations whose sales the merchant desires to be excluded. Note: You cannot he excluded from the Rule

Changes Settlement Class (Rule 23(h)(2) Settlement

Object to the settlement. The deadline to object is: May 28, 2013. To learn how to object, sec: www.PaymentCardSettlement.com 1-800-625-6440. Note: If you exclude yourself from the Cash Settlement Class you cannot object to the terms of that portion of the settlement.

For more information about these rights and options, visit: www.PaymentCardSettlement.com.

IF THE COURT APPROVES THE FINAL SETTLEMENT

Members of the Rule Changes Scttlement Class are bound by the terms of this settlement. Members of the Cash Settlement Class, who do not exclude themselves by the deadline, are bound by the terms of this settlement whether or not they file a claim for payment. Members of both classes release all claims against all released parties listed in the Settlement Agreement. The settlement will resolve and release any claims by merchants against Visa, MasterCard or other defendants that were or could have been alleged in the lawsuit, including any claims based on interchange or other fees, no-surcharge rules, no-discounting rules, honor-all-cards rules and other rules. The settlement will also resolve any merchant claims based upon the future effect of any Visa or MasterCard rules, as of November 27, 2012 and not to be modified pursuant to the settlement, the modified rules provided for in the settlement, or any other rules substantially similar to any such rules. The releases will not bar claims involving certain specified standard commercial disputes arising in the ordinary course of

For more information on the release, see the settlement agreement at: www.PaymentCardSettlement.com.

THE COURT HEARING ABOUT THIS SETTLEMENT

On September 12, 2013, there will be a Court hearing to decide whether to approve the proposed settlement, class counsels' requests for attorneys' fees and expenses, and awards for the class representatives. The hearing will take place at:

United States District Court for the Eastern District of New York 225 Cadman Plaza Brooklyn, NY 11201

You do not have to go to the court hearing or hire an attorney. But you can if you want to, at your own cost. The Court has appointed the law firms of Robins, Kaplan, Miller & Ciresi LLP, Berger & Montague, PC, and Robbins Geller Rudman & Dowd LLP to represent the Class ("Class Counsel").

QUESTIONS?

For more information about this case (In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation, MDL 1720), you may:

Call toll-free: 1-800-625-6440 Visit: www.PaymentCardSettlement.com Write to the Class Administrator:

Payment Card Interchange Fce Settlement P.O. Box 2530

Portland, OR 97208-2530 Email: info@PaymentCardSettlement.com

Please check www.PaymentCardSettlement.com for any updates relating to the settlement or the settlement

www.PaymentCardSettlement.com 1-800-625-6440 • info@PaymentCardSettlement.com

February 11, 2013

February 11, 2013

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- Agreeing to set, apply, and enforce rules about merchant fees (called *default interchange fees*);
- Limiting what merchants could do to encourage their customers to use other forms of payment through, for example, charging customers an extra fee or offering discounts; and
- Continuing that conduct after Visa and MasterCard changed their corporate structures.

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be based on a portion of the interchange fees attributable to certain merchants that accept Visa or MasterCard credit cards for an eightmonth "Interchange Period."

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WHAT MERCHANTS WILL GET FROM THE SETTLEMENT

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- The money available to pay all claims,
- The total dollar value of all valid claims filed,
- The deduction described above not to exceed 25% of the Cash Settlement Fund, and

• The cost of settlement administration and notice. money awarded to the class representatives, and attorneys' fees and expenses all as approved by the Court.

In addition, merchants in the Cash Settlement Class that accept Visa and MasterCard during the eight-month Interchange Period and file a valid claim will get money from the separate Interchange Fund, estimated to be approximately \$1.2 billion. The value of each claim, where possible, will be based on an estimate of one-tenth of 1% of the merchant's Visa and MasterCard credit card dollar sales volume during that period. Payments to merchants who file valid claims for a portion of the Interchange Fund will be based on:

- The money available to pay all claims,
- The total dollar value of all valid claims filed,
- The cost of settlement administration and notice, and any attorneys' fees and expenses that may be approved by the Court.

Attorneys' fees and expenses and money awarded to the class representatives: For work done through final approval of the settlement by the district court, Class Counsel will ask the Court for attorneys' fees in an amount that is a reasonable proportion of the Cash Settlement Fund, not to exceed 11.5% of the Cash Settlement Fund of \$6.05 billion and 11.5% of the Interchange Fund estimated to be \$1.2 billion to compensate all of the lawyers and their law firms that have worked on the class case. For additional work to administer the settlement, distribute both funds, and through any appeals, Class Counsel may seek reimbursement at their normal hourly rates, not to exceed an additional 1% of the Cash Settlement Fund of \$6.05 billion and an additional 1% of the Interchange Fund estimated to be \$1.2 billion. Class Counsel will also request reimbursement of

www.PaymentCardSettlement.com

Mutual Funds Data provided by LIPPER Separate Accounts & Collective Investment Trusts

BARRON'S

	Net YTD 3-Yr. NAV Chg. % Ret. % Ret.		Net YTD 3-Yr. Chg. % Ret. % Ret.		Net YTD 3-Yr. NAV Chg. % Ret. % Ret		Net YTD 3-Yr. NAV Chg. % Ret. % Ret.	Fourth-Quarter Winner	rs¹							
AsAlGrow p AsAlMod p	13.27 0.01 5.6 37.8 12.59 0.01 3.1 29.1	NYLTAdml n 11.83 PacifAdml n 68.28	0.18 3.8 23.8	Extnd n FTAIWdinPI	49.71 0.29 8.4 66.1 97.04 -1.42 2.5 NS	W	XYZ	Institutional ²	Assets-	Gro	ss Returi	n Ne	t Return	Morningst	ar Fee	Min
AsAlModGr p ransamerica C:	12.92 0.01 4.2 32.2	PALTAdml n 11.75 PrmcpAdml nr 78.26	0.41 8.6 47.7	Growth n ITBond n	38.87 0.24 6.1 56.2 11.85 0.06 -0.6 25.7	Waddell&Reed Adv	/srs:	Name	(bil)	Qtr	1-Yr	3-Yr³	1-Yr	Rating⁴	Range	inv (thou)
AsAlCnsrv t AsAlGrow t	11.80 0.00 1.6 22.6 13.00 0.01 5.5 35.3	REITAdml nr 97.62 SmCapAdml n 41.92	0.32 8.2 68.3	LTBond n MdCpGrAdml n		AccmA AssetS A p	8.66 0.07 5.7 41.7 10.36 -0.13 5.3 30.7 6.60 0.03 -0.4 17.0	EARNEST Emerging Markets	\$0.13	12.95%	18.31%	4.54%	17.14%	N/R	0.70-1.00%	\$10,000
AsAlMod t AsAlModGr t	12.55 0.00 3.0 26.6 12.90 0.01 4.2 29.6	STBondAdml n 10.61 STFedAdml n 10.78	0.00 -0.1 6.7	MdCpVIAdml n MdCpVIIn n	25.26 0.25 9.1 58.9	BondA Con IncA	9.01 0.01 4.8 45.2	EII Int'l (ex-US) Real Estate Securities	1.61	12.38	45.20	11.60	43.80	N/R	0.65-1.00	20,000
r ansamerica Pa i InstStkldx p	rtner: 10.16 0.04 6.6 51.9	STIGradeAdmIn 10.83 STsryAdmIn 10.73	0.01 0.0 4.8	MidCp n REIT nr	24.32 0.14 8.2 61.6 22.88 0.08 4.7 86.1 41.90 0.33 8.2 67.6	Core InvA DivOppA p	6.67 0.02 5.7 61.6 16.39 -0.03 6.6 41.0	Federated EAFE Equity Composite	0.51	11.88	32.00	9.63	31.01	****	0-0.75	25,000
urner Funds: SpctrmInst	11.21 0.03 2.9 7.7	TotBdAdml n 11.00 TotIntlAdmldx nr 25.74 -		SmCap n SmGth n	27.02 0.21 8.0 73.1	GloBondA Hi IncA	4.01 0.00 1.1 14.9 7.64 -0.02 2.0 45.3	Harris Assoc. Global Concentrated Comp	1.91	10.84	29.40	10.87	28.35	****	0.55-0.78	100,000
weedy Browne F GbIValue n	Fds: 24.29 -0.19 4.5 40.4	TotStAdml n 38.15 TxMBal nr 23.05		SmVal n SmValAdml n	18.81 0.11 8.1 61.9 33.80 0.27 8.0 NS	MunHiA MuniBondA	5.06 0.00 0.6 27.1 7.77 0.01 0.7 21.3	Invesco Global ex-US REITs Trust	0.10	10.80	42.17	10.84	41.06	**	0.70-0.80	5,000
Value n WWHiDiv n	20.85 -0.03 5.5 38.3 10.49 -0.13 3.2 38.6	TxMCapAdml n 76.10 TxMglAdml n 68.13	0.26 6.6 52.6	SmValAdml n STBond n	33.73 0.20 8.1 NS 10.61 0.01 -0.1 7.6	NCcptA p Sc TechA	10.61 0.08 7.2 67.3 11.92 0.05 7.0 55.8	Causeway Emerging Markets Equity	0.45	10.65	27.47	10.64	26.22	****	0.75-1.00	100,000
	U	TxMIn nr 11.65 - TxMSC nr 33.49	0.18 7.5 69.6	TotBd n TotIntl n	11.00 0.02 -0.6 16.4 15.39 -0.20 2.7 26.1	ValueA p	15.59 0.08 8.3 71.4 14.02 0.08 8.9 47.0	Wellington Intl Contrarian Value		10.25	27.67	6.58	26.61	***	0.75-0.85	25,000
SAA Group:		USGroAdml n 58.95 ValAdml n 24.68	0.05 7.6 50.1	TotSt n Value n	38.13 0.16 7.0 54.8 24.68 0.05 7.6 49.4	VangA Wasatch:	9.16 -0.01 5.2 43.9	Wellington Strategic European Equity	0.96	10.24	31.88	N/A	30.91	N/R	0.60-0.75	25,000
AgvGt n CA Bd n	34.59 0.08 5.7 44.8 11.21 0.00 0.9 28.6	WdsrllAdml n 55.47 WellslAdml n 59.45	0.12 1.8 37.6	VANGUARD INST		CoreGr n IncEqty n	45.47 0.19 5.5 76.4 15.28 0.06 7.4 34.1	QMA Emerging Markets Small Cap Equity	0.03	10.00	37.80	N/A	36.47	N/R	0.90-1.00	100,000
CapGr n CrnrsMod n	7.28 -0.01 6.0 35.3 14.25 -0.03 2.5 30.6 1 23.69 -0.06 2.9 29.3		0.08 4.1 39.7 0.13 8.0 51.1	Ballnst DevMktlnstPlldx		IntlGr n Long/Short n	24.56 -0.10	Acadian Europe Equity Ex-UK	0.30	9.99	28.31	3.58	27.37	*	0.40-0.75	25,000
CrnstModAggr n EmgMkt n	17.91 -0.20 1.6 12.6		0.01 0.8 20.1	EmgMktInstPl EmMkInst r	27.96 -0.43 0.0 28.0	Weitz Funds:		Retail⁵	Assets	— Gro	ss Returi	n Ne	t Return	Morningst	ar Fee	Min
GovSec n Gr&Inc n	10.26 0.00 -0.3 12.0 17.29 0.07 6.9 43.8	CALT n 12.07 CapOp nr 36.90	0.31 9.8 43.3	Eurolnst Extndlnst	26.68 -0.68 3.3 30.0 49.72 0.30 8.4 66.9	PIIIOpp n PVal n	13.53 0.02 7.4 66.5 26.39 0.13 6.4 63.9	Name	(bil)	Qtr	1-Yr	3-Yr³	1-Yr	Rating ⁴	Range	Inv (thou)
Grwth n Hilncm n	18.15 0.06 7.5 55.1 8.79 -0.02 1.9 40.0	CapValue n 12.13 Convrt n 13.28	0.04 4.9 37.1	FTAIWIdIst r Grwthinst	91.64 -1.34	ShtIntmIncInst n Value n	36.49 0.30 7.2 55.7	Lombardia International Equity	\$0.06	14.30%	33.85%	9.21%	32.88%	****	0.50%	\$100
Inco n IncStk n	13.48 0.02 0.2 21.5 14.53 0.04 6.8 48.0	DivAppln n 25.49 DivdGro n 17.71	0.04 6.4 50.4	InPrSeIn InstIdx	11.52 0.03 -0.9 26.1 139.20 0.53 6.7 53.0	Wells Fargo Adv Cl AstAllA p	13.10 NA NA NA	Harris Assoc. International	17.24	13.82	29.98	9.80	29.06	****	0.50-0.70	100,000
Intl n IntmTerm n	26.57 -0.50 2.0 35.0 13.78 0.00 0.6 20.6	DivrEq n 24.69 Energy nr 62.65 -	0.12 7.1 53.0 -0.52 5.8 30.7	InstPlus InstTStldx	139.20 0.52 6.6 53.1 34.53 0.15 7.0 55.5	CA TF A EmgMktA p	11.75 0.01 1.1 24.7 21.80 -0.19 0.9 29.5 22.92 0.13 5.0 48.5	Howard International Plus	NA	13.53	19.70	4.61	17.10	N/R	1.20-2.20	N/A
IntTerBd n LgTerm n	11.02 0.02 0.5 31.0 14.01 0.00 0.9 24.8	Eqlnc n 25.70 Explr n 85.82	0.21 8.0 63.8	InstTStPlus ITBdInst	34.53 0.14 7.0 55.6 11.85 0.06 -0.6 26.3	ldxAstAllA OmegaGwth	42.96 0.39 6.0 54.6	Oechsle Select International Equity	1.01	13.46	25.15	1.26	23.90	**	0.83-1.00	20,000
PrecMM n S&Pldx n	24.78 0.00 -7.6 1.9 21.56 NA NA NA	FTAIWIdIn nr 18.35 - FTAIWIdInAdml n 28.91 -	-0.42 2.5 NS	LaCapInst LTBdInst	144.63 0.56 6.8 53.6 13.88 0.13 -2.3 40.4	PremLgCoGrthA	59.97 -0.23 -6.9 11.3 11.45 0.07 6.3 56.5	Financial Trust Latin Value Momentum	0.01	12.65	24.15	7.49	22.61	N/R	0.90-1.25	250
S&PReward n ShtT n	21.57 NA NA NA 10.83 0.01 0.2 9.5	GlbEq n 19.67 - GNMA n 10.84 -	-0.09 5.4 42.1 -0.01 -0.4 15.5	MidCpInst MidCpIstPI	24.38 0.14 8.3 62.5 120.23 0.70 8.2 NS	SmCapValA p StrMunA	33.54 0.32 5.8 38.8 8.98 0.00 0.5 12.3	Cohen & Steers Emging Mkts RI Estt Secs	0.04	12.59	42.10	N/A	39.52	N/R	1.45	1,000
ShtTBndA n SmCpStk n	9.28 0.00 0.2 10.5 16.18 0.11 7.4 60.5		0.17 6.5 54.0	REITInstI r Rs1000GrwldxInst		UIStMulncA Wells Fargo Adv Ad	4.83 0.00 0.2 3.4 dmi:	HGK International Equity	0.48	11.55	24.48	4.90	23.35	****	N/A	1,000
TarRet2020 n TarRet2030 n	12.23 -0.01	HiDvdYld n 20.88 HlthCare nr 153.66	0.04 6.9 58.9	Rs1000VI ldxlnst SmCapInst	41.92 0.32 8.2 68.4	AsstAll CoreBd	13.18 NA NA NA 12.82 0.03 -0.5 20.5	Oberweis China Opportunities	0.13	11.36	29.98	-0.56	28.70	N/R	0.80-1.25	5,000
TarRet2040 n VA Bd n	12.01 -0.03 3.6 39.4 11.67 0.00 0.6 20.2	HYCor nr 6.08 - InflaPro n 14.40		SmCapIstPI SmGthInst	27.07 0.22 8.0 73.9	DJTar2020Admn DJTar2030Admn	14.73 0.00 1.8 27.5	Cooke & Bieler Small Cap Value Equity	NA	11.22	41.04	17.59	39.67	****	0.90-1.00	2,000
WldGrn	22.92 -0.22 5.8 50.6	IntlExpIr n 15.51 - IntlGr n 19.98 -	0.03 5.4 29.6	SmVallnst STBdldxlnstPl	18.85 0.11 8.1 62.6 10.61 0.01 0.0 NS	EmgMkt	22.80 -0.20 1.0 30.3	ValueWorks 125/25 Hedged	0.06	10.84	31.78	15.06	25.41	*	1.5	1,000
				CTDDInct	1061 001 00 NC		11.07 0.02 -0.6 13.5									
ALIC: CoreBd CoreVal	10.97 0.01 -0.5 22.3 10.71 0.03 5.9 55.1	ITIGrade n 10.25 ITTsry n 11.62 LifeCon n 17.30	0.55 2.9 24.2 0.03 -0.4 26.0 0.04 -0.5 17.6 0.02 1.9 27.6	STBDInst STIGradeInst StLCPlus TotBdInst TotIntIlnstIdx r	10.61 0.01 0.0 NS 10.83 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 102.92 -1.35 2.7 NS	Growth SmCapOp StrMun Wells Fargo Adv Cl	44.70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 B :	Fourth-Quarter Losers	1							
	10.97 0.01 -0.5 22.3 10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6	ITIGrade n 10.25 ITTsry n 11.62 LifeCon n 17.30 LifeGro n 24.33 LifeInc n 14.31 LifeMod n 21.21	-0.55 2.9 24.2 0.03 -0.4 26.0 0.04 -0.5 17.6 0.02 1.9 27.6 -0.01 4.4 40.3 0.02 0.7 21.3 0.01 3.2 34.9	STIGradeInst StLCPlus TotBdInst TotIntIInstIdx r TotItIInstPIId r TotStInst	10.83 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 102.92 -1.35 2.7 NS 102.94 -1.34 2.7 NS 38.15 0.16 7.0 55.4	Growth SmCapOp StrMun	44.70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 B: 12.94 NA NA NA	Institutional ²	Assets-					Morningst Rating ⁴		Min Inv/thou)
CoreBd CoreVal FrgnVal GlobEq IntlEq IntlGro	10.97 0.01 -0.5 22.3 10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 6.35 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6	ITIGrade n 10.25 ITI'sry n 11.62 LifeCon n 17.30 LifeGro n 24.33 LifeInc n 14.31 LifeIMod n 21.21 LTIGrade n 10.66 LTTsry n 12.61	0.55 2.9 24.2 0.03 -0.4 26.0 0.04 -0.5 17.6 0.02 1.9 27.6 0.01 4.4 40.3 0.02 0.7 21.3 0.01 3.2 34.9 0.10 -1.3 41.2 0.14 -3.2 37.1	STIGradeInst StLCPlus TotBdInst TotIntIInstIdx r TotItIInstPlId r TotStInst ValueInst VANGUARD SIGN.	10.83 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 102.92 -1.35 2.7 NS 102.94 -1.34 2.7 NS 38.15 0.16 7.0 55.4 24.68 0.05 7.6 50.2 AL FDS:	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAilB t Wells Fargo Adv Cl AstAilC t Wells Fargo Adv Fd CmStkinv n	44.70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 B: 12.94 NA NA NA C: 12.65 NA NA NA Sts: 22.34 -0.05 6.9 59.6	Institutional ² Name	Assets (bil)	Qtr	1-Yr	3-Yr³	1-Yr	Rating ⁴	Range	Inv (thou)
CoreBd CoreVal FrgnVal GlobEq IntIEq IntIGro IntISmCpEq MidCpIdx	10.97 0.01 -0.5 22.3 10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 6.35 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 13.33 -0.01 4.0 30.5 22.79 0.16 8.7 65.7	ITIGrade n 10.25 ITTsry n 11.62 LifeCon n 17.30 LifeGro n 24.33 - Lifellac n 14.31 LifeMod n 21.21 LTIGrade n 10.66 LTTsry n 12.61 MATXEX n 10.94 MdCpGrifin n 29.18	0.55 2.9 24.2 0.03 -0.4 26.0 0.04 -0.5 17.6 0.02 1.9 27.6 0.01 4.4 40.3 0.02 0.7 21.3 0.01 3.2 34.9 0.10 -1.3 41.2 0.14 -3.2 37.1 0.00 0.5 18.5 0.17 8.1 64.9	STIGradeInst StLCPlus TotBdInst TotHillnstIdx r TotHillnstPlid r TotStInst ValueInst VANGUARD SIGN. 500Sgl n BalSgl	10.83 0.01 0.2 11.2 57.32 0.33 6.5 59.4 11.00 0.02 -0.6 16.9 102.92 -1.35 2.7 NS 102.94 -1.34 2.7 NS 38.15 0.16 7.0 55.4 24.68 0.05 7.6 50.2 AL FDS: 115.73 0.44 6.6 53.0 24.43 0.08 3.9 40.5	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAIIB t Wells Fargo Adv Cl AstAIIC t Wells Fargo Adv Fd CmStkInv n GovSecInv n Growth n	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 B: 12.94 NA NA NA C: 12.65 NA NA NA S: 22.34 -0.05 6.9 59.6 11.08 0.01 -0.6 12.7 42.43 0.46 6.7 81.0	Institutional ² Name Steinberg Global Concentrated Value	Assets (bil) \$0.05	Qtr -11.46%	1-Yr -7.69%	3-Yr³ −3.50%	1-Yr -7.93%	Rating ⁴	Range N/A	Inv (thou) \$1,000
CoreBd CoreVal FrgnVal GlobEq IntlEq IntlGro IntlSmCpEq MidCpldx MidCpVal SciTech	10.97 0.01 -0.5 22.3 10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 6.35 -0.10 3.1 23.9 11.98 -0.21 2.7 36.5 12.79 0.16 8.7 65.7 19.97 0.12 7.5 54.1 17.90 0.01 5.9 48.1	ITIGrade n 10.25 ITIsry n 11.62 LifeCon n 17.30 LifeGro n 24.33 Lifelmon 14.31 Lifelmod n 21.21 LTIGrade n 10.66 LTTsry n 12.61 MATXEX n 10.94 MdCpGrln n 29.18 MgdPayDisFoc n 15.23	0.55 2.9 24.2 0.03 -0.4 26.0 0.04 -0.5 17.6 0.02 1.9 27.6 0.01 4.4 40.3 0.02 0.7 21.3 0.01 3.2 34.9 0.10 -1.3 41.2 0.14 -3.2 37.1 0.00 0.5 18.5 0.17 8.1 64.9	STIGradeInst StLCPlus TotBdInst TotIntIInstIdx r TotStInst ValueInst VANGUARD SIGN. 500Sgl n BalSgl EMSig ExtndSgl	10.83 0.01 0.2 11.2 57.32 0.33 6.5 59.4 11.00 0.02 -0.6 16.9 102.92 -1.35 2.7 NS 102.94 -1.34 2.7 NS 38.15 0.16 7.0 55.4 24.68 0.05 7.6 50.2 AL FDS: 115.73 0.44 6.6 53.0 24.43 0.08 3.9 40.5	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Fd CmStkinv n GovSecinv n Growth n IntAMTTXFInv n MunBd n	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 8: 12.94 NA	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy	Assets (bil) \$0.05 0.01	Qtr -11.46% -8.34	1-Yr -7.69% -10.04	3-Yr ³ -3.50% N/A	1-Yr -7.93% -10.95	N/R N/R	N/A 0.40-0.75	\$1,000 100
CoreBd CoreVal FrgnVal GlobEq IntlEq IntlGro IntlSmCpEq MidCpldx MidCpVal	10.97 0.01 -0.5 22.3 10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 6.35 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 13.33 -0.01 4.0 30.5 22.79 0.16 8.7 65.7 19.97 0.12 7.5 54.1 17.90 0.01 5.9 48.1 16.77 0.05 7.6 61.1 13.45 0.07 7.1 51.0	ITIGrade n 10.25 ITI sry n 11.62 LifeCon n 17.30 LifeGro n 24.33 LifelGro n 24.33 Lifelmod n 21.21 Liflerade n 10.66 LTTsry n 12.61 MATXEx n 10.94 MdCpGrin n 29.18 MgdPayDisFoc n 15.23 MidCpGro pn 21.92 Morg n 21.12 MuHY n 11.33	0.05	STIGradelnst StLCPlus TotBdinst TotIntIlnstdxr TotItIlnstPildr TotStInst Valuelnst VANGUARD SIGN 500Sg In BalSg1 EMSig ExtndSg1 GroSig ITBdSig	1083 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 102.92 -1.35 2.7 NS 11/234 -1.34 2.7 NS 24.68 0.05 7.6 50.2 ALFDS: 115.73 0.44 6.6 53.0 24.43 0.08 3.9 40.2 35.35 -0.54 -0.1 27.7 42.72 0.25 8.4 650.0 0.23 6.1 56.9	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Fd CmStkinv n GovSecinv n Growth n IntAMTTXFInv n MunBd n	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 B: 12.94 NA	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust	\$0.05 0.01 0.95	Qtr -11.46% -8.34 -7.67	1-Yr -7.69% -10.04 4.27	3-Yr ³ -3.50% N/A 4.75	1-Yr -7.93% -10.95 3.72	Rating⁴ N/R N/R ★	N/A 0.40-0.75 0.79	\$1,000 100 5,000
CoreBd CoreVal FrgnVal GlobEq IntlEq IntlGro IntlSmCpEq MidCpldx MidCpVal SciTech SmCpldx	10.97 0.01 -0.5 22.3 10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 6.35 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 13.33 -0.01 4.0 30.5 22.79 0.16 8.7 65.7 19.97 0.12 7.5 54.1 17.90 0.01 5.9 48.1 16.77 0.05 7.6 61.7	ITIGrade n 10.25 ITISTY n 11.62 LifeCon n 17.30 LifeGro n 24.33 LifeInc n 14.31 LifeMod n 21.21 LTIGrade n 10.66 LTISTY n 12.61 MATXEX n 10.94 MdCpGrin n 29.18 MgdPayDisFoc n 15.23 MidCpGro pn 21.92 Morg n 21.92 MuHY n 11.33 Mulnt n 14.41	0.05	STIGradeInst STLCPlus TotBdInst ValueInst TotIntlinstIdr TotStInst ValueInst VANGUARD SIGN 500Sg1n BalSg1 EMSig ExtndSg1 GroSig ITBdSig LrgCpSig MidCpldtx	1083 0.01 0.2 11.2 11.00 0.02 -0.6 16.9 11.00 0.02 -0.6 16.9 11.00 0.02 -0.6 16.9 11.00 0.02 -0.6 16.9 11.00 0.02 -0.6 16.9 11.00 0.05 -0.6 5.2 24.8 0.05 7.6 50.2 24.8 0.08 3.9 40.2 34.3 0.08 3.9 40.2 35.35 -0.54 -0.1 27.7 42.72 0.25 8.4 66.8 53.6 0.00 23 6.1 56.9 11.85 0.06 -0.6 26.1 30.65 0.12 6.8 53.5 4.38 0.01 0.24 3.30 5.01 6.8 53.5 4.38 0.01 6.8 53.5 4.38 0.01 6.8 53.5 4.38 0.01 6.8 53.5 4.38 0.01 6.8 53.5 4.38 0.01 8.38 5.38 6.38 6.38 6.38 6.38 6.38 6.38 6.38 6	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fl AstAllC t Wells Fargo Adv Fd CmStkinv n GovSecinv n Growth n IntAMTTxFinv n MunBd n Opptylnv n SmCapVallnv n STMun n UIStMulncinv n	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 8.12.94 NA NA NA C: 12.65 NA NA NA NA SE: 22.34 -0.05 6.7 81.0 0.01 1.72 0.00 0.5 19.4 10.41 0.01 0.9 25.1 42.86 0.25 8.0 45.2 34.15 0.32 5.8 38.7 10.00 0.00 0.0 3.1	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities	\$0.05 0.01 0.95 0.53	Qtr -11.46% -8.34 -7.67 -7.65	1-Yr -7.69% -10.04 4.27 0.41	3-Yr³ -3.50% N/A 4.75 1.30	1-Yr -7.93% -10.95 3.72 -0.59	N/R N/R N/R ★ ★★	N/A 0.40-0.75 0.79 0.85-1.00	\$1,000 100 5,000 25,000
CoreBd CoreVal FrgnVal GlobEq IntlEq IntlGro IntlSmCpEq MidCpldx MidCpVal SciTech SmCpldx SocResp Stckldx	10.97 0.01 -0.5 22.3 10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 6.35 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 13.33 -0.01 4.0 30.5 22.79 0.16 8.7 65.7 19.97 0.12 7.5 54.1 17.90 0.01 5.9 48.1 16.77 0.05 7.6 61.1 13.45 0.07 7.1 5.10 27.82 0.10 6.6 51.6	ITIGrade n 10.25 ITISTY n 11.62 LifeCon n 17.30 LifeGro n 24.33 LifeInc n 14.31 LifeMod n 21.21 LTIGrade n 10.66 LTISTY n 12.61 MATXEX n 10.94 MdCpGrin n 29.18 MgdPayOisFocn 15.23 MidCpGro pn 21.92 Morg n 21.12 MuHY n 11.33 Mulnt n 14.41 Mult n 11.84 Mult n	0.55 2.9 24.2 0.003 -0.4 26.0 0.04 -0.5 17.6 0.02 1.9 27.6 0.01 4.4 40.3 0.02 0.7 21.3 0.01 3.2 34.9 0.10 -1.3 41.2 0.00 0.5 18.5 0.17 8.1 64.9 0.00 3.4 35.4 0.12 7.6 65.6 0.13 6.1 50.7 23.8 0.01 0.5 17.7 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.00 0.00 0.00 0.00 0.00	STIGradelnst STLCPlus TotBdlnst TotBdlnst TotIntlinstPldr TotStlnst Valuelnst Valuelnst VaNGUARD SIGN. 500Sgl n BalSgl EMSig ExtndSgl GroSig ITBdSig LrgCpSig MidCpldx REITSig r SmCpSig	1083 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 10.022 -1.35 2.7 NS 10.294 -1.34 2.7 NS 38.15 0.16 7.0 55.4 24.68 0.05 7.6 50.2 AL FDS: 115.73 0.44 6.6 53.0 24.43 0.08 3.9 40.2 42.72 0.25 8.4 65.8 35.00 0.23 6.1 55.9 0.50 11.85 0.06 0.6 26.1 10.50 0.06 0.1 23.3438 0.21 8.2 62.3 62.06 0.09 4.7 82 62.3 26.06 0.09 4.7 82 62.3 82 62	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fd CmStkinv n GovSecInv n Growth n IntAMTTxFlnv n MunBd OpplyInv n SmCapVallnv n UIStMulncInv n WBGrBl fp WtthBuilConsAll	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 8: 12.94 NA NA NA NA C: 12.65 NA	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities Falcon Point Micro Cap Growth Strategy	\$0.05 0.01 0.95 0.53 0.07	• Qtr -11.46% -8.34 -7.67 -7.65 -7.15	1-Yr -7.69% -10.04 4.27 0.41 3.11	3-Yr³ -3.50% N/A 4.75 1.30 N/A	1-Yr -7.93% -10.95 3.72 -0.59 2.62	Rating ⁴ N/R N/R ★ ★ ★ ★ N/R	N/A 0.40-0.75 0.79 0.85-1.00 0.85-1.00	\$1,000 100 5,000 25,000 3,000
CoreBd CoreVal GlobEq IntlEq IntlEq IntlEfo IntlGro IntlSmCpEq MidCpldx MidCpVal SciTech SmCpldx SocResp Stckldx StraBd ValUltra an Eck Funds: GlHardA IlnvGldA	10.97 0.01 -0.5 22.3 10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 6.35 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 13.33 -0.01 4.0 30.5 22.79 0.16 8.7 65.7 19.97 0.12 7.5 54.1 17.90 0.01 5.9 48.1 16.77 0.05 7.6 61.1 13.45 0.07 7.1 51.0 27.82 0.10 6.6 51.6 11.56 -0.02 -0.1 29.9 13.11 0.07 5.9 44.8 46.48 0.35 6.5 24.8 15.38 -0.16 -8.5 9.2 4.8 15.38 -0.16 -8.5 9.2 4.8 15.38 -0.16 -8.5 9.2 4.8 15.38 -0.16 -8.5 9.2 4.8	ITIGrade n 10.25	0.55 2.9 24.2 0.003 -0.4 26.0 0.004 -0.5 17.6 0.02 1.9 27.6 0.001 -4.4 40.3 0.002 0.7 21.3 0.10 -3.2 34.9 0.10 -5.18 64.9 0.00 3.4 35.4 0.12 7.6 65.6 0.13 6.1 50.7 0.00 0.7 23.8 0.01 0.5 17.5 0.00 0.7 23.8 0.01 0.5 17.7 0.00 0.7 23.8 0.01 0.5 17.7 0.00 0.7 23.8 0.01 0.5 17.7 0.00 0.7 21.2 0.01 0.3 7.3 0.01 0.2 3.5 0.01 0.2 3.5 0.01 0.2 3.5 0.00 0.7 19.0 0.00 0.7 21.2 0.01 0.3 7.3 0.01 0.2 3.5 0.01 0.2 3.5 0.01 0.2 3.5 0.00 0.7 19.0	STIGradelnst STLCPlus TotBdlinst TotIntilnstPlidr TotStlinst Valuelnst Valuelnst VanGUARD SIGN. 500Sg1 n BalSg1 EMSig ExtndSg1 GroSig ITBdSig LrgCpSig MidCpldx REITSig r SmCpSig STBdldx TotBddsg1	1083 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 102.92 -1.35 2.7 NS 102.94 -1.34 2.7 NS 38.15 0.16 7.0 55.4 24.68 0.05 7.6 50.2 AL FDS: 115.73 0.44 6.6 53.0 24.43 0.08 3.9 40.2 24.45 0.08 3.9 40.2 0.25 8.4 66.8 36.00 0.23 6.1 56.9 0.25 6.1 56.9 0.25 6.2 50.6 0.09 4.2 6.8 53.5 34.83 0.21 8.2 62.3 34.83 0.21 8.2 62.3 34.83 0.21 8.2 62.3 60.6 0.09 4.7 88.8 37.77 0.29 8.2 68.3 10.61 0.01 0.02 0.6 16.8	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fd CmStkinv n GovSecInv n Growth n IntAMTTxFlnv n MunBd OpplyInv n SmCapVallnv n UIStMulncInv n WBGrBl fp WtthBuilConsAll	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 B: 12.94 NA NA NA NA NA St: 22.34 -0.05 6.9 59.6 11.08 0.01 -0.6 12.7 42.43 0.46 6.7 81.0 11.72 0.00 0.5 19.4 42.86 0.25 8.0 45.2 42.86 0.25 8.0 45.2 4.83 0.00 0.2 7.8 4.83 0.00 0.0 3.1 12.32 NA NA NA NA 10.86 NA NA NA NA St:	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities Falcon Point Micro Cap Growth Strategy Ranger Small-Cap Fund, L.P.	\$0.05 0.01 0.95 0.53 0.07	Qtr -11.46% -8.34 -7.67 -7.65 -7.15 -6.74	1-Yr -7.69% -10.04 4.27 0.41 3.11 3.83	3-Yr ³ -3.50% N/A 4.75 1.30 N/A 14.92	1-Yr -7.93% -10.95 3.72 -0.59 2.62 2.83	Rating ⁴ N/R N/R ★ ★ ★ ★ N/R ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★	N/A 0.40-0.75 0.79 0.85-1.00 0.85-1.00 N/A	\$1,000 100 5,000 25,000 3,000 5,000
CoreBd CoreVal GlobEq IntlEq IntlEq IntlGro IntlSmCpEq MidCpldx MidCpVal SciTech SmCpldx SocResp Stckldx StraBd ValUltra an Eck Funds: GlHardA	10.97 0.01 -0.5 22.3 10.71 0.03 5.9 55.1 9.31 -0.18 8.8 25.9 8.45 -0.09 1.6 26.6 6.35 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 13.33 -0.01 4.0 30.5 22.79 0.16 8.7 65.7 19.97 0.12 7.5 54.1 17.90 0.01 5.9 48.1 16.77 0.05 7.6 61.1 13.45 0.07 7.1 51.0 27.82 0.10 6.6 51.6 11.36 0.07 7.1 51.0 27.82 0.10 6.6 51.6 11.56 -0.02 -0.1 29.9 13.11 0.07 5.9 51.4 46.48 0.35 6.5 24.8 15.38 -0.16 -8.5 9.2 IIRAL: 140.10 0.53 6.6 53.0	ITIGrade n 10,25 ITISry n 11,62 LifeCon n 17,30 LifeGro n 24,33 LifeInc n 14,31 LifeMod n 21,21 LTIGrade n 10,66 LTISry n 12,61 MATXEX n 10,94 MdCpGrin n 29,18 MgdPayDisFor n 15,23 MidCpGro pn 21,92 Morg n 21,12 MuHY n 11,33 Mulnt n 14,41 MuLong n 11,84 MuLtd n 11,16 MuSht n 15,92 NYLT n 11,73 OHLTte n 12,73 PALT n 11,75	0.55 2.9 24.2 0.003 -0.4 26.0 0.04 -0.5 17.6 0.02 1.9 27.6 0.01 4.4 40.3 0.02 0.7 21.3 0.01 3.2 34.9 0.10 -1.3 41.2 0.00 0.5 18.5 0.17 8.1 64.9 0.00 3.4 35.4 0.12 7.6 65.6 0.13 6.1 50.7 23.8 0.01 0.5 17.7 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.00 0.00 0.00 0.00 0.00	STIGradelnst STLCPlus TotBdlinst TotIntilnsttdvr TotStlinst Valuelnst VANGUARD SIGN 500Sgl n BalSgl EMSig ExtndSgl GroSig ITBdSig LrqCpSig MidCpldtx REITSigr STBdldx TotBdSgl TotInttSigldx	1083 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 10292 -1.35 2.7 MS 0.02 1.1 2.7 MS 38.15 0.16 7.0 55.4 24.88 0.05 7.6 50.2 24.43 0.08 3.9 40.4 52.5 24.43 0.08 3.9 40.4 52.3 24.43 0.08 3.9 40.4 27. 24.27 0.25 8.4 66.8 36.00 0.23 6.1 6.8 53.5 0.55 0.12 6.8 53.5 0.12 6.8 53.6 0.12 6.8 5	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fd CmStkinv n GowSecinv n Growth n IntAMTTxFinv n MunBd n Opptyinv n SmCapValinv n STMun n UIStMulncinv n WBGrBI fp WithBuilConsAll WthBuilModBal Wells Fargo Adv Ins AdjRateGv CoreBd	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 89.7 0.00 0.4 12.7 B: 12.94 NA	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities Falcon Point Micro Cap Growth Strategy Ranger Small-Cap Fund, L.P. Falcon Point Small Cap Growth	\$0.05 0.01 0.95 0.53 0.07 1.23	-11.46% -8.34 -7.67 -7.65 -7.15 -6.74	1-Yr -7.69% -10.04 4.27 0.41 3.11 3.83 4.16	3-Yr³ -3.50% N/A 4.75 1.30 N/A 14.92 13.21	1-Yr -7.93% -10.95 3.72 -0.59 2.62 2.83 3.10	N/R N/R N/R ★ ★ N/R ★ **	N/A 0.40-0.75 0.79 0.85-1.00 0.85-1.00 N/A 0.85-1.00	\$1,000 100 5,000 25,000 3,000 5,000 3,000
CoreBd CoreVal FrignVal GlobEq IntlEq IntlEq IntlETo IntlSmCpEq MidCpIdx MidCpIdx MidCpVal SciTech SmCpIdx ScoResp Stckidx StraBd ValUltra an Eck Funds: GlHardA IntroduAnd ADM NNGUARD ADM	10.97 0.01 -0.5 22.3 10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 6.35 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 13.33 -0.01 4.0 30.5 22.79 0.16 8.7 65.7 19.97 0.12 7.5 54.1 17.90 0.01 5.9 48.1 16.77 0.05 7.6 61.1 13.45 0.07 7.1 51.0 27.82 0.10 6.6 51.6 11.56 -0.02 -0.1 29.9 13.11 0.07 5.9 51.4 46.48 0.35 6.5 24.8 15.38 -0.16 -8.5 9.2 IIRAL: 40.10 0.53 6.6 53.0 24.70 0.09 4.02 11.79 0.01 0.8 20.4 40.2	ITIGrade n 10.25 ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI ITI	0.55 2.9 24.2 0.003 -0.4 26.0 0.004 -0.5 17.6 0.002 1.9 27.6 0.001 4.4 40.3 0.002 0.7 21.3 0.01 3.2 34.9 0.10 -3.2 37.1 0.00 0.5 18.5 0.00 3.4 35.4 0.12 7.6 65.6 0.01 3.6 15.0 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.5 19.2 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.29 -4.1 0.4 0.40 8.6 47.3 0.40 10.7 8 48.3	STIGradeInst STLCPIus TotBdInst TotBdInst TotIntlinstPlidr TotStInst ValueInst ValueInst VaNGUARD SIGN. 500Sgl n BalSgl EMSig ExtndSgl GroSig ITBdSig LrgCpSig MidCpldx REITSig r SmCpSig STBdIdx TotBdSgl TotIntlSigldx TotStSgl ValSig ValSig Vantagepoint Fun	1083 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 102.92 -1.35 2.7 NS 102.94 -1.34 2.7 NS 38.15 0.16 7.0 55.4 24.68 0.05 7.6 50.2 ALFDS: 115.73 0.44 6.6 53.0 24.43 0.08 3.9 40.2 24.52 0.54 6.8 35.05 0.64 0.12 6.8 53.5 34.83 0.21 8.2 60.6 0.09 47 8.4 68.8 35.5 34.83 0.21 8.2 60.3 0.09 47 8.2 60.3 0.09 47 8.3 60.00 0.09 47 8.3 60.00 0.09 47 8.3 60.00 0.00 4.0 11.00 0.00 0.0 8.0 11.00 0.00 0.00 0.	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fl AstAllC t Wells Fargo Adv Fl CmStkInv n GovSecInv n Growth n IntAMTTXFlnv n MunBd n OpptyInv n SmCapVallnv n STMun n UIStMulncInv n WBGrBI fp WtthBuilModBal Wells Fargo Adv Ins AdjRateGv CoreBd DJTar2010Inst	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 B: 12.94 NA	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities Falcon Point Micro Cap Growth Strategy Ranger Small-Cap Fund, L.P. Falcon Point Small Cap Growth SSgA Dow Jones-UBS Commodity TR Index	Assets (bil) \$0.05 0.01 0.95 0.53 0.07 1.23 0.15 0.79	-11.46% -8.34 -7.67 -7.65 -7.15 -6.74 -6.33	1-Yr -7.69% -10.04 4.27 0.41 3.11 3.83 4.16 -1.06	3-Yr³ -3.50% N/A 4.75 1.30 N/A 14.92 13.21 -0.04	1-Yr -7.93% -10.95 3.72 -0.59 2.62 2.83 3.10 N/A	Rating ⁴ N/R N/R ★ ★ ★ ★ N/R ★ ★ ★ N/R ★ ★ ★ N/R ★ ★ N/R	N/A 0.40-0.75 0.79 0.85-1.00 0.85-1.00 N/A 0.85-1.00	\$1,000 100 5,000 25,000 3,000 5,000 3,000 N/A
Corebal Coreval Frignaval GlobEq IntlEq IntlEq IntlEq IntlGro IntlSmCpEq MidCpVal SciTech SmCpldx SciTech SmCpldx VallUtra an Eck Funds: GlHardA IlmvGldA ANGUARD ADM ANGUARD ADM CALTAdmin CALTAMIN	10.97 0.01 -0.5 22.3 10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 6.35 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 13.33 -0.01 4.0 30.5 22.79 0.16 8.7 65.7 19.97 0.12 7.5 54.1 17.90 0.01 5.9 48.1 16.77 0.05 7.6 61.1 13.45 0.07 7.1 51.0 27.82 0.10 6.6 51.6 11.56 -0.02 -0.1 29.9 13.11 0.07 5.9 51.4 46.48 0.35 6.5 24.8 15.38 -0.16 -8.5 9.2 IIRAL: 40.10 0.53 6.6 53.0 24.70 0.09 4.02 11.79 0.01 0.8 20.4 40.2	ITIGrade n 10.25 ITISTY n 11.62 LifeCon n 17.30 LifeGro n 24.33 LifeInc n 24.33 LifeInc n 24.31 LifeMod n 21.21 LTIGrade n 10.66 LTTSTY n 12.61 MATXEX n 10.94 MdCpGrin n 29.18 MgdPayDisFoc n 15.23 MidCpGrio pn 21.92 Morg n 21.12 MuHV n 11.33 Mulnt n 14.41 MuLong n 11.84 MuLtd n 11.16 MuSht n 15.92 NYLT n 11.73 PALT n 11.75 PrecMitsMign pr 75.45 Primpp nr 75.45 Primp Cor n 16.10 Sel Vailu nr 22.63 STAR n 21.54	0.55 2.9 24.2 0.003 -0.4 26.0 0.004 -0.5 17.6 0.002 1.9 27.6 0.01 4.4 40.3 0.02 0.7 21.3 0.01 3.2 34.9 0.01 3.4 35.4 0.01 3.4 35.4 0.01 3.4 35.4 0.00 3.4 35.4 0.00 3.4 35.4 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.0 0.01 0.5 17.7 0.00 0.7 21.2 0.00 0.00 0.7 21.2 0.00 0.00 0.00 0.00 0.00 0.00 0.00	STIGradelnst STLCPlus TotBdlinst TotIntlinstUdxr TotItlinstPlidr TotStlinst Valuelnst Valuelnst VanGUARD SIGN. 500Sgl n BalSql EMSig ExtndSgl GroSig ITBdSig LrgCpSig MidCpldx REITSig r SmCpSig STBdldx TotBdSgl TotIntlSigldx TotStSgl ValSig Vantagepoint Fun AggrOpp CoreBdldxd	1083 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 10.292 -1.35 2.7 NS 10.294 -1.34 2.7 NS 38.15 0.16 7.0 55.4 NE.75 24.88 0.05 7.6 50.2 NE.75 3.3 0.44 6.6 53.0 24.43 0.08 3.9 40.2 24.35 0.02 6.1 55.9 5.3 5.3 -0.54 0.6 25.1 30.65 0.12 6.8 53.5 3.4 38 0.21 8.2 62.3 34.83 0.21 8.2 62.3 34.83 0.21 8.2 62.3 34.83 0.21 8.2 62.3 34.83 0.21 8.2 62.3 34.83 0.21 8.2 62.3 34.83 0.21 8.2 62.3 34.83 0.21 6.6 25.6 0.00 9.4 78.8 8.3 77.7 0.29 8.2 68.3 30.87 0.40 2.7 NS 36.82 0.16 7.0 56.5 0.15 0.15 0.15 0.15 0.15 0.15 0.15 0.	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fl AstAllC t Wells Fargo Adv Fl CmStkInv n GovSecInv n Growth n IntAMTTxFInv n MunBd n Opptyinv n SmCapVallnv n STMun n UIStMulncInv n WBGrBI fp WithBuilConsAll WtthBuilModBal Wells Fargo Adv Ins AdjRateGv CoreBd DJTar2010Inst DJTar2030Inst	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 12.94 NA NA NA NA C: 12.65 NA	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities Falcon Point Micro Cap Growth Strategy Ranger Small-Cap Fund, L.P. Falcon Point Small Cap Growth SSgA Dow Jones-UBS Commodity TR Index First Quadrant Commodities Total Return	Assets (bil) \$0.05 0.01 0.95 0.53 0.07 1.23 0.15 0.79 0.06	Qtr -11.46% -8.34 -7.67 -7.65 -7.15 -6.74 -6.33 -6.19	1-Yr -7.69% -10.04 4.27 0.41 3.11 3.83 4.16 -1.06 -12.88	3-Yr³ -3.50% N/A 4.75 1.30 N/A 14.92 13.21 -0.04 N/A	1-Yr -7.93% -10.95 3.72 -0.59 2.62 2.83 3.10 N/A -13.77	Rating⁴ N/R N/R * * * N/R * N/R N/R N	Range N/A 0.40-0.75 0.79 0.85-1.00 0.85-1.00 N/A 0.85-1.00 N/A 0.15-0.50	\$1,000 100 5,000 25,000 3,000 5,000 3,000 N/A 50,000
CoreBd CoreVal FrgnVal GlobEq IntlEq IntlEq IntlEgr IntlEgr IntlGroEpeq MidCpVal SotTeeh SmCpldx SotResp Stckldx StraBd ValUltra GllHardA IlmGldA MmdCBAM SodResp GlHardA IlmGldA MmdCBAM SodResp GlHardA CALTAdmI n CALTAdmI n CALTAdmI n CALTAdmI n CALTAdmI n CALTAdmI n	10.97 0.01 -0.5 22.3 10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 6.35 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 13.33 -0.01 4.0 30.5 22.79 0.16 8.7 65.7 19.97 0.12 7.5 54.1 17.90 0.01 5.9 48.1 16.77 0.05 7.6 61.1 13.45 0.07 7.1 51.0 27.82 0.10 6.6 51.6 11.56 -0.02 -0.1 29.9 13.11 0.07 5.9 51.4 46.48 0.35 6.5 24.8 15.38 -0.16 -8.5 9.2 UIRAL: 140.10 0.53 6.6 53.0 24.70 0.09 4.0 40.2 11.79 0.01 1.0 20.4 12.07 0.01 1.0 24.0	ITIGrade n 10.25 ITISTRY n 11.62 LifeCon n 17.30 LifeGro n 24.33 LifeIngrade n 10.66 LTISTRY n 12.61 LTIGRADE n 10.94 MdCpGrin n 29.18 MgGPayDisFoc n 15.23 MidCpGro pn 21.92 Morg n 21.12 MuHY n 11.33 MuInt n 14.41 MuLong n 11.84 MuLtd n 11.16 MuSht n 15.92 NYLT n 11.83 OHLTte n 12.73 PALT n 11.75 PrecMitsMing nr 15.30 Primcp nr 75.45 PrmcpCor n 61.10 SelValu nr 22.63 STAR n 21.54 STIGrade n 10.78 STIGrade n 10.78 STIGrade n 10.78 STIGrade n 10.78 STIGrade n 10.83 STIGrade n 10.83 STIGrade n 10.83 STIGRADE n 10.78	0.55 2.9 24.2 0.003 -0.4 26.0 0.004 -0.5 17.6 0.002 1.9 27.6 0.001 -4.4 40.3 0.002 0.7 21.3 0.10 -3.2 34.9 0.10 -5.1 8.6 0.00 3.4 35.4 0.12 7.6 65.6 0.13 6.1 50.7 0.00 0.7 23.8 0.01 0.5 18.5 0.00 0.7 23.8 0.01 0.5 17.7 0.00 0.5 18.5 0.00 0.7 21.2 0.01 0.3 7.3 0.01 0.2 3.5 0.00 0.5 19.2 0.00 0.7 19.0 0.00 0.7 19.0 0.00 0.7 19.0 0.00 0.7 19.0 0.00 0.7 19.0 0.00 0.7 19.0 0.00 0.7 19.0 0.00 0.7 19.0 0.00 0.7 19.0 0.00 0.7 19.0 0.00 0.7 19.0 0.00 0.5 19.3 0.01 0.2 3.5 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	STIGradelnst STLCPlus TotBillnst TotIntlinstPild r TotStinst Valueinst Valueinst Valueinst VanGUARD SIGN. 500Sg1 n BalSg1 EMSig ExtndSg1 GroSig ITBdSig LrgCpSig MidCpldx REITSigr SmCpSig STBdIdx TotBdSg1 TotIntlSigldx TotStSg1 ValSig Vantagepoint Fun AggrOpp CoreBdIdxl DivrStrat Eglnc	1083 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 10292 -1.35 2.7 NS 0.02 1.1 2.7 NS 38.15 0.16 7.0 55.4 24.68 0.05 7.6 50.2 24.43 0.08 3.9 40.6 53.0 24.43 0.08 3.9 40.2 25.8 36.00 0.23 6.1 56.9 11.85 0.06 -0.6 26.1 30.05 0.12 6.8 53.5 0.12 6.8 53.5 0.12 6.8 53.6 0.11 0.0 8.0 0.00 0.02 0.0 18.8 50.0 0.00 0.00 0.00 0.00 0.00 0.00 0	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fl AstAllC t Wells Fargo Adv Fl CmStkInv n GovSecInv n Growth n IntAMTTxFInv n MunBd n Opptyinv n SmCapVallnv n STMun n UIStMulncInv n WBGrBI fp WithBuilConsAll WtthBuilModBal Wells Fargo Adv Ins AdjRateGv CoreBd DJTar2010Inst DJTar2030Inst	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 B: 12.94 NA NA NA is: 22.34 0.05 6.9 59.6 11.08 0.01 -0.6 12.7 42.43 0.46 6.7 81.0 11.72 0.00 0.5 19.4 10.41 0.01 0.9 25.1 42.86 0.25 8.0 45.2 34.15 0.32 5.8 38.7 10.01 0.00 0.2 7.8 4.83 0.00 0.0 3.1 12.32 NA NA NA 11.76 NA NA NA st: 9.18 0.00 0.0 7.0 12.80 0.03 -0.5 21.5 13.42 0.00 0.3 21.7 14.77 0.01 1.9 28.9 15.50 0.01 3.5 37.3 17.26 0.02 4.8 42.5 11.83 0.06 4.7 51.9	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities Falcon Point Micro Cap Growth Strategy Ranger Small-Cap Fund, L.P. Falcon Point Small Cap Growth SSgA Dow Jones-UBS Commodity TR Index	Assets (bil) \$0.05 0.01 0.95 0.53 0.07 1.23 0.15 0.79	-11.46% -8.34 -7.67 -7.65 -7.15 -6.74 -6.33	1-Yr -7.69% -10.04 4.27 0.41 3.11 3.83 4.16 -1.06	3-Yr³ -3.50% N/A 4.75 1.30 N/A 14.92 13.21 -0.04	1-Yr -7.93% -10.95 3.72 -0.59 2.62 2.83 3.10 N/A	Rating ⁴ N/R N/R ★ ★ ★ ★ N/R ★ ★ ★ N/R ★ ★ ★ N/R ★ ★ N/R	N/A 0.40-0.75 0.79 0.85-1.00 0.85-1.00 N/A 0.85-1.00	\$1,000 100 5,000 25,000 3,000 5,000 3,000 N/A
Corebal Coreval Frignival Globeq IntlEq IntlEq IntlEgr IntlEgr IntlSmCpEq MidCpldx MidCpldx MidCpldx MidCpldx MidCpldx SocResp Stckldx Strabd ValUltra an Eck Funds: GliHardA IlmvGldA ANGUARD ADM SOOAdm In EaplopAdm In EaplopAdm In EnergyAdmin r EngreyAdmin EquropeAdmin ExpirAdmin ExpirAdmin	10.97 0.01 -0.5 22.3 10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 6.35 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 13.33 -0.01 4.0 30.5 22.79 0.16 8.7 65.7 19.97 0.12 7.5 54.1 17.90 0.01 5.9 48.1 16.77 0.05 7.6 61.1 13.45 0.07 7.1 51.0 27.82 0.10 6.6 51.6 11.56 -0.02 -0.1 29.9 13.11 0.07 5.9 51.4 46.48 0.35 6.5 24.8 15.38 -0.16 -8.5 9.2 IIRAL: 140.10 0.53 6.6 53.0 24.7 0.09 4.0 40.2 11.79 0.01 0.5 40.2 11.79 0.01 0.5 36.6 53.0 24.7 0.09 4.0 40.2 11.79 0.01 0.5 36.6 53.0 25.7 0.01 1.0 24.0 25.2 0.72 9.8 43.6 36.77 -0.56 -0.1 27.8 11.75 0.98 5.8 31.0 53.87 0.08 6.4 61.9 62.57 -1.59 3.3 29.9 79.82 0.19 8.0 64.6 61.9	ITIGrade n 10.25 ITIGrade n 10.25 ITISTY n 11.62 LifeCon n 17.30 LifeGro n 24.33 Lifelkon n 24.31 Lifelkon n 10.66 LTTSTY n 12.61 MATXEX n 10.94 MdCpGrin n 29.18 MgdPayDisFoc n 15.23 MidCpGro pn 21.92 Morg n 21.12 Mult n 11.33 Mulnt n 14.41 MulLong n 11.84 MulLt n 11.83 OHLTte n 12.73 PALT n 11.75 PrecMtisMing nr 15.30 Primcp nr 75.45 PrmcpCorn 16.10 SelValu nr 22.63 STAR n 21.54 STFed n 10.78 STIGrade n 10.78 STIGrade n 10.73 Tothe 2010 n 24.63 STISTY n 10.73 Tothe 2010 n 24.63 Tothe 2010 n	0.55 2.9 24.2 0.003 -0.4 26.0 0.004 -0.5 17.6 0.002 1.9 27.6 0.010 -1.3 2 34.9 0.010 -3.2 37.1 0.00 0.5 18.5 0.017 8.1 64.9 0.00 0.7 23.8 0.01 0.5 17.7 6.65.6 0.00 0.7 23.8 0.01 0.5 17.7 0.00 0.5 17.2 0.01 0.3 4.5 0.00 0.7 23.8 0.01 0.5 17.7 0.00 0.5 19.2 0.00 0.5 19.3 0.00 0.7 23.8 0.01 0.5 17.7 0.00 0.5 19.3 0.00 0.7 23.8 0.01 0.5 17.7 0.00 0.5 19.3 0.00 0.7 23.8 0.01 0.5 19.2 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.2 0.00 0.5 19.3 0.00 0.5 19.2 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.2 0.00 0.5 19.3 0.00 0.5 19.2 0.00 0.5 19.3 0.00 0.5 19.2 0.00 0.5 19.3 0.00 0.5 19.2 0.00 0.5 19.2 0.00 0.5 19.3 0.00 0.5 19.2 0.00 0.5 19.2 0.00 0.5 19.2 0.00 0.5 19.2 0.00 0.5 19.2 0.00 0.5 19.2 0.00 0.5 19.2 0.00 0.5 19.2 0.00 0.5 19.2 0.00 0.5 19.2 0.00 0.5 19.2 0.00 0.5 19.2 0.00 0.5 19.2 0.00 0.5 19.2 0.00 0.00 0.7 19.0 0.00 0.5 19.2 0.00 0.00 0.7 19.0 0.00 0.5 19.2 0.00 0.00 0.7 19.0 0.00 0.5 19.2 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	STIGradelnst STLCPlus TotBdlinst TotHullnsttldr TotStlinst Valuelnst Vancuand Sign 500Sgl n BalSgl EMSig ExtndSgl GroSig ITBdSig LrgCpSig MidCpldtx REITSig r SmCpSig STBdldx TotBuSgl TotHullSigd Valtsig Valtsig Valtsig Vantagepoint Fun AggrOpp CoreBdldxl DivyStrat	1083 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 102.92 -1.35 2.7 NS 102.94 -1.34 2.7 NS 38.15 0.16 7.0 55.4 24.68 0.05 7.6 50.2 AL FDS: 11573 0.44 6.6 53.0 24.43 0.08 3.9 40.2 24.35 0.02 4.1 55.3 6.5 6.6 25.1 56.5 6.5 6.5 26.5 6.6 25.1 56.5 6.5 26.5 6.6 25.1 56.5 6.5 6.5 26.5 6.6 25.1 56.5 6.5 6.5 26.5 6.5 2	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fl AstAllC t Wells Fargo Adv Fl CmStklnv n Growth n IntAMTTxFlnv n MunBd n Opptylnv n SmCapVallnv n STMun n UIStMulnclnv n WBGrBl fp WithBuilConsAll WttBuilModBal Wells Fargo Adv ins AdjRateGv CoreBd DJTar2010Inst DJTar2030Inst DJTar2040Inst EndvSec Growth IntBd ShDurGovBdl	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 89.7 0.00 0.4 12.7 B: 12.94 NA	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities Falcon Point Micro Cap Growth Strategy Ranger Small-Cap Fund, L.P. Falcon Point Small Cap Growth SSgA Dow Jones-UBS Commodity TR Index First Quadrant Commodities Total Return OFII Commodities Strategy II	Assets (bil) \$0.05 0.01 0.95 0.53 0.07 1.23 0.15 0.79 0.06 0.04	-11.46% -8.34 -7.67 -7.65 -7.15 -6.74 -6.33 -6.19 -6.08	1-Yr -7.69% -10.04 4.27 0.41 3.11 3.83 4.16 -1.06 -12.88 -1.34	3-Yr³ -3.50% N/A 4.75 1.30 N/A 14.92 13.21 -0.04 N/A 0.11 Ne	1-Yr -7.93% -10.95 3.72 -0.59 2.62 2.83 3.10 N/A -13.77 -2.04	Rating⁴ N/R N/R * * * N/R * N/R N/R N	N/A 0.40-0.75 0.79 0.85-1.00 N/A 0.85-1.00 N/A 0.85-1.00 0.85-1.00 0.55-0.70	\$1,000 100 5,000 25,000 3,000 5,000 3,000 N/A 50,000
CoreBd CoreVal FrgnVal GlobEq IntlEq IntlEq IntlEg	10.97 0.01 -0.5 22.3 (10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 6.35 -0.10 3.1 23.9 (11.98 -0.21 2.7 36.6 (13.33 -0.01 4.0 30.5 22.79 0.16 8.7 65.7 (17.90 0.01 5.7 66.11 17.90 0.01 5.7 66.11 13.45 0.07 7.1 51.0 27.82 0.10 6.6 51.6 11.56 -0.02 -0.1 29.9 13.11 0.07 5.9 51.4 46.48 0.35 6.5 24.8 15.38 -0.16 -8.5 9.2 (17.94 0.09 4.02 11.79 0.01 0.8 20.4 (17.94 0.09 4.02 11.79 0.01 0.8 20.4 (17.94 0.09 4.02 11.79 0.01 0.8 20.4 (17.95 0.01 0.9 (17.95 0.01 0.8 20.4 (17.95 0.01 0.9 (17.95 0.01 0.8 20.4 (17.95 0.01 0.9 (17	ITIGrade n 10.25 ITIGrade n 10.25 ITISry n 11.62 LifeCon n 17.30 LifeGro n 24.33 LifelGro n 24.33 LifelMod n 21.21 Liflera n 14.31 Liflera n 10.66 LTTsry n 12.61 MATXEX n 10.94 MdCpGrin n 29.18 MgdPayDisFoc n 15.23 MidCpGro pn 21.92 Morg n 21.12 MuHY n 11.33 Mulnt n 11.16 MuSht n 15.92 MYLT n 11.83 OHLTte n 12.73 PALT n 11.75 PrecMitsMing nr 15.30 Primcp r 75.45 PrmcpCorn 16.10 SelValu nr 22.63 STAR n 21.54 STEd n 10.83 StratgoEq n 23.32 STISry n 10.73 TgtRe2010 n 24.63 TgtRe2010 n 24.64 TgtRe2010 n 24.64	0.55 2.9 24.2 0.003 -0.4 26.0 0.004 -0.5 17.6 0.002 1.9 27.6 0.001 -4.4 40.3 0.002 0.7 21.3 0.01 3.2 34.9 0.00 -0.5 18.5 0.00 0.7 23.8 0.01 3.6 37.0 0.00 0.7 23.8 0.00 0.07 23.8 0.00 0.07 23.0 0.00 0.7 25.0 0.00 0.7 25.0 0.00 0.7 25.0 0.00 0.7 25.0 0.00 0.5 19.2 0.00 0.01 0.2 10.4 0.00 0.00 0.5 19.2 0.00 0.00 0.00 0.5 19.2 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	STIGradelnst STLCPlus TotBildnst TotIntlinstidxr TotItlinstidst TotStinstid TotStinstid TotStinstid TotStinstid TotStinstid TotStinstid TotStinstid TotStinstid TotStinstid Stoogs in BalSgl EMSig ExtndSgl GroSig ITBdSig LrgCpSig MidCplidx REITSig LrgCpSig MidCplidx REITSig SmCpSig STBdidx TotBdSgl TotIntlSigldx TotStSgl ValSig Vanlagepoint Fun AggrOpp CoreBdidxl DivrStrat Eglne Grow&Ine Growth InfProSec	1083 0.01 0.2 11.2 1	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fd CmStkInv n GovSecinv n Growth n IntAMTTxFInv n MunBd n Opptylnv n SmCapVallnv n SmCapVallnv n StrMun n UIStMulncinv n WBGrBl fp WithsuilConsAll WithBuilConsAll WithBuilConsAll Tar2QOOlnst DJTar2QOOlnst	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 8. 12.94 NA NA NA C: 12.65 NA NA NA NA C: 22.34 -0.05 6.9 59.6 11.08 0.01 -0.6 12.7 42.43 0.46 6.7 81.0 11.72 0.00 0.5 19.4 10.11 0.01 0.9 25.1 42.86 0.25 8.0 45.2 42.8 42.8 0.45 2.8 0.45.2 8.8 38.7 10.01 0.00 0.2 7.8 4.83 0.00 0.2 7.8 4.83 0.00 0.2 7.8 4.83 0.00 0.2 7.8 4.83 0.00 0.2 7.8 12.80 0.03 -0.5 21.5 13.44 0.00 0.3 21.7 12.70 0.00 0.3 21.7 14.77 0.01 1.9 28.9 15.50 0.01 3.5 37.3 17.26 0.00 4.7 51.9 11.07 0.02 -0.6 14.2 45.99 0.51 6.8 83.8	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities Falcon Point Micro Cap Growth Strategy Ranger Small-Cap Fund, L.P. Falcon Point Small Cap Growth SSgA Dow Jones-UBS Commodity TR Index First Quadrant Commodities Total Return OFII Commodities Strategy II Retail ⁵ Name	Assets (bil) \$0.05 0.01 0.95 0.53 0.07 1.23 0.15 0.79 0.06 0.04 Assets (bil)	Qtr -11.46% -8.34 -7.67 -7.65 -7.15 -6.74 -6.33 -6.19 -6.08 Gro	1-Yr -7.69% -10.04 4.27 0.41 3.11 3.83 4.16 -1.06 -12.88 -1.34 sss Return 1-Yr	3-Yr³ -3.50% N/A 4.75 1.30 N/A 14.92 13.21 -0.04 N/A 0.11 1——Ne 3-Yr³	1-Yr -7.93% -10.95 3.72 -0.59 2.62 2.83 3.10 N/A -13.77 -2.04 t Return	Rating ⁴ N/R N/R ★ ★ ★ N/R ★ ★ ★ N/R N/R N/R ★ Morningst Rating ⁴	Range N/A 0.40-0.75 0.79 0.85-1.00 N/A 0.85-1.00 N/A 0.15-0.50 0.55-0.70 ar Fee Range	\$1,000 100 5,000 25,000 3,000 5,000 3,000 N/A 50,000 75,000 Min Inv(thou)
CoreBd CoreVal FrgnVal GlobEq IntlGro IntlSmCpEq MidCpVal SolTech MidCpVal MidCpVal SolTech MidCpVal	10.71 0.03 -0.5 22.3 10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 6.35 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 13.33 -0.01 4.0 30.5 22.79 0.16 8.7 65.7 17.90 0.01 5.9 65.7 11.99.0 0.05 7.6 61.1 13.45 0.07 7.1 51.0 27.82 0.10 6.6 51.6 11.56 -0.02 -0.1 2.99 13.11 0.07 5.9 51.4 46.48 0.35 6.5 24.8 15.38 -0.16 -8.5 9.2 11.79 0.01 0.8 20.4 12.07 0.09 4.02 11.79 0.01 0.8 20.4 12.07 0.09 4.02 11.79 0.01 0.8 20.4 12.07 0.09 4.02 11.79 0.01 0.8 20.4 12.07 0.09 4.02 11.79 0.01 0.8 20.4 12.07 0.09 4.02 11.79 0.01 0.8 20.4 12.07 0.09 4.02 11.79 0.01 0.8 20.4 12.07 0.09 4.02 11.79 0.01 0.8 20.4 12.07 0.09 4.02 11.79 0.01 0.8 20.4 12.07 0.09 4.0 40.2 11.79 0.01 0.8 20.4 12.07 0.09 4.0 40.2 11.79 0.01 0.8 20.4 12.07 0.09 4.0 40.2 11.79 0.01 0.8 20.4 40.2 11.79 0.01 0.8 20.4 41.09 0.00 0.8 20.4 41.00 0.9 5.8 31.0 53.87 0.08 6.4 61.9 62.57 -1.59 3.3 29.9 79.82 0.19 8.0 64.6 49.73 0.30 8.4 66.8 12.24 0.00 0.6 21.3 10.84 0.01 0.4 15.9 52.72 0.77 6.5 5.4 15.9 52.72 0.77 6.5 5.4 15.9 52.72 0.77 6.5 5.4 15.9 52.72 0.77 6.5 5.4 15.9 52.72 0.77 6.5 5.4 15.9 52.72 0.77 6.5 5.4 15.9 52.72 0.77 6.5 5.4 15.9 52.72 0.77 6.5 5.4 15.9 52.72 0.77 6.5 5.4 15.9 52.72 0.77 6.5 5.4 15.9 52.72 0.77 6.5 5.4 15.9 52.72 0.77 6.5 5.4 15.9 52.72 0.77 6.5 5.4 15.9 52.72 0.77 6.5 5.4 15.9 52.72 0.77 6.5 5.4 15.9 52.72 0.77 6.5 5.4 15.9 52.72 0.77 6.5 5.4 15.9 52.72 0.77 6.5 5.4 14.5 15.9 5	ITIGrade n 10.25 ITIGrade n 10.25 ITISTY n 11.62 LifeCon n 17.30 LifeGro n 24.33 Lifelno n 24.31 LifeMod n 21.21 LTIGrade n 10.66 LTISTY n 12.61 MATXEX n 10.94 MdCpGrin n 29.18 MgdPay0isFoc n 15.23 MidCpGro pn 21.92 Morg n 21.12 MuHY n 11.33 Mulnt n 14.41 MuLong n 11.84 MuLtd n 11.16 MuSht n 15.92 NYLT n 11.75 PrecMitsMign r 15.30 Primep n 75.45 Primep n 75.45 Primep n 75.45 Primep n 75.45 STIGrade n 10.78 STIGrade n 10.78 STIGrade n 10.78 STIGrade n 10.73 TgtRe2010 n 24.64 TgtRe2020 n 24.64 TgtRe2020 n 24.44 TgtRe2020 n 24.41 TgtRe2020 n 24.	0.55 2.9 24.2 0.003 -0.4 26.0 0.004 -0.5 17.6 0.002 1.9 27.6 0.001 4.4 40.3 0.002 0.7 21.3 0.00 3.4 35.4 0.12 7.6 65.6 0.01 3.4 35.4 0.12 7.6 65.6 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.0 0.00 0.7 23.0 0.00 0.7 23.0 0.00 0.7 23.0 0.00 0.7 23.0 0.00 0.7 23.0 0.00 0.7 23.0 0.00 0.7 23.0 0.0 0.7 23.0 0.0 0.7 23.0 0.0 0.7 23.0 0.0 0.7 23.0 0.0 0.7 23.0 0.0 0.7 23.0 0.0 0.7 23.0 0.0 0.7 23.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.5 19.3 0.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	STIGradelnst STLCPlus TotBillnst TotIntillnstidxr TotStlnst Valuelnst VancuARD SIGN 500Sgl n BalSgl EMSig ExtndSgl GroSig ITBdSig LrqCpSig MidCpldtx REITSigr STBdldx TotBdSgl TotIntilSigldx TotBdSgl Valsig Vantagepoint Fun AggrOpp CoreBdldxd DivrStrat Eqinc Grow&Inc Grow&Inc GrowWinc Growth InfProSec Intl	1083 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 10292 -1.35 2.7 NS 10294 -1.34 2.7 NS 31.5 0.16 7.0 55.4 24.68 0.05 7.6 50.2 ALFOS: 115.73 0.44 6.6 53.0 24.43 0.08 3.9 40.2 5.6 6.0 -2.2 6.6 53.0 6.0 0.23 6.1 6.8 53.5 0.12 6.8 53.5 0.12 6.8 53.5 0.12 6.8 53.6 0.12 6.8 53	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fl AstAllC t Wells Fargo Adv Fl CmStkinv n Growth n IntAMTTxFinv n MumBd Opptylinv n SmCapVallnv n STMun n UIStMulnclnv n WBGrBl fp WithBuilConsAll WithBuilModBal Wells Fargo Adv Ins AdjRateGv CoreBd DJTar2030Inst DJTar2030Inst DJTar2030Inst DJTar2040Inst EndvSecl GovSec Growth IntBd ShDurGovBdl UIStMulnc UIS	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 8. 12.94 NA NA NA NA C: 12.65 NA	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities Falcon Point Micro Cap Growth Strategy Ranger Small-Cap Fund, L.P. Falcon Point Small Cap Growth SSgA Dow Jones-UBS Commodity TR Index First Quadrant Commodities Total Return OFII Commodities Strategy II Retail ⁵ Name Longview Capital Dynamic Volatility SMA	Assets (bil) \$0.05 0.01 0.95 0.53 0.07 1.23 0.15 0.79 0.06 0.04 Assets (bil) NA	Qtr -11.46% -8.34 -7.67 -7.65 -7.15 -6.74 -6.33 -6.19 -6.08 Gro Qtr -19.06%	1-Yr -7.69% -10.04 4.27 0.41 3.11 3.83 4.16 -1.06 -12.88 -1.34 ss Return 1-Yr N/A	3-Yr³ -3.50% N/A 4.75 1.30 N/A 14.92 13.21 -0.04 N/A 0.11	1-Yr -7.93% -10.95 3.72 -0.59 2.62 2.83 3.10 N/A -13.77 -2.04 t Return 1-Yr N/A	Rating ⁴ N/R N/R ★ ★ ★ ★ N/R ★ ★ ★ N/R N/R N/R Morningst Rating ⁴ N/R N/R	N/A 0.40-0.75 0.79 0.85-1.00 N/A 0.85-1.00 N/A 0.85-1.00 0.55-0.70 ar Fee Range 1.00	\$1,000 100 5,000 25,000 3,000 5,000 3,000 N/A 50,000 75,000 Min Inv(thou)
Corebal Coreval Frignival Globeq IntlEq IntlEq IntlEq IntlGro IntlSmCpEq MidCpldx Mi	10.97 0.01 -0.5 22.3 10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 6.35 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 13.33 -0.01 4.0 30.5 22.79 0.16 8.7 55.41 17.90 0.01 5.9 48.1 17.90 0.01 5.9 48.1 17.90 0.01 5.9 48.1 13.45 0.07 7.1 51.0 27.82 0.10 6.6 51.6 11.56 -0.02 -0.1 29.9 13.11 0.07 5.9 51.4 46.48 0.35 6.5 24.8 15.38 -0.16 -8.5 9.2 IIRAL: 140.10 0.53 6.6 53.0 24.7 0.09 4.0 40.2 11.79 0.01 0.8 20.4 12.07 0.01 1.0 24.0 85.22 0.72 9.8 43.6 36.77 -0.56 -1.0 1.0 24.0 85.22 0.72 9.8 43.6 36.77 -0.56 -1.0 1.0 24.0 85.22 0.72 9.8 43.6 36.77 -0.56 -1.0 1.0 24.0 85.22 0.72 9.8 43.6 36.77 -0.56 -1.0 1.0 24.0 85.22 0.72 9.8 43.6 36.77 -0.56 -1.0 1.0 24.0 85.22 0.72 9.8 43.6 36.77 -0.56 -1.0 1.0 24.0 85.22 0.72 9.8 43.6 36.77 -0.56 -1.0 1.0 24.0 85.22 0.72 9.8 43.6 40.9 36.7 -0.58 6.4 61.9 62.57 -1.59 3.2 9.9 79.82 0.19 8.0 64.6 49.73 0.30 8.4 66.8 49.7	ITIGrade n 10.25 ITIGrade n 10.25 ITISTY n 11.62 LifeCon n 17.30 LifeGro n 24.33 Lifelkon n 24.31 LifeMod n 21.21 Liferade n 10.66 LTTSTY n 12.61 MATXEX n 10.94 MdCpGrin n 29.18 MgdPayOisFoc n 15.23 MidCpGrio pn 21.92 Morg n 21.12 MuHY n 11.33 Mulnt n 14.41 MuLong n 11.84 MuLtd n 11.16 MuSht n 15.92 NYLT n 11.73 PALT n 11.75 PrecMisMing nr 15.30 Primep nr 75.45 Primep or 15.30 Primep nr 75.45 STEd n 10.78 STAR n 21.54 STEd n 10.78 STIGrade n 24.33 TISTEREDUO n 24.63 Tigtere2020 n 24.64 Tigtere2030 n 24.40 Tigtere2030 n 24.40 Tigtere2031 n 24.77 Tigtere2040 n 24.36 Tigtere2030 n 24.40 Tigtere2040 n 24.36 Tigtere2040 n 24.36 Tigtere2040 n 24.40 Tigtere2030 n 24.40 Tigtere2040 n 24.36 T	.055	STIGradelnst StLCPlus TotBillnst TotIntlinstlidar TotStinst Valuelnst Valuelnst Valuelnst VanGUARD SIGN. 500Sg1 n BalSg1 EMSig ExtndSg1 GroSig ITBdSig LrgCpSig MidCpldx REITSig r SmCpSig STBdldx TotBdSg1 TotIntliSigldx TotStSg1 ValSig Vantagepoint Fun AggrOpp GgroWh InfProSec Intl LowDurBd MPAIIEGGr MPConsGro MPLgTmGro MPITradGro	1083 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 10.29 -1.35 2.7 NS 38.15 0.16 7.0 55.4 24.88 0.05 7.6 50.2 24.48 0.05 7.6 50.2 24.43 0.08 3.9 40.2 35.35 -0.5 4 -0.1 27.7 42.72 0.25 8.4 66.8 53.6 0.02 3.6 15.9 31.85 0.06 -0.6 26.1 30.65 0.12 6.8 535.3 -0.5 4 -0.1 27.7 42.72 0.25 8.4 66.8 53.0 0.02 3.6 15.9 31.85 0.06 -0.6 26.1 30.65 0.12 6.8 535.3 0.15 0.12 6.8 535.0 0.12 6.8 535.0 0.12 6.8 535.0 0.12 6.8 535.0 0.12 6.8 535.0 0.12 6.8 535.0 0.12 6.8 535.0 0.12 6.8 535.0 0.12 6.8 535.0 0.12 6.8 535.0 0.12 6.8 535.0 0.12 6.8 535.0 0.12 6.8 535.0 0.12 6.8 535.0 0.09 4.7 88.8 37.77 0.29 82.6 50.1 0.04 0.01 0.0 8.0 11.00 0.02 -0.6 16.8 535.0 0.05 7.6 50.1 ds.: 11.07 0.07 8.5 40.6 11.04 0.01 -0.7 15.6 ds.: 11.07 0.07 8.5 40.6 10.44 0.01 -0.7 15.6 0.1 0.26 -0.02 1.0 11.0 9.8 0.02 7.4 45.2 11.48 0.05 7.2 49.5 11.48 0.05 7.2 49.5 11.60 0.03 6.6 42.2 11.75 0.01 -0.9 23.6 9.87 -0.16 2.5 30.5 10.20 0.01 0.2 7.9 22.74 0.01 6.6 44.2 5.55 0.01 0.27 2.5 55.5 0.01 2.7 25.5	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fl AstAllC t Wells Fargo Adv Fl AstAllC t Wells Fargo Adv Fl CmStkinv n Growth n IntAMTTxFlnv n MunBd n Opptyinv n SmCapVallnv n SmCapVallnv n SmMun n UIStMulnclnv n WBGrBl fp WithBuilConsAll WtlhBuilConsAll WtlhBuilGonsAll WtlhBuilGonsAll WtlhBuilGonsAll Targo Adv ins AdjRateGv CoreBd DJTarg101Inst DJTarg2020Inst DJTarg2040Inst DJTarg2040Inst EndvSecl GovSec Growth IntBd ShDurGovBdI UIStlnc UIStMulinc Western Asset:	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8: 0.00 0.4 12.7 12.94 NA NA NA 13.95 NA NA NA 14.94 NA NA NA 15.94 NA NA NA 16.86 NA NA NA 16.86 NA NA NA 17.28 NA NA NA 17.29 NA NA	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities Falcon Point Micro Cap Growth Strategy Ranger Small-Cap Fund, L.P. Falcon Point Small Cap Growth SSgA Dow Jones-UBS Commodity TR Index First Quadrant Commodities Total Return OFII Commodities Strategy II Retail ⁵ Name Longview Capital Dynamic Volatility SMA OFI Global Gold & Special Minerals	Assets (bil) \$0.05 0.01 0.95 0.53 0.07 1.23 0.15 0.79 0.06 0.04 Assets (bil) NA 3.19	Qtr -11.46% -8.34 -7.67 -7.65 -7.15 -6.74 -6.71 -6.33 -6.19 -6.08 -13.85	1-Yr -7.69% -10.04 4.27 0.41 3.11 3.83 4.16 -1.06 -12.88 -1.34 ss Return 1-Yr N/A -8.11	3-Yr³ -3.50% N/A 4.75 1.30 N/A 14.92 13.21 -0.04 N/A 0.11 1—— Ne 3-Yr³ N/A 2.54	1-Yr -7.93% -10.95 3.72 -0.59 2.62 2.83 3.10 N/A -13.77 -2.04 t Return 1-Yr N/A -8.66	Rating ⁴ N/R N/R	N/A 0.40-0.75 0.79 0.85-1.00 N/A 0.85-1.00 N/A 0.85-1.00 0.55-0.70 car Fee Range 1.00 0.50-0.65	\$1,000 100 5,000 25,000 3,000 5,000 3,000 N/A 50,000 75,000 Min Inv(thou) \$10 100,000
CoreBd CoreVal FrgnVal GlobEq IntlEq IntlEq IntlEgr IntlSmCpEq MidCpVal ScTeeh SmCpldx MidCpVal ScTeeh SmCpldx SocResp Stckldx StraBd ValUltra an Eck Funds: GliHardA AllowSidA AMRUARD ADM 500Adml n CALTAdml n CALTAdml n CALTAdml n ExplorAdml n ExplorAdml n Extendadml n Extendadml n CALTAdml n CALTAdml n CALTAdml n CALTAdml n CALTAdml n In CALTAdml n In CALTAdml n In CALTAdml n In ExplorAdml n IntlinCareAdml n IntlinCareAdml n IllinCareAdml n IllinCareAdml n IllinCareAdml n IntlinCareAdml n Intl	10.97 0.01 -0.5 22.3 (10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 (3.5 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 (13.33 -0.01 4.0 30.5 22.79 0.16 8.7 65.7 19.97 0.12 7.5 54.1 17.90 0.01 5.9 48.1 16.77 0.05 7.6 65.1 19.97 0.12 7.5 54.1 17.90 0.01 5.9 48.1 16.77 0.05 7.6 65.6 11.345 0.07 7.1 51.0 27.82 0.10 6.6 51.6 11.56 -0.02 -0.1 29.9 11.311 0.07 5.9 51.4 46.48 0.35 6.5 24.8 15.38 -0.16 -8.5 9.2 URAL: 1.79 0.01 0.5 22.2 0.72 9.8 43.6 36.77 -0.56 -0.1 27.8 20.1 17.79 0.01 0.8 20.4 12.07 0.09 4.0 40.2 11.79 0.01 0.8 20.4 12.07 0.09 4.0 40.2 11.79 0.01 0.8 52.2 0.72 9.8 43.6 36.77 -0.56 -0.1 27.8 17.76 0.9 5.8 17.76 0.9 5.8 10.1 2.78 0.9 5.8 31.0 1.0 24.0 0.0 6.2 1.3 10.8 4 0.01 -0.4 15.9 12.2 0.00 0.6 21.3 10.8 4 0.01 -0.4 15.9 12.2 0.00 0.6 21.3 10.8 4 0.01 -0.4 15.9 12.2 0.00 0.6 21.3 10.8 4 0.01 -0.4 15.9 12.2 0.00 0.6 21.3 10.8 4 0.01 -0.4 15.9 12.2 0.00 0.6 21.3 10.8 4 0.01 -0.4 15.9 12.2 0.07 -0.9 25.0 13.8 28.8 0.07 -0.9 25.8 20	ITIGrade n 10.25 ITIGrade n 10.25 ITISTY n 11.62 LifeCon n 17.30 LifeGro n 24.33 LifelGro n 24.33 Lifelmod n 21.21 LiflGrade n 10.66 LTTSTY n 12.61 MATXEX n 10.94 MdCpGrin n 29.18 MgdPayDisFoc n 15.23 MidCpGro pn 21.92 Morg n 21.12 MuHY n 11.33 Mulnt n 14.41 MuLong n 11.84 MuLtd n 11.16 MuSht n 15.92 NYLT n 11.83 OHLTte n 12.73 PALT n 11.75 PrecMitsMing nr 15.30 Primcp nr 75.45 PremcCorn 16.10 SelValu nr 22.63 STAR n 21.54 STFed n 10.78 STIGrade n 10.78 STIGrade n 10.83 STITatgcEq n 23.32 STIST n 24.63 TgtRe2016 n 24.63 TgtRe2020 n 24.64 TgtRe2030 n 24.40 TgtRe2030 n 24.40 TgtRe2030 n 24.36 TgtRe2040 n 24.36 TgtRe2040 n 24.36 TgtRe2050 n 24.25 TgtRe2050 n 24.25 TgtRe2050 n 24.25 TgtRe2050 n 24.25 TgtRe2050 n 24.36 TgtRe2050 n 24.36 TgtRe2050 n 24.25	0.55 2.9 24.2 0.003 -0.4 26.0 0.004 -0.5 17.6 0.002 1.9 27.6 0.001 -4.4 40.3 0.002 0.7 21.3 0.01 3.2 34.9 0.01 3.4 35.4 0.12 7.6 65.6 0.01 3.4 35.4 0.12 7.6 65.6 0.00 0.7 23.8 0.01 0.5 17.7 0.00 0.7 23.8 0.01 0.5 17.7 0.00 0.7 23.8 0.01 0.5 17.0 0.00 0.7 23.8 0.01 0.5 17.0 0.00 0.7 21.2 0.01 0.3 7.3 0.01 0.2 3.5 0.00 0.5 19.2 0.00 0.7 21.2 0.01 0.2 3.5 0.00 0.5 19.2 0.00 0.7 20.2 0.7 0.00 0.7 19.0 0.00 0.5 19.2 0.00 0.5 19.2 0.00 0.5 19.2 0.00 0.7 0.5 19.3 0.00 0.7 0.5 19.3 0.00 0.7 0.5 19.3 0.00 0.7 0.5 19.3 0.00 0.7 0.5 19.3 0.00 0.5 19.2 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.5 19.3 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	STIGradelnst STLCPlus TotBillost TotBillost TotStilnstPild r TotStilnstPild r TotStilnst Valuelnst Valuelnst VancuARD SIGN. 500Sg1 n BalSg1 EMSig ExtndSg1 GroSig ITBdSig LrgCpSig MidCpldx REITSig r SmCpSig STBdldx TotBdSg1 ValSig Val	1083 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 10.29 -1.35 2.7 NS 0.02 1.1 2.7 S. 24.88 0.05 7.6 50.2 4.48 0.05 7.6 50.2 4.48 0.08 3.9 4.4 6.6 53.0 24.43 0.08 3.9 4.5 5.3 0.24 3.0 0.8 3.9 4.5 5.3 0.24 3.0 0.23 6.1 56.9 11.85 0.06 -0.6 26.1 30.65 0.12 6.8 53.5 0.12 6.8 53.5 0.12 6.8 53.5 0.12 6.8 53.6 0.11 6.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fd CmStkinv n GovSeclnv n Growth n IntAMTTxFInv n MunBd n Opptyinv n SmCapVallnv n STMun n UIStMulnclnv n WBGrBl fp WthBuilConsAll WthBuilModBal Wells Fargo Adv Ins AdjRateGv CoreBd DJTar2010Inst DJTar2020Inst DJTar2020Inst DJTar2020Inst DJTar2030Inst DJTar2030Inst DJTar2040Inst EndvSecl GovSec Growth IntBd ShDurGovBdl UIStMulnc Westcore: PlusBd n Western Asset: Core CorPlusBd FI COPPLUSBD	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 89.7 0.00 0.4 12.7 B: 12.94 NA	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities Falcon Point Micro Cap Growth Strategy Ranger Small-Cap Fund, L.P. Falcon Point Small Cap Growth SSgA Dow Jones-UBS Commodity TR Index First Quadrant Commodities Total Return OFII Commodities Strategy II Retail ⁵ Name Longview Capital Dynamic Volatility SMA OFI Global Gold & Special Minerals Tocqueville Asset Mgt - Gold Equity	Assets (bil) \$0.05 0.01 0.95 0.53 0.07 1.23 0.15 0.79 0.06 0.04 Assets (bil) NA 3.19 2.93	Qtr -11.46% -8.34 -7.67 -7.65 -7.15 -6.74 -6.71 -6.33 -6.19 -6.08 Gro Qtr -19.06% -13.85 -12.78	1-Yr -7.69% -10.04 4.27 0.41 3.11 3.83 4.16 -1.06 -12.88 -1.34 sss Return 1-Yr N/A -8.11 -8.20	3-Yr³ -3.50% N/A 4.75 1.30 N/A 14.92 13.21 -0.04 N/A 0.11 1 — Ne 3-Yr³ N/A 2.54 6.66	1-Yr -7.93% -10.95 3.72 -0.59 2.62 2.83 3.10 N/A -13.77 -2.04 t Return 1-Yr N/A -8.66 -9.70	Rating ⁴ N/R N/R ★ ★ ★ N/R N/R Morningst Rating ⁴ N/R ★ ★ N/R N/R M/R M	Range N/A 0.40-0.75 0.79 0.85-1.00 N/A 0.85-1.00 N/A 0.15-0.50 0.55-0.70 ar Fee Range 1.00 0.50-0.65 1.00-1.50	\$1,000 100 5,000 25,000 3,000 5,000 3,000 N/A 50,000 75,000 Min Inv(thou) \$10 100,000
CoreBd CoreVal FrgnVal GlobEq IntlGr IntlEq IntlGr IntlGr IntlSmCpEq MidCpVal SotTeeh SmCpldx MidCpVal SotTeeh SmCpldx SotResp Stckldx StraBd ValUltra IntlGr GlardAml in CALTAdml in CALTAdml in CALTAdml in CALTAdml in EvpIrAdml in EvpIrAdml in EvpIrAdml in EvpIrAdml in EvpIrAdml in FullTAdml in GMMAAdml in IntlGrAdml in Intl	10.77 0.01 -0.5 22.3 (10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 (3.35 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 (13.33 -0.01 4.0 30.5 22.79 0.16 8.7 65.7 17.90 0.01 5.7 66.1 17.90 0.01 5.7 66.1 11.34.5 0.07 7.6 15.1 11.34.5 0.07 7.6 15.1 11.34.5 0.07 7.6 15.1 11.34.5 0.07 7.6 15.1 11.34.5 0.07 7.6 15.1 11.34.5 0.07 7.6 15.1 11.34.5 0.07 7.6 15.1 11.34.5 0.07 7.6 55.1 11.34.5 0.07 7.6 55.1 11.56 -0.02 -0.1 29.9 13.11 0.07 5.9 51.4 46.48 0.35 6.5 24.8 15.38 -0.16 -8.5 9.2 11.79 0.01 0.8 20.4 11.79 0.8 11.79 0.8 11.79 0.8 11.79 0.8 11.79 0.8 11.79 0.8	ITIGrade n 10.25 ITIGrade n 10.25 ITISry n 11.62 LifeCon n 17.30 LifeGro n 24.33 LifeMod n 21.21 LifleGrade n 10.66 LTTsry n 12.61 MATXEX n 10.94 MdCpGrln n 29.18 MgdPaylisFoc n 15.23 MidCpGrap n 21.92 Morg n 21.12 MuHYn 11.33 Mulht n 11.16 MuSht n 15.20 MyLT n 11.83 OHLTe n 12.73 PALT n 11.83 OHLTe n 12.73 PALT n 11.83 OHLTe n 12.73 PALT n 15.92 NYLT n 18.83 STARD 22.63 STARN n 22.63 STARN n 21.54 STEG n 10.78 STIGrade n 10.83 STratgcEq n 23.32 STIGrade n 10.83 STratgcEq n 24.63 TgRe2015 n 24.63 TgRe2020 n 24.64 TgRe2020 n 24.64 TgRe2020 n 24.64 TgRe2020 n 24.64 TgRe2040 n 24.63 TgRe2045 n 15.29 TgRe2045 n 15.29 TgRe2050 n 24.26 TgRe206 n 24.26 TgRe207 n 24.27 Tg	0.55 2.9 24.2 0.003 -0.4 26.0 1.9 27.6 0.001 -4.4 40.3 0.002 0.7 21.3 0.01 3.2 34.9 0.001 -4.5 65.6 0.00 3.4 35.4 0.12 7.6 65.6 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.9 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.3 7.3 0.00 0.7 21.2 0.01 0.2 1.5 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.5 19.3 0.00 0.0 1.5 19.3 0.00 0.00 1.5 19.3 0.00 0.00	STIGradelnst STLCPlus TotBillinst TotHullinstldvr TotStlnst Valuelnst VancuARD SIGN SOSgI n BalSyl EMSig ExtndSyl GroSig ITBdSig LrgCpSig MidCpldx REITSig r SmCpSig STBdldx TotBdSyl TotHISigdvalSig ValSig Vantagepoint Fun AggrOpp CoreBdldx DivStrat Eqinc Growth InfProSec Intl LowDurBd MPAllEqGr MPConsGro MPLgTmGro MPLgTmGro Wictory Funds:	1083 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 10292 -1.35 2.7 NS 10294 -1.34 2.7 NS 30.15 0.16 7.0 55.4 24.88 0.05 7.6 50.2 ALFOS: 115.73 0.44 6.6 53.0 24.43 0.08 3.9 40.2 24.43 0.08 3.9 40.2 0.25 8.4 66.8 36.00 0.23 6.1 50.6 -0.6 26.1 30.65 0.12 6.8 53.5 40.83 0.21 8.2 62.3 26.06 0.09 4.7 86.3 34.83 0.21 8.2 62.3 26.06 0.09 4.7 86.3 6.00 0.02 6.6 16.8 35.6 0.12 6.8 53.5 0.12 6.8 53.5 0.12 6.8 53.6 0.12 6	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fd CmStkinv n GovSecinv n Growth n IntAMTTxFInv n MunBd n Opptylnv n SmCapVallnv n SmCapVallnv n SmMun n UIStMulnclnv n WBGrBI fp WithBuilGonsAll WithBuilGonsAll WithBuilGonsAll Tar2020Inst DJTar2010Inst DJTar2030Inst DJTar2040Inst EndvSecl GovSec Growth IntBd ShDurGovBdI UIStMulnc Westcore: PlusBd n Western Asset: Core CorPlusBd n Western Asset: Core CorPlusBd Fl CorPlusB C BdPrt Fl EmglMKDebt	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 BE: 12.94 NA NA NA NA CE: 12.65 NA	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities Falcon Point Micro Cap Growth Strategy Ranger Small-Cap Fund, L.P. Falcon Point Small Cap Growth SSgA Dow Jones-UBS Commodity TR Index First Quadrant Commodities Total Return OFII Commodities Strategy II Retail ⁵ Name Longview Capital Dynamic Volatility SMA OFI Global Gold & Special Minerals Tocqueville Asset Mgt - Gold Equity A.H.Williams Spinnaker Advantage	Assets (bil) \$0.05 0.01 0.95 0.53 0.07 1.23 0.15 0.79 0.06 0.04 Assets (bil) NA 3.19 2.93 0.02	Qtr -11.46% -8.34 -7.67 -7.65 -7.15 -6.74 -6.33 -6.19 -6.08 Gro Qtr -19.06% -13.85 -12.78 -9.43	1-Yr -7.69% -10.04 4.27 0.41 3.11 3.83 4.16 -1.06 -12.88 -1.34 ss Return 1-Yr N/A -8.11 -8.20 38.21	3-Yr³ -3.50% N/A 4.75 1.30 N/A 14.92 13.21 -0.04 N/A 0.11 1 Ne 3-Yr³ N/A 2.54 6.66 48.48	1-Yr -7.93% -10.95 3.72 -0.59 2.62 2.83 3.10 N/A -13.77 -2.04 t Return 1-Yr N/A -8.66 -9.70 30.25	Rating ⁴ N/R N/R	Range N/A 0.40-0.75 0.79 0.85-1.00 0.85-1.00 N/A 0.85-1.00 0.55-0.70 ar Fee Range 1.00 0.50-0.65 1.00-1.50	Inv(thou) \$1,000 100 5,000 25,000 3,000 5,000 N/A 50,000 75,000 Min Inv(thou) \$10 100,000 10,000
CoreBd CoreVal FrgnVal GlobEq IntlGro IntlSmCpEq MidCpVal SotReby Stckldx Strabd ValUltra MidCpVal Stckldx Strabd ValUltra MidCpVal MidCpV	10.71 0.03 -0.5 22.3 10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 6.35 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 13.33 -0.01 4.0 30.5 22.79 0.16 8.7 65.7 17.90 0.01 5.7 66 1.1 13.45 0.07 7.1 51.0 27.82 0.10 6.6 51.6 11.56 -0.02 -0.1 29.9 13.11 0.07 5.9 51.4 46.48 0.35 6.5 24.8 15.38 -0.16 -8.5 9.2 IIRAL: 14.01 0.53 6.6 53.0 24.7 0.09 4.0 40.2 11.79 0.01 1.0 24.0 85.22 0.72 9.8 36.7 0.56 -0.1 27.8 21.7 0.09 4.0 40.2 11.79 0.01 1.0 24.0 85.22 0.72 9.8 36.7 0.56 -0.1 27.9 9.8 36.7 0.56 -0.1 27.8 38.7 0.09 6.4 61.9 1.7 0.00 1.0 24.0 85.22 0.72 9.8 36.7 0.56 -0.1 27.8 27.8 27.9 2.7 1.5 0.9 8.0 6.4 61.9 1.5 2.7 0.27 1.5 0.9 8.0 64.6 49.73 0.30 8.4 66.8 30.2 2.7 3.8 8.1 10.5 0.9 8.4 66.8 0.4 0.01 0.4 15.8 10.8 10.8 10.8 10.8 10.8 10.8 10.8 10	ITIGrade n 10.25 ITIGrade n 10.25 ITISry n 11.62 LifeCon n 17.30 LifeGro n 24.33 Lifelcon n 24.33 Lifelmod n 21.21 LiflGrade n 10.66 LTTsry n 12.61 MATXEX n 10.94 MdCpGrin n 29.18 MgdPayDisFoc n 15.23 MidCpGro pn 21.92 Morg n 21.12 MuHY n 11.33 Mulnt n 14.41 MuLong n 11.84 MuLut n 11.86 MuSht n 15.92 NYLT n 11.75 PrecMitsMing nr 15.30 Primep nr 75.45 PrimcpCorn 16.10 SelValu nr 22.63 STIGrade n 10.83 STAR n 21.54 STEed n 10.78 STIGrade n 10.78 ST	0.55 2.9 24.2 0.003 -0.4 26.0 0.003 -0.4 26.0 17.6 17.6 0.002 1.9 27.6 0.01 4.4 40.3 0.02 0.7 21.3 0.01 3.2 34.9 0.01 3.4 35.4 0.01 3.4 35.4 0.01 3.6 3.5 17.7 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.5 19.3 0.00 0.0 1.5 19.3 0.00 0.0 1.5 19.3 0.00 0.0 1.5 19.3 0.00 0.0 1.5 19.3 0.00 0.0 1.3 27.1 0.00 0.01 5.1 43.5 0.00 1.5 1.4 35.5 0.00 1.5 1.4 35.5 0.00 1.5 1.4 35.5 0.00 1.5 1.4 35.5 0.00 1.5 1.4 35.5 0.00 1.5 1.8 35.3 0.00 1.5 1.8 37.3 0.	STIGradelnst STLCPlus TotBillost TotBillost TotStilnst Valuelnst Valuelnst Valuelnst VanGUARD SIGN 500Sgl n BalSgl EMSig ExtndSgl GroSig ITBdSig LrqCpSig MidCpldto ReITSig STBdldx TotBdSgl TotIntlSigldx TotBdSgl TotIntlSigldx TotBdSgl Valsg Valsg Valsg Variagepoint Fun AggrOpp CoreBdldxd DivrStrat Eqlnc Growklnc Growklnc Growth InfProSec Intl LowDurBd MPAIlEGGr MPConsGro MPLgTmGro MPTradGro Victory Funds: DvsStkA DvsStkl EstVala FundlncAp InstiDivStk SmCoOppl	1083 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 10.29 -1.35 2.7 NS 0.10 4.7 6.5 50.2 4.88 0.05 7.6 50.2 4.48 0.08 3.9 40.2 3.5 3.0 5.4 -0.1 27.7 42.72 0.25 8.4 66.8 53.6 0.02 3.6 50.9 11.85 0.06 -0.6 26.1 30.65 0.12 6.8 53.5 0.15 0.10 0.02 -0.6 16.8 35.3 0.15 0.10 0.02 -0.6 16.8 35.3 0.15 0.10 0.02 -0.6 16.8 35.3 0.15 0.10 0.02 -0.6 16.8 0.10 0.02 -0.6 16.8 0.10 0.02 -0.6 16.8 0.10 0.02 -0.6 16.8 0.10 0.03 0.05 0.10 0.00 0.0 0.0 0.5 0.1 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fl CmStkinv n Growth n IntAMTTxFinv n MumBd Opptylinv n SmCapVallnv n STMun n UIStMulncinv n WBGrBl fp WithBuilKonsAll WithBuilModBal Wells Fargo Adv ins AdjRateGv CoreBd DJTar2030inst DJTar2040inst EndvSecl Growet Growet Growet Growet Growet IntBd ShDurGovBdI UIStMulinc Westcore: PlusBd Fl CorPlusBd Fl CorPlu	44,70 0.49 6.8 82.8 3.51.3 0.06 7.2 46.7 8.97 0.00 0.4 12.7 12.94 NA NA NA NA C: 12.65 NA NA NA NA C: 12.64 0.05 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities Falcon Point Micro Cap Growth Strategy Ranger Small-Cap Fund, L.P. Falcon Point Small Cap Growth SSgA Dow Jones-UBS Commodity TR Index First Quadrant Commodities Total Return OFII Commodities Strategy II Retail ⁵ Name Longview Capital Dynamic Volatility SMA OFI Global Gold & Special Minerals Tocqueville Asset Mgt - Gold Equity A.H.Williams Spinnaker Advantage Princeton Young Enterprise Shares (YES)	Assets (bil) \$0.05 0.01 0.95 0.53 0.07 1.23 0.15 0.79 0.06 0.04 Assets (bil) NA 3.19 2.93 0.02 0.02	Qtr -11.46% -8.34 -7.67 -7.65 -7.15 -6.74 -6.71 -6.33 -6.19 -6.08 -13.85 -12.78 -9.43 -8.68	1-Yr -7.69% -10.04 4.27 0.41 3.11 3.83 4.16 -1.06 -12.88 -1.34	3-Yr³ -3.50% N/A 4.75 1.30 N/A 14.92 13.21 -0.04 N/A 0.11 n Ne 3-Yr³ N/A 2.54 6.66 48.48 5.78	1-Yr -7.93% -10.95 3.72 -0.59 2.62 2.83 3.10 N/A -13.77 -2.04 t Return 1-Yr N/A -8.66 -9.70 30.25 -6.07	Rating⁴ N/R N/R N/R ★ ★ N/R N/R ★ N/R N/R	Range N/A 0.40-0.75 0.79 0.85-1.00 N/A 0.85-1.00 N/A 0.15-0.50 0.55-0.70 tar Fee Range 1.00 0.50-0.65 1.00-1.50 2 1.5	Inv(thou) \$1,000 100 5,000 25,000 3,000 5,000 N/A 50,000 75,000 Min Inv(thou) \$10 100,000 10,000 1,000
CoreBd CoreVal FrgnVal GlobEq IntlEq IntlEq IntlEgr IntlEgr IntlSmCpEq MidCpldx MidCpldx MidCpldx MidCpldx MidCpldx SocResp Stckldx StraBd ValUltra an Esk Funds: GlHardA IlmvGldA NNGUARD ADM SOOAdm In EALTAdm In CAITAdm In EALTAdm In ENTROMAMIN EXTRAMIN EXTRAMIN EXTRAMIN EXTRAMIN IN EXTRAMIN EXTRAMIN IN E	10.97 0.01 -0.5 22.3 10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 6.35 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 13.33 -0.01 4.0 30.5 22.79 0.16 8.7 55.41 17.90 0.01 5.9 48.1 17.90 0.01 5.9 48.1 17.90 0.01 5.9 48.1 13.45 0.07 7.1 51.0 27.82 0.10 6.6 51.6 11.56 -0.02 -0.1 29.9 13.51 0.07 5.9 51.4 46.48 0.35 6.5 24.8 15.38 -0.16 -8.5 9.2 IIRAL: 140.10 0.53 6.6 53.0 24.7 0.09 4.0 40.2 11.79 0.01 0.8 20.4 12.07 0.01 1.0 24.0 85.22 0.72 9.8 43.6 36.77 -0.56 -0.1 27.8 17.90 0.01 0.8 20.4 12.07 0.01 1.0 24.0 85.22 0.72 9.8 43.6 36.77 -0.56 -0.1 27.8 17.90 0.01 0.8 20.4 12.07 0.01 1.0 24.0 85.22 0.72 9.8 43.6 36.77 -0.56 -0.1 27.8 17.90 0.01 0.8 20.4 12.07 0.01 1.0 24.0 85.22 0.72 9.8 43.6 40.9 0.0 4.0 40.2 11.79 0.01 1.0 24.0 85.22 0.72 9.8 43.6 40.9 0.0 4.0 40.2 11.79 0.01 1.0 24.0 1.0 24.	ITIGrade n 10.25 ITIGrade n 10.25 ITISTY n 11.62 LifeCon n 17.30 LifeGro n 24.33 Lifelkon n 14.31 LifeMod n 21.21 LiflGrade n 10.66 LTTSTY n 12.61 MATXEX n 10.94 MdCpGrin n 29.18 MgdPayDisFoc n 15.23 MidCpGro pn 21.92 Morg n 21.12 MuHY n 11.33 Mulnt n 14.41 MuLong n 11.84 MuLtd n 11.16 MuSht n 15.92 NYLT n 11.83 OHLTte n 12.73 PALT n 11.75 PrecMitsMing nr 15.30 Primcp nr 75.45 PremcpCor n 16.10 SelValu nr 22.63 STAR n 21.54 STFed n 10.78 STIGrade n 10.83 STAR n 21.54 STIGrade n 10.83 STartgcEq n 23.32 STST n 24.63 TgtRe2010 n 24.63 TgtRe2020 n 24.40 TgtRe2035 n 14.77 TgtRe2045 n 24.76 TgtRe2050 n 24.40 TgtRe2050 n 24.40 TgtRe2050 n 24.40 TgtRe2050 n 24.40 TgtRe2050 n 24.25 TgtRetnc n 12.35 USValue n 12.88 Wellst n 24.54 Wellst n 24.54 Windsr n 16.31 USdraue 16.32 Windsr n 16.31 USdraue 16.32 USdraue 12.88 Wellst n 24.54 Windsr n 16.31 USdraue 16.31 USdraue 16.32 USdraue 16.32 USdraue 16.32 USdraue 16.32 Windsr n 16.31	0.55 2.9 24.2 0.003 -0.4 26.0 0.003 -0.4 26.0 1.9 27.6 0.001 -1.9 27.6 0.001 -1.9 27.6 0.001 -1.9 27.6 0.001 -1.9 27.6 0.001 -1.3 41.2 0.14 -3.2 37.1 0.001 -3.4 35.4 0.001 -3.4 35.4 0.001 -3.6 55.6 0.13 6.1 50.7 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.0 0.00 0.5 19.2 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	STIGradelnst STLCPlus TotBdlinst TotHullnsttMr TotStlinst Valuelnst VancuaRD SIGN 500Sgl n BalSgl EMSig ExtndSgl GroSig ITBdSig LrgCpSig MidCpldx REITSig r SmCpSig STBdldx TotBdSgl TotHullSigldx TotStSgl ValSig Vantagepoint Fun AggrOpp CoreBdldx DivStrat Eqlic Grow&lin InfProSec Intl LowDurBd MPAllEGGr MPConsGro MPLgTmGro Victory Funds: DvSStkA DvSStkl EstValA FundlincA p InstDivStk	1083 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 10.29 -1.35 2.7 NS 0.10 4.7 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fl CmStkinv n Growth n IntAMTTxFinv n MumBd Opptylinv n SmCapVallnv n STMun n UIStMulncinv n WBGrBl fp WithBuilKonsAll WithBuilModBal Wells Fargo Adv ins AdjRateGv CoreBd DJTar2030inst DJTar2040inst EndvSecl Growet Growet Growet Growet Growet IntBd ShDurGovBdI UIStMulinc Westcore: PlusBd Fl CorPlusBd Fl CorPlu	44.70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 12.94 NA NA NA NA CC: 12.65 NA NA NA NA CC: 12.65 NA	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities Falcon Point Micro Cap Growth Strategy Ranger Small-Cap Fund, L.P. Falcon Point Small Cap Growth SSgA Dow Jones-UBS Commodity TR Index First Quadrant Commodities Total Return OFII Commodities Strategy II Retail ⁵ Name Longview Capital Dynamic Volatility SMA OFI Global Gold & Special Minerals Tocqueville Asset Mgt - Gold Equity A.H.Williams Spinnaker Advantage Princeton Young Enterprise Shares (YES) Steinberg Concentrated International	Assets (bil) \$0.05 0.01 0.95 0.53 0.07 1.23 0.15 0.79 0.06 0.04 Assets (bil) NA 3.19 2.93 0.02 0.02 NA	Qtr -11.46% -8.34 -7.67 -7.65 -7.15 -6.74 -6.33 -6.19 -6.08 -12.78 -12.78 -9.43 -8.68 -8.32	1-Yr -7.69% -10.04 4.27 0.41 3.11 3.83 4.16 -1.06 -12.88 -1.34 sss Return 1-Yr N/A -8.11 -8.20 38.21 -4.82 4.72	3-Yr³ -3.50% N/A 4.75 1.30 N/A 14.92 13.21 -0.04 N/A 0.11 1—Ne 3-Yr³ N/A 2.54 6.66 48.48 5.78 -1.66	1-Yr -7.93% -10.95 3.72 -0.59 2.62 2.83 3.10 N/A -13.77 -2.04 t Return 1-Yr N/A -8.66 -9.70 30.25 -6.07 3.87	Rating⁴ N/R N/R ** N/R ** N/R ** N/R N/R	Range N/A 0.40-0.75 0.79 0.85-1.00 N/A 0.85-1.00 N/A 0.15-0.50 0.55-0.70 ar Fee Range 1.00 0.50-0.65 1.00-1.50 2 1.5 0.60-1.25	Inv(thou) \$1,000 100 5,000 25,000 3,000 5,000 N/A 50,000 75,000 Min Inv(thou) \$10 100,000 250 1,000
CoreBd CoreVal FrgnVal GlobEq IntlGr IntlEq IntlGr	10.97 0.01 -0.5 22.3 (10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 (3.5 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 (13.33 -0.01 4.0 30.5 22.79 0.16 8.7 65.7 19.97 0.12 7.5 54.1 17.90 0.01 5.9 48.1 16.77 0.05 7.6 61.1 17.90 0.01 5.9 48.1 16.77 0.05 7.6 61.1 17.90 0.01 5.9 51.4 46.48 0.35 6.5 24.8 15.38 -0.16 -8.5 9.2 IIRAL: 1.1 0.07 5.9 51.4 46.48 0.35 6.5 24.8 15.38 -0.16 -8.5 9.2 IIRAL: 1.1 0.07 5.9 51.4 46.48 0.35 6.5 24.8 15.38 -0.16 -8.5 9.2 IIRAL: 1.1 0.07 5.9 51.4 46.8 0.35 6.6 53.0 24.70 0.09 4.0 40.2 11.79 0.01 0.8 20.4 12.07 0.01 1.0 24.0 65.22 0.72 9.8 43.6 35.77 -0.56 -0.1 27.8 11.75 0.98 5.8 31.0 53.87 0.08 6.4 61.9 25.57 -1.59 3.3 29.9 79.82 0.19 8.0 64.6 49.73 0.30 8.0 64.6 1.9 25.57 -1.59 3.3 29.9 79.82 0.19 8.0 64.6 49.73 0.30 8.0 64.6 1.3 10.84 0.01 0.4 15.9 52.72 0.27 6.5 54.4 38.87 0.24 6.1 56.8 3.87 0.24 6.1 56.8 3.87 0.24 6.1 56.8 3.87 0.24 6.1 56.8 3.87 0.98 6.4 61.9 49.73 0.30 8.0 64.6 1.3 10.84 0.01 0.4 15.9 52.72 0.27 6.5 54.4 38.87 0.24 6.1 56.8 3.87 0.24 6.1 56.8 3.87 0.28 6.0 0.04 0.1 38.2 2.82 0.07 0.9 26.0 63.56 -1.07 3.7 36.4 11.85 0.06 0.6 26.1 11.85 0.06 0.6 26.1 11.85 0.06 0.6 26.1 11.85 0.06 0.06 26.1 11	ITIGrade n 10.25 ITIGrade n 10.25 ITISTY n 11.62 LifeCon n 17.30 LifeGro n 24.33 Lifelkon n 14.31 LifeMod n 21.21 LiflGrade n 10.66 LTTSTY n 12.61 MATXEX n 10.94 MdCpGrin n 29.18 MgdPayDisFoc n 15.23 MidCpGro pn 21.92 Morg n 21.12 MuHY n 11.33 Mulnt n 14.41 MuLong n 11.84 MuLtd n 11.16 MuSht n 15.92 NYLT n 11.83 OHLTte n 12.73 PALT n 11.75 PrecMitsMing nr 15.30 Primcp nr 75.45 PremcpCor n 16.10 SelValu nr 22.63 STAR n 21.54 STFed n 10.78 STIGrade n 10.83 STAR n 21.54 STIGrade n 10.83 STartgcEq n 23.32 STST n 24.63 TgtRe2010 n 24.63 TgtRe2020 n 24.40 TgtRe2035 n 14.77 TgtRe2045 n 24.76 TgtRe2050 n 24.40 TgtRe2050 n 24.40 TgtRe2050 n 24.40 TgtRe2050 n 24.40 TgtRe2050 n 24.25 TgtRetnc n 12.35 USValue n 12.88 Wellst n 24.54 Wellst n 24.54 Windsr n 16.31 USdraue 16.32 Windsr n 16.31 USdraue 16.32 USdraue 12.88 Wellst n 24.54 Windsr n 16.31 USdraue 16.31 USdraue 16.32 USdraue 16.32 USdraue 16.32 USdraue 16.32 Windsr n 16.31	.055 2.9 24.2 .003 -0.4 26.0 .004 -0.5 17.6 .002 1.9 27.6 .001 4.4 40.3 .002 0.7 21.3 .001 3.2 34.9 .010 -1.3 41.2 .014 -3.2 37.1 .000 3.4 35.4 .017 8.1 64.9 .000 3.4 35.4 .013 6.1 50.7 .000 0.7 23.8 .001 0.2 17.6 .001 0.5 17.7 .000 0.7 23.8 .001 0.2 37.3 .000 0.7 23.8 .001 0.2 3.7 .000 0.5 19.2 .000 0.5 19.2 .000 0.5 19.2 .000 4.1 0.4 .04 </th <th>STIGradelnst STLCPlus TotBillost TotBillost TotBillost TotStilnst Valuelnst Valuelnst Valuelnst VanGUARD SIGN. 500Sg1n BalSg1 EMSig TotBillost To</th> <th>1083 0.01 0.2 11.2 5732 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 10294 -1.34 2.7 NS 30.15 0.16 7.0 55.4 24.88 0.05 7.6 50.2 ALFOS: 115.73 0.44 6.6 53.0 24.43 0.08 3.9 40.2 24.43 0.08 3.9 40.1 27.7 42.72 0.25 8.4 66.8 36.00 0.23 6.1 6.3 30.60 0.23 6.1 6.8 35.30 -0.54 0.2 6.8 35.30 -0.54 0.2 6.8 36.00 0.23 6.1 0.2 6.8 36.00 0.23 6.1 0.8 30.87 0.20 4.7 86.8 36.00 0.23 6.1 0.8 30.87 0.20 4.7 86.8 30.87 0.20 4.7 86.8 30.87 0.20 4.7 86.8 30.87 0.20 4.7 86.8 30.87 0.20 4.7 86.8 11.07 0.07 8.5 40.6 11.04 0.01 -0.7 15.6 30.87 0.40 0.7 10.9 25.88 0.05 7.6 50.1 40.81 0.05 7.2 49.5 11.48 0.05 7.2 49.5 11.48 0.05 7.2 49.5 11.49 0.01 0.9 3.8 11.49 0.07 0.7 15.6 10.44 0.01 0.7 15.6 30.87 0.10 0.9 3.8 11.90 0.07 0.7 15.6 11.10 0.07 0.7 15.6 11.10 0.07 0.7 15.6 11.11 0.07 0.7 15.6 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 1.3 12.8 11.12 0.07 1.3 12.8</th> <th>Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fl AstAllC t Wells Fargo Adv Fl CmStkinv n GovSecinv n Growth n IntAMTTxFinv n MunBd n Opptylnv n SmCapVallnv n SmCapVallnv n SmCapVallnv n SmMun n UIStMulniclnv n WBGrBl fp WithBuillConsAll WithBuillConsAll WithBuillConsAll Tar202Olnst DJTar203Olnst DJTar203Olnst DJTar204Olnst EndvSec GovSec Growth IntBd ShDurGovBdl UIStinc UIStMulnc Westcore: PlusBd n Western Asset: Core CorPlusBd n Western Asset: Core CorPlusBd r CorPlu</th> <th>44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 12.94 NA NA NA NA C: 12.65 NA NA NA NA C: 12.65 NA NA</th> <th>Institutional² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities Falcon Point Micro Cap Growth Strategy Ranger Small-Cap Fund, L.P. Falcon Point Small Cap Growth SSgA Dow Jones-UBS Commodity TR Index First Quadrant Commodities Total Return OFII Commodities Strategy II Retail⁵ Name Longview Capital Dynamic Volatility SMA OFI Global Gold & Special Minerals Tocqueville Asset Mgt - Gold Equity A.H.Williams Spinnaker Advantage Princeton Young Enterprise Shares (YES) Steinberg Concentrated International TCW Small Cap Growth</th> <th>Assets (bil) \$0.05 0.01 0.95 0.53 0.07 1.23 0.15 0.79 0.06 0.04 Assets (bil) NA 3.19 2.93 0.02 0.02 NA 0.95</th> <th>Qtr -11.46% -8.34 -7.67 -7.65 -7.15 -6.74 -6.71 -6.33 -6.19 -6.08 -13.85 -12.78 -9.43 -8.68 -8.32 -7.60</th> <th>1-Yr -7.69% -10.04 4.27 0.41 3.11 3.83 4.16 -1.06 -12.88 -1.34 ss Return 1-Yr N/A -8.11 -8.20 38.21 -4.82 4.72 4.39</th> <th>3-Yr³ -3.50% N/A 4.75 1.30 N/A 14.92 13.21 -0.04 N/A 0.11 1 N/A 2.54 6.66 48.48 5.78 -1.66 5.05</th> <th>1-Yr -7.93% -10.95 3.72 -0.59 2.62 2.83 3.10 N/A -13.77 -2.04 t Return 1-Yr N/A -8.66 -9.70 30.25 -6.07 3.87 3.51</th> <th> Rating⁴ N/R </th> <th>Range N/A 0.40-0.75 0.79 0.85-1.00 N/A 0.85-1.00 N/A 0.15-0.50 0.55-0.70 ar Fee Range 1.00 0.50-0.65 1.00-1.50 2 1.5 0.60-1.25 0.85</th> <th> Inv(thou) \$1,000 100 5,000 25,000 3,000 75,000 75,000 Min Inv(thou) 100,000 10,000 1,000 1,000 10,0</th>	STIGradelnst STLCPlus TotBillost TotBillost TotBillost TotStilnst Valuelnst Valuelnst Valuelnst VanGUARD SIGN. 500Sg1n BalSg1 EMSig TotBillost To	1083 0.01 0.2 11.2 5732 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 10294 -1.34 2.7 NS 30.15 0.16 7.0 55.4 24.88 0.05 7.6 50.2 ALFOS: 115.73 0.44 6.6 53.0 24.43 0.08 3.9 40.2 24.43 0.08 3.9 40.1 27.7 42.72 0.25 8.4 66.8 36.00 0.23 6.1 6.3 30.60 0.23 6.1 6.8 35.30 -0.54 0.2 6.8 35.30 -0.54 0.2 6.8 36.00 0.23 6.1 0.2 6.8 36.00 0.23 6.1 0.8 30.87 0.20 4.7 86.8 36.00 0.23 6.1 0.8 30.87 0.20 4.7 86.8 30.87 0.20 4.7 86.8 30.87 0.20 4.7 86.8 30.87 0.20 4.7 86.8 30.87 0.20 4.7 86.8 11.07 0.07 8.5 40.6 11.04 0.01 -0.7 15.6 30.87 0.40 0.7 10.9 25.88 0.05 7.6 50.1 40.81 0.05 7.2 49.5 11.48 0.05 7.2 49.5 11.48 0.05 7.2 49.5 11.49 0.01 0.9 3.8 11.49 0.07 0.7 15.6 10.44 0.01 0.7 15.6 30.87 0.10 0.9 3.8 11.90 0.07 0.7 15.6 11.10 0.07 0.7 15.6 11.10 0.07 0.7 15.6 11.11 0.07 0.7 15.6 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 0.7 15.7 11.11 0.07 1.3 12.8 11.12 0.07 1.3 12.8	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fl AstAllC t Wells Fargo Adv Fl CmStkinv n GovSecinv n Growth n IntAMTTxFinv n MunBd n Opptylnv n SmCapVallnv n SmCapVallnv n SmCapVallnv n SmMun n UIStMulniclnv n WBGrBl fp WithBuillConsAll WithBuillConsAll WithBuillConsAll Tar202Olnst DJTar203Olnst DJTar203Olnst DJTar204Olnst EndvSec GovSec Growth IntBd ShDurGovBdl UIStinc UIStMulnc Westcore: PlusBd n Western Asset: Core CorPlusBd n Western Asset: Core CorPlusBd r CorPlu	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 12.94 NA NA NA NA C: 12.65 NA NA NA NA C: 12.65 NA	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities Falcon Point Micro Cap Growth Strategy Ranger Small-Cap Fund, L.P. Falcon Point Small Cap Growth SSgA Dow Jones-UBS Commodity TR Index First Quadrant Commodities Total Return OFII Commodities Strategy II Retail ⁵ Name Longview Capital Dynamic Volatility SMA OFI Global Gold & Special Minerals Tocqueville Asset Mgt - Gold Equity A.H.Williams Spinnaker Advantage Princeton Young Enterprise Shares (YES) Steinberg Concentrated International TCW Small Cap Growth	Assets (bil) \$0.05 0.01 0.95 0.53 0.07 1.23 0.15 0.79 0.06 0.04 Assets (bil) NA 3.19 2.93 0.02 0.02 NA 0.95	Qtr -11.46% -8.34 -7.67 -7.65 -7.15 -6.74 -6.71 -6.33 -6.19 -6.08 -13.85 -12.78 -9.43 -8.68 -8.32 -7.60	1-Yr -7.69% -10.04 4.27 0.41 3.11 3.83 4.16 -1.06 -12.88 -1.34 ss Return 1-Yr N/A -8.11 -8.20 38.21 -4.82 4.72 4.39	3-Yr³ -3.50% N/A 4.75 1.30 N/A 14.92 13.21 -0.04 N/A 0.11 1 N/A 2.54 6.66 48.48 5.78 -1.66 5.05	1-Yr -7.93% -10.95 3.72 -0.59 2.62 2.83 3.10 N/A -13.77 -2.04 t Return 1-Yr N/A -8.66 -9.70 30.25 -6.07 3.87 3.51	Rating ⁴ N/R	Range N/A 0.40-0.75 0.79 0.85-1.00 N/A 0.85-1.00 N/A 0.15-0.50 0.55-0.70 ar Fee Range 1.00 0.50-0.65 1.00-1.50 2 1.5 0.60-1.25 0.85	Inv(thou) \$1,000 100 5,000 25,000 3,000 75,000 75,000 Min Inv(thou) 100,000 10,000 1,000 1,000 10,0
CoreBd CoreVal FrgnVal GlobEq IntlGro IntlSmCpEq MidCpVal SolTeeh MidCpVal MidCpVa	10.97 0.01 -0.5 22.3 (10.71 0.03 5.9 55.1 9.31 -0.18 3.8 25.9 8.45 -0.09 1.6 26.6 (3.5 -0.10 3.1 23.9 11.98 -0.21 2.7 36.6 (13.33 -0.01 4.0 30.5 22.79 0.16 8.7 65.7 19.97 0.12 7.5 54.1 17.90 0.01 5.9 48.1 16.77 0.05 7.6 61.1 13.45 0.07 7.1 51.0 27.82 0.10 6.6 51.6 11.56 -0.02 -0.1 29.9 13.11 0.07 5.9 51.4 46.48 0.35 6.5 24.8 15.38 -0.16 -8.5 9.2 (18.12 1.9 0.01 0.53 6.6 53.0 24.7 0.09 4.0 40.2 11.79 0.01 0.8 20.4 12.0 0.03 8.2 2.7 2.8 43.6 33.7 0.56 6.1 10.2 24.0 0.09 4.0 40.2 11.79 0.01 0.8 20.4 12.0 0.0 40.2 11.79 0.01 0.8 20.4 12.0 0.0 6.6 25.7 1.59 3.3 29.9 79.82 0.19 8.0 64.6 49.73 0.30 8.4 66.8 49.73 0.30 8.4 66.8 49.73 0.30 8.4 66.8 49.73 0.30 8.4 66.8 49.73 0.30 8.4 66.8 49.73 0.30 8.4 66.8 49.73 0.30 8.4 66.8 49.73 0.30 8.4 66.8 49.73 0.30 8.4 66.8 49.73 0.30 8.4 66.8 49.73 0.30 8.4 66.8 49.73 0.30 8.4 66.8 49.73 0.30 8.4 66.8 49.73 0.30 8.4 66.8 49.73 0.30 8.4 66.8 49.73 0.30 8.4 66.8 49.73 0.30 8.4 66.8 10.4 0.1 -0.4 15.9 10.25 0.03 -0.3 26.4 11.62 0.04 -0.5 17.9 35.14 0.14 6.8 53.5 10.66 0.10 -1.3 41.6 12.61 0.14 -3.2 37.5 110.3 0.64 8.2 6.3 65.46 0.04 0.1 51.3 41.6 12.61 0.14 -3.2 37.5 110.3 0.64 8.2 6.3 65.46 0.04 0.1 51.3 41.6 12.61 0.14 -3.2 37.5 110.3 0.64 8.2 6.3 65.46 0.04 0.1 51.3 41.6 12.61 0.14 -3.2 37.5 110.3 0.64 8.2 6.3 65.46 0.04 0.1 51.3 41.6 12.61 0.14 -3.2 37.5 110.3 0.64 8.2 6.3 65.46 0.04 0.1 51.3 41.6 12.61 0.14 -3.2 37.5 110.3 0.64 8.2 6.3 65.46 0.04 0.1 51.3 41.6 12.61 0.14 -3.2 37.5 110.3 0.64 8.2 6.3 65.46 0.04 0.1 51.3 41.6 12.61 0.14 -3.2 37.5 110.3 0.64 8.2 6.3 65.46 0.04 0.1 51.3 41.6 12.61 0.14 -3.2 37.5 110.3 0.64 8.2 6.3 65.46 0.04 0.1 51.3 41.6 12.61 0.14 -3.2 37.5 110.3 0.64 8.2 6.3 65.46 0.04 0.1 51.3 41.6 12.61 0.14 -3.2 37.5 110.3 0.64 8.2 6.3 65.46 0.04 0.1 51.3 41.6 12.61 0.14 -3.2 37.5 110.3 0.64 8.2 6.3 65.46 0.04 0.1 51.3 41.6 12.61 0.14 -3.2 37.5 110.3 0.64 8.2 6.3 65.46 0.04 0.1 51.3 41.6 12.61 0.14 -3.2 37.5 110.3 0.64 8.2 6.3 65.46 0.04 0.1 51.3 41.6 12.61 0.14 -3.2 37.5 110.3 0.64 8.2 6.3 65.46 0.04 0.1 51.3 41.6 12.6 12.6 12.6 12.6 12.6 12.6 12.6 1	ITIGrade n 10.25 ITIGrade n 10.25 ITISry n 11.62 LifeCon n 17.30 LifeGro n 24.33 Lifelkon n 17.30 LifeGro n 24.33 Lifelkon n 14.31 LifeMod n 21.21 Liferan n 10.66 LTTsry n 12.61 MATXEX n 10.94 MdCpGrin n 29.18 MgdPayDisFoc n 15.23 MidCpGro pn 21.92 Morg n 21.12 MuHY n 11.33 Mulnt n 14.41 MuLtong n 11.84 Multd n 11.86 MuSht n 15.92 NYLT n 11.83 OHLTte n 12.73 PALT n 11.75 PrecMtisMing nr 15.90 NYLT n 17.54 PrecMtisMing nr 15.90 NYLT n 16.10 SelValu n 22.63 STAR n 21.54 STFed n 10.78 STIGrade n 10.83 STIGrade n 13.76 TgtRe2010 n 24.64 TgtRe2025 n 14.77 TgtRe2040 n 24.36 TgtRe2040 n 24.36 TgtRe2045 n 12.25 USValue n 12.88 Wellsi n 24.54 Wellsi n 31.26 VANGUARDI INDEX FDS. 500 n 140.09 VANGUARDI INDEX FDS. 500 n 140.09 Life n 140.09 Life for n 140.09 Life for n 140.09 Life for n 140.09 VANGUARDI INDEX FDS. 500 n 140.09 Life for n 140.09 L	0.55 2.9 24.2 0.003 -0.4 26.0 0.003 -0.4 26.0 1.9 27.6 0.001 -1.9 27.6 0.001 -1.9 27.6 0.001 -1.9 27.6 0.001 -1.9 27.6 0.001 -1.3 41.2 0.14 -3.2 37.1 0.001 -3.4 35.4 0.001 -3.4 35.4 0.001 -3.6 55.6 0.13 6.1 50.7 0.00 0.7 23.8 0.00 0.7 23.8 0.00 0.7 23.0 0.00 0.5 19.2 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	STIGradelnst STLCPlus TotBillost TotBillost TotStilnst Valuelnst Valuelnst Valuelnst VanGUARD SIGN. 500Sgl n BalSgl EMSig ExtndSgl GroSig ITBdSig LrgCpSig MidCpldto ReITSig STBdldx TotBtdSgl TotIntlSigldx TotBdSgl TotIntlSigldx TotBdSgl Valsig Vantagepoint Fun AggrOpp CoreBdldxd DivrStrat Eqlnc Growklnc Growklnc Growklnc Growth InfProSec Intl LowDurBd MPAIlEGGr MPConsGro MPLgTmGro MPTradGro Victory Funds: DvsStkA DvsStkl EstVala FundlncA p InstiDivStk SmCoOppl VirtusFunds: ViltuSit 1 ViltusFunds Cl A: Viltus	1083 0.01 0.2 11.2 57.32 0.33 6.6 59.4 11.00 0.02 -0.6 16.9 10.29 -1.35 2.7 NS 38.15 0.16 7.0 55.4 24.88 0.05 7.6 50.2 24.43 0.08 3.9 40.2 35.35 -0.5 4 -0.1 27.7 42.72 0.25 8.4 66.3 53.0 50.12 6.8 53.5 0.12 6.8 53.5 0.12 6.8 53.5 0.12 6.8 53.6 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	Growth SmCapOp StrMun Wells Fargo Adv Cl AstAllB t Wells Fargo Adv Cl AstAllC t Wells Fargo Adv Fl AstAllC t Wells Fargo Adv Fl CmStkinv n Growth n IntAMTTxFinv n MumBd n Opptylinv n SmCapVallnv n STMun n UIStMulnclnv n WBGrBl fp WithBuilConsAll WithBuilConsAll WithBuilConsAll WithBuilConsAll Tar2020Inst DJTar2030Inst DJTar2040Inst DJTar2040Inst DJTar2040Inst DJTar2040Inst DJTar2040Inst DJTar2040Inst DJTar2040Inst DJTar2050Inst DJTar2040Inst DJTar2050Inst DJTa	44,70 0.49 6.8 82.8 35.13 0.06 7.2 46.7 8.97 0.00 0.4 12.7 12.94 NA NA NA NA C: 12.23 4.005 0.0 5.96 11.08 0.01 0.0 5.11 4.24 2.8 12.8 0.01 0.0 7.7 8.55 0.01 0.0 7.7 8.55 0.01 0.0 7.7 8.55 0.01 0.0 7.7 8.55 0.01 0.0 7.7 8.55 0.01 0.0 7.7 8.55 0.01 0.0 2.2 7.8 1.22 0.00 0.0 3.17 12.9 0.00 0.0 3.17 12.9 0.00 0.0 3.17 12.9 0.00 0.0 3.17 12.9 0.00 0.0 3.17 12.9 13.0 0.00 0.0 3.17 12.9 0.00 0.0 3.17 12.9 13.0 0.00 0.0 3.17 14.77 0.01 1.9 28.9 15.50 0.01 3.5 37.3 17.26 0.02 4.8 42.5 11.83 0.06 4.7 51.9 11.07 0.02 0.6 14.2 45.9 0.51 6.8 6.8 16.8 10.30 0.01 0.0 7.7 8.55 0.01 0.0 6.2 4.8 14.2 0.00 0.0 3.1 11.1 11.1 0.003 0.01 0.0 7.7 8.55 0.01 0.0 6.2 4.8 14.2 0.00 0.0 0.0 14.1 11.1 11.1 0.003 0.04 18.8 12.2 0.01 0.5 23.8 5.85 0.01 0.	Institutional ² Name Steinberg Global Concentrated Value Miller/Howard E&P Institutional Strategy TCW Small Cap Growth Collective Trust GEAM Active Commodities Falcon Point Micro Cap Growth Strategy Ranger Small-Cap Fund, L.P. Falcon Point Small Cap Growth SSgA Dow Jones-UBS Commodity TR Index First Quadrant Commodities Total Return OFII Commodities Strategy II Retail ⁵ Name Longview Capital Dynamic Volatility SMA OFI Global Gold & Special Minerals Tocqueville Asset Mgt - Gold Equity A.H.Williams Spinnaker Advantage Princeton Young Enterprise Shares (YES) Steinberg Concentrated International	Assets (bil) \$0.05 0.01 0.95 0.53 0.07 1.23 0.15 0.79 0.06 0.04 Assets (bil) NA 3.19 2.93 0.02 0.02 NA 0.95	Qtr -11.46% -8.34 -7.67 -7.65 -7.15 -6.74 -6.33 -6.19 -6.08 -12.78 -12.78 -9.43 -8.68 -8.32	1-Yr -7.69% -10.04 4.27 0.41 3.11 3.83 4.16 -1.06 -12.88 -1.34 sss Return 1-Yr N/A -8.11 -8.20 38.21 -4.82 4.72	3-Yr³ -3.50% N/A 4.75 1.30 N/A 14.92 13.21 -0.04 N/A 0.11 1—Ne 3-Yr³ N/A 2.54 6.66 48.48 5.78 -1.66	1-Yr -7.93% -10.95 3.72 -0.59 2.62 2.83 3.10 N/A -13.77 -2.04 t Return 1-Yr N/A -8.66 -9.70 30.25 -6.07 3.87	Rating⁴ N/R N/R ** N/R ** N/R ** N/R N/R	Range N/A 0.40-0.75 0.79 0.85-1.00 N/A 0.85-1.00 N/A 0.15-0.50 0.55-0.70 ar Fee Range 1.00 0.50-0.65 1.00-1.50 2 1.5 0.60-1.25	Inv(thou) \$1,000 100 5,000 25,000 3,000 5,000 N/A 50,000 75,000 Min Inv(thou) \$10 100,000 250 1,000

Fourth-Quarter Winne	rs¹							
Institutional ² Name	Assets- (bil)	— Gro Qtr		1 — Ne 3-Yr³	t Return 1-Yr	Morningsta Rating ⁴	r Fee Range	Min Inv(thou)
EARNEST Emerging Markets	\$0.13	12.95%	18.31%	4.54%	17.14%	N/R	0.70-1.00%	\$10,000
EII Int'l (ex-US) Real Estate Securities	1.61	12.38	45.20	11.60	43.80	N/R	0.65-1.00	20,000
Federated EAFE Equity Composite	0.51	11.88	32.00	9.63	31.01	****	0-0.75	25,000
Harris Assoc. Global Concentrated Comp	1.91	10.84	29.40	10.87	28.35	****	0.55-0.78	100,000
Invesco Global ex-US REITs Trust	0.10	10.80	42.17	10.84	41.06	**	0.70-0.80	5,000
Causeway Emerging Markets Equity	0.45	10.65	27.47	10.64	26.22	****	0.75-1.00	100,000
Wellington Intl Contrarian Value	0.21	10.25	27.67	6.58	26.61	***	0.75-0.85	25,000
Wellington Strategic European Equity	0.96	10.24	31.88	N/A	30.91	N/R	0.60-0.75	25,000
QMA Emerging Markets Small Cap Equity	0.03	10.00	37.80	N/A	36.47	N/R	0.90-1.00	100,000
Acadian Europe Equity Ex-UK	0.30	9.99	28.31	3.58	27.37	*	0.40-0.75	25,000
Retail⁵ Name	Assets (bil)	— Gro Qtr	ss Returi 1-Yr	1 — Ne 3-Yr³	t Return 1-Yr	Morningsta Rating ⁴	r Fee Range	Min Inv(thou)
Lombardia International Equity	\$0.06	14.30%	33.85%	9.21%	32.88%	****	0.50%	\$100
Harris Assoc. International	17.24	13.82	29.98	9.80	29.06	****	0.50-0.70	100,000
Howard International Plus	NA	13.53	19.70	4.61	17.10	N/R	1.20-2.20	N/A
Oechsle Select International Equity	1.01	13.46	25.15	1.26	23.90	**	0.83-1.00	20,000

arter Losers¹

Name	(bil)	Qtr	ss Retur 1-Yr	n — No 3-Yr³	et Return 1-Yr	Morningst Rating ⁴	ar Fee Range	Min Inv(thou)
Steinberg Global Concentrated Value	\$0.05	-11.46%	-7.69%	-3.509	6 -7.93%	N/R	N/A	\$1,000
Miller/Howard E&P Institutional Strategy	0.01	-8.34	-10.04	N/A	-10.95	N/R	0.40-0.75	100
TCW Small Cap Growth Collective Trust	0.95	-7.67	4.27	4.75	3.72	*	0.79	5,000
GEAM Active Commodities	0.53	-7.65	0.41	1.30	-0.59	***	0.85-1.00	25,000
Falcon Point Micro Cap Growth Strategy	0.07	-7.15	3.11	N/A	2.62	N/R	0.85-1.00	3,000
Ranger Small-Cap Fund, L.P.	1.23	-6.74	3.83	14.92	2.83	***	N/A	5,000
Falcon Point Small Cap Growth	0.15	-6.71	4.16	13.21	3.10	**	0.85-1.00	3,000
SSgA Dow Jones-UBS Commodity TR Index	0.79	-6.33	-1.06	-0.04	N/A	N/R	N/A	N/A
First Quadrant Commodities Total Return	0.06	-6.19	-12.88	N/A	-13.77	N/R	0.15-0.50	50,000
OFII Commodities Strategy II	0.04	-6.08	-1.34	0.11	-2.04	*	0.55-0.70	75,000
Retail ⁵	Assets	— Gro	ss Retur		et Return	Morningst	ar Fee	Min Inv(thou)

Retail ⁵ Name	Assets (bil)	—— Gro Qtr	ss Retu 1-Yr	rn — N 3-Yr³	et Return 1-Yr	Morningst Rating ⁴	tar Fee Range	Min Inv(thou)
Longview Capital Dynamic Volatility SMA	NA	-19.06%	N/A	N/A	N/A	N/R	1.00	\$10
OFI Global Gold & Special Minerals	3.19	-13.85	-8.11	2.54	-8.66	***	0.50-0.65	100,000
Tocqueville Asset Mgt - Gold Equity	2.93	-12.78	-8.20	6.66	-9.70	N/R	1.00-1.50	10,000
A.H.Williams Spinnaker Advantage	0.02	-9.43	38.21	48.48	30.25	N/R	2	250
Princeton Young Enterprise Shares (YES)	0.02	-8.68	-4.82	5.78	-6.07	*	1.5	1,000
Steinberg Concentrated International	NA	-8.32	4.72	-1.66	3.87	N/R	0.60-1.25	1,000
TCW Small Cap Growth	0.95	-7.60	4.39	5.05	3.51	***	0.85	10,000
Flexible Self-Adjusting Trend Following	0.13	-7.53	19.36	3.68	17.00	N/R	0.50-1.00	5
Cortina Asset Mgt Cortina Sm-Cap Gr	0.58	-6.91	7.72	15.20	6.98	***	0.80-1.00	1,000
Ranger Small Cap	1.23	-6.75	3.72	14.85	2.69	***	0	5,000

BARRON'S February 11, 2013 February 11, 2013 BARRON'S

Mutual Funds

Data provided by LIPPER

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	Net YTD 3-Yr. NAV Chg. % Ret. % Ret.	Net YTD 3-Yr NAV Chg. % Ret. % Re			Net YTD 3-Yr. NAV Chg. % Ret. % Ret.	Net YTD 3-Yr. NAV Chg. % Ret. % Ret.	Net YTD 3-Yr. NAV Chg. % Ret. % Ret.	Net YTD 3-Yr. NAV Chg. % Ret. % Ret.	Net YTD 3-Yr. NAV Chg. % Ret. % Ret.
			-	<u> </u>	TANY ONG. WINCE WINCE				
Putnam Funds C		SmMidEqInst 40.64 0.44 8.8 61.		Schwab Funds:	44.00 0.47 0.0 50.0	S&P500E 41.81 0.15 6.6 52.5	FDivStll t 13.86 0.10 7.2 55.4	IncBuildC p 19.61 -0.17 4.6 33.5	LC2025Ret 11.79 -0.03 3.9 40.1
AmGv p	9.12 0.02 -0.3 11.1	RBB Fund:	Partners 33.89 0.33 6.1 53.8	1000 Inv nr	41.09 0.17 6.8 52.9	ShtGov 10.62 0.00 -0.3 5.9	_	IntMu 14.28 0.02 0.6 18.4	LC2030Ret 11.72 -0.03 4.4 42.0
AR300	10.67 -0.03 1.3 5.1	BPL SEqInst 20.77 -0.05 3.0 57.3		CoreEq n	20.21 0.05 6.8 46.2	TaxMgdLC 14.88 0.08 7.3 50.5		IntVal 1 29.23 -0.40 4.1 29.5	LC2035Ret 11.84 -0.03 4.9 44.0
CAT _x p	8.39 -0.01 0.7 25.1	RBC Funds:	Russell Funds S:	DivEqSel n	15.66 0.07 6.7 48.6	Selected Funds:	TARRET	IntValA p 28.55 -0.40 4.0 28.0	LC2040Inst 9.73 -0.03 5.2 45.4
CapSpec	28.18 0.48 4.6 73.2	AccCpCommlnvl 9.60 -0.01 -0.2 11.		FunIntlLgInst nr		AmShD n 44.99 0.24 7.9 40.1	TARGET:	LtdTln 13.71 0.01 0.1 18.0	LC2040Ret 12.03 -0.04 5.1 44.3
DvrIn p	7.91 -0.01 2.3 23.7	RidgeWorth Funds:	GblEq n 9.70 -0.04 6.0 37.3	FunUSLgInst nr		AmShS pn 45.00 0.23 7.9 38.7	SmCapVal n 23.07 0.15 7.7 59.1	LtdTlncl 13.72 0.02 0.2 19.3	LrgCpGrldxlnst 15.36 0.08 5.9 54.1
DynAABalA	12.42 0.02 3.7 38.4	GvSecUltShtBdl 10.16 0.00 0.0 4.		GNMA Sel n	10.39 0.00 -0.5 13.9	Sentinel Group:	TCU ShtDur 9.80 0.00 0.0 4.7	LtdTMuA 14.68 0.01 0.3 12.6	LrgCpGrInst 12.45 -0.01 6.2 54.0
DynAAGthA	14.23 0.02 4.9 41.6	Highlncl 7.24 -0.03 1.2 42.		HlthCare n	20.03 -0.02 8.7 63.0	ComS A p 36.66 0.03 7.4 49.8	TCU USDGovt 9.62 0.00 0.0 1.8	LtdTMu1 14.68 0.01 0.4 13.6	LrgCpVI ldxlnst 13.90 0.05 7.8 53.8
EqIn p	18.33 0.05 7.9 55.2	HiYldl 10.19 -0.04 0.9 38.		Intl Sel nr	17.34 -0.27 3.3 27.3	GvSecA p 10.68 -0.02 -1.1 12.9	TCW Funds:	Valuel 35.58 0.13 7.1 19.0	LrgCpVI Inst 15.33 0.02 7.9 50.1
GeorgePutBal	13.89 0.02 4.2 36.7	IntmBdl 10.28 0.01 -0.2 13.		IntlMstr S nr	20.69 -0.18 4.4 45.7	SmCoA p 6.97 0.07 8.6 62.6	CoreFxInc n 11.18 0.01 -0.3 23.4	Thornburg Fds CI C:	LrgCpVIRet 15.29 0.02 7.8 48.9
GlbHlthCare p	47.90 -0.26 7.6 34.3	InvCorBdI 11.13 0.01 -0.6 17.		IntlMstrl n	20.71 -0.18 4.4 45.1	SMGvtA p 9.02 0.00 -0.1 3.5	EmMktlnc n 9.34 -0.04 0.7 50.3	IntlValC t 26.73 -0.37 3.9 25.1	MdCpGrInst 20.80 -0.01 7.3 63.7
GlblEqty p	10.23 -0.02 6.3 42.0	InvGrTEBdl 12.48 0.01 0.4 18.		MT AllEq n	13.64 -0.03 5.7 45.6	SequoiaFd n 180.15 1.33 7.0 69.7	RelValLCI n 16.69 0.05 9.4 54.4	LtdTlncCt 13.69 0.01 0.2 17.1	MdCpGrRet 20.44 -0.02 7.2 62.5
GrIn p	16.00 0.06 7.7 45.6	LgCpValEql 15.29 0.03 7.6 52.	TxMngUSLgCpn 24.05 0.04 6.7 53.4	MT Gro n	19.07 -0.02 4.7 40.1	Sit Funds:	SelEqtyIn 21.64 0.24 7.0 61.5	LtdTMuCt 14.71 0.01 0.3 11.7	MdCpVI Inst 20.02 0.13 8.0 57.9
HiYd p	8.00 -0.02 1.1 35.8	MdCpValEqI 12.70 0.09 8.1 58.		S&P Sel n	23.66 0.09 6.6 52.7	DivGwth n 15.48 0.00 6.8 54.5	TotRetBondl n 10.31 0.00 0.6 29.1	Thrivent Funds A:	MdCpVIRet 19.93 0.13 8.0 56.7
HYAd p	6.19 -0.02 1.0 36.0	SmCpVal 15.02 0.00 8.7 62.		SmCp Sel nr	22.72 0.07 7.6 64.0	US Gov n 11.33 0.02 -0.3 8.5	TCW Funds N:	HiYld 5.07 -0.03 0.6 39.0	RealSecInst 12.90 0.02 3.0 87.5
Incm p	7.30 0.01 0.7 23.8	TotRetBd I 10.79 0.01 -0.6 19.9		TotBd n	9.61 0.00 -0.7 15.5	SoundShoreFd n 37.79 0.05 8.2 42.3	CoreFxIncN pn 11.18 0.01 -0.3 22.2	LgCpStk 24.01 0.05 7.0 35.5	S&P500ldxlnst 16.95 0.06 6.6 52.7
IntCaO p	34.25 -0.29 4.2 26.8	RiverNorth Funds:	StratBd n 11.10 -0.01 -0.3 23.0	TSM Sel nr	27.55 0.11 6.9 55.4	SSgA Funds:	DivFocused pn 13.25 0.08 9.5 61.2	MidCapStk 17.21 0.18 7.7 50.6	ShTrmBdlnst 10.51 0.00 0.0 10.2
IntlEq p	19.75 -0.36 2.7 26.5	RNCorOppty n 12.16 NA NA NA		TxFrBd n	11.97 0.00 0.3 18.3	EmgMkt n 20.87 -0.29 0.6 26.8	TotRetBdN pn 10.65 0.01 0.6 28.0	MuniBd 11.92 0.00 0.5 20.0	SmCpBI ldxlnst 15.26 0.05 7.6 62.4
Inv p	15.51 0.03 6.6 49.3	RNDLIncomel 11.31 NA NA NS		USSmColdx nr	10.58 0.07 8.3 63.7	SP500 n 24.67 0.10 6.7 52.6	Templeton Class A:	TIAA/CREF Funds:	SmCpEqInst 15.96 0.04 7.9 59.6
MultiCpGr p	59.73 0.41 6.9 50.8	Royce Funds:	BalStrat p 11.15 -0.03 2.7 30.8	Scout Funds:		State Farm Associate:	TGITotRA 13.75 0.00 1.3 38.3	BdldxInst 10.91 0.01 -0.6 16.5	SmCpEqRet 15.75 0.04 7.9 58.4
NYTx p	8.98 0.00 0.7 20.1	LowPrStkSev nr 14.46 0.08 4.5 31.		CorePIBdInst n	32.62 0.05 0.0 28.1	Balan n 58.18 0.03 3.7 27.2	Templeton Class B&C:	BdPlsInst 10.75 0.00 -0.3 23.5	SocChEqInst 12.77 0.09 8.2 50.3
TFHY	12.82 -0.01 0.9 29.9	Micro-Cap1nr 15.29 -0.08 3.5 36.		Intl n	34.06 -0.49 2.1 32.7	Gwth n 58.97 -0.06 6.3 36.9	TGITotRC p 13.74 0.01 1.4 36.7	BondInst 10.62 0.00 -0.5 20.0	TIAA-CREF/Retail CI:
TxEx p	9.08 -0.01 0.4 22.3	Oppty Inr 13.01 0.06 8.9 63.4		MidCap nr	14.98 0.10 9.6 62.4	Muni n 9.00 0.00 0.1 16.6	Templeton Instit:	EnltlEqldxInst 7.25 -0.13 3.6 30.2	Gro&Inc n 13.16 0.03 6.6 52.5
USGv p	13.45 0.01 -0.3 11.3	PAMutInr 12.40 0.08 7.8 55.9		Security Funds:		SteelPath MLP Fds:	ForEqS 20.05 -0.43 2.3 27.4	EnLCGrldxInst 9.78 0.03 5.6 52.5	MgdAlloc n 11.08 -0.02 3.4 38.3
Voy p	23.66 0.14 7.4 28.4	PAMutCp 11.09 0.08 7.8 51.3		MCapValA	33.65 0.28 9.3 46.3	Alphal 11.32 -0.17 8.4 NS	TFS Funds:	EnLCVal ldxlnst 9.11 0.04 7.9 50.0	Tocqueville Funds:
Putnam Funds C		Premierl nr 20.38 -0.01 6.4 55.		SEI Portfolios:		Sel40I 11.31 -0.17 8.4 NS	MktNeutral nr 16.07 -0.01 2.9 19.4	EqldxInst 11.55 0.04 6.9 54.7	Delafield n 32.58 0.17 6.7 57.5
Divlnc t	7.79 -0.02 2.1 20.7	SpecEqI nr 22.34 0.08 5.7 50.1		CoreFxIn	11.58 0.02 -0.2 24.6	Sterling Capital Fds:	Third Avenue:	Gr&Inclnst 10.72 0.02 6.7 53.8	Gold tn 58.76 -0.59 -7.6 20.1
Putnam Funds C		TotRetInr 14.65 0.05 7.5 56.3		EmgMkt	10.95 -0.15 1.2 17.6	TotRetBdl 10.94 0.01 -0.3 20.1	IntlVal Inst nr 17.71 -0.08 4.4 26.9	Gr&IncRet 10.84 0.02 6.6 52.6	Touchstone Family Fd:
CapSpec	28.25 0.48 4.6 74.5	ValuePlusSern 14.62 0.04 5.7 39.9		EMktDbt	11.57 -0.01 0.0 41.2	Stratton Funds:	REValInst nr 26.30 0.05 3.7 55.8	HgYldInst 10.41 -0.05 0.6 39.8	FocEqY n 26.90 NA NA NA
EqInc	18.33 0.05 7.9 56.3	ValueSev tn 11.90 0.09 4.9 40.	MgdFutStrat t 21.44 -0.01 1.0 -18.4	HiYld	7.78 -0.02 1.4 41.1	SmCap n 60.09 0.39 8.5 60.1	SmCapInst n 24.06 0.17 7.6 47.2	InflLkdBdInst 12.34 0.00 -1.0 25.3	LrgCpGrY 28.22 0.25 5.5 52.8
-		RS Funds:		IntlEq	8.76 -0.11 2.9 23.8	Sun Capital Advisers:	ValueInst n 52.81 0.28 6.0 34.5	IntlEqldxInst 16.77 -0.26 3.3 27.2	Touchstone Family Fd:
	R	CoreEqVIP 42.40 0.40 8.7 39.		IntlFix	10.41 0.00 -0.6 14.6	GSShDurltl 10.30 0.01 0.1 4.4	TWhiteIntInv n 18.02 -0.21 3.1 32.1	IntlEqIdxRet 17.09 -0.27 3.3 26.2	SandsCapGrl 18.00 NA NA NA
		Em Gr p 50.14 0.33 7.3 64.9	·	IntMuni	11.84 0.01 0.4 17.4	lbbotsonBalSvc 12.61 -0.01 3.4 29.6	Thompson IM Fds,Inc:	IntlEqInst 9.78 -0.21 2.0 33.9	SandsCapGrY 13.43 NA NA NA
Rainier Inv Mgt:		EmMkA 23.84 -0.16 -0.2 19.		LgCGro	26.86 0.15 6.5 51.6	lbbotsonGrSvc p 11.74 -0.01 4.7 34.6	Bond n 11.95 0.01 0.8 19.4	IntlEqRet 10.10 -0.22 1.9 32.9	SelGrwth n 13.16 NA NA NA
LgCpEqI	28.48 0.04 6.5 43.7	InvQBdVIP 12.70 0.01 -0.6 19.		LgCVal	19.52 0.09 7.4 49.8	lbbotsonModSvc p 12.03 -0.01 1.9 24.4	Thornburg Fds:	LC2015Ret 11.81 -0.02 2.9 35.8	Transamerica A:
RainierSMEqOrg	n 39.46 0.42 8.8 60.5	LgCpAlphaA 47.78 0.44 8.7 39.3	NAmerEqlnv 11.56 0.05 6.7 50.2	MgdVol	14.55 0.11 6.4 57.9	SunAmerica-Focused:	IncBuildAt 19.62 -0.16 4.7 36.3	LC2020Ret 11.84 -0.03 3.3 37.9	AsAlCnsrv p 11.89 0.01 1.8 24.8

Separate Accounts and Collective Investment Trusts

100 Larg	gest by A	Assets	as of 4	4th Qu	arter 2	012. For	more da	ita on se	parate accounts please visit www.k	oarrons.	com	in the N	Лarket	Lab.			
NAME	ASSETS (BIL\$)	Focus	NET RETURN 1YR	I% GF QTR	ROSS RETUR 1YR		g FEE RANGE%	Invest Min \$1,000s	NAME	ASSETS (BIL\$)	Focus	NET RETURN 1YR	I% GR QTR	OSS RETUR 1YR		FEE RANGE%	Invest Min \$1,000s
PIMCO Core Plus Total Ret Full Auth	517.09	All	9.86	1.17	10.34	8.02 5	0.25-0.50		Loomis Sayles Global Bond	35.59	All	5.92	-0.08	6.14	6.02 3	0.20-0.30	50,00
JPMorgan U.S FI DollarLiquidity Blackrock Eq Idx Fund CF	405.80 228.11	All Insti	0.14 16.02	0.07 -0.36	0.33 16.07	0.30 NR 10.98 NR			Aviva U.S. Core Aggregate Fixed Income Winslow Capital Mgt Lg-Cap Gr	35.33 34.72	Insti All	4.75 12.87	0.33 -1.34	5.07 14.19	6.73 3.00 10.42 4	0.20-0.30 0.35-0.60	N. 25,00
TCW Small Cap Growth CIT	216.04	Insti	3.45	-7.67	4.21	4.72	0.79-0.79		Pyramis High Yield Core Institutional	34.28	All	14.91	3.08	15.59	11.61 NR	0.25-0.60	
PIMCO Investmt Grade Corporate	123.43	All	14.56	2.32	15.08	11.36 5			Lazard Emerging Markets Equity	33.85	All	21.92	5.33	23.11	8.16 4	0.80-1.00	50,00
Franklin Templeton Global Bond Plus	120.12	Insti	16.72	4.15	17.24	9.50 5	0.30-0.45		Walter Scott Global Equity	33.39	All	16.99	4.37	17.56	8.82 4	0.00-0.00	N.
Federated Prime Money Market Comp	116.10	All All	0.27	0.09	0.36 5.42	0.37 NR			TCW MetWest Core Plus Fixed Income	32.60	All All	11.21 10.60	1.51 1.50	11.54	9.73 4	0.20-0.35	25,00 75.00
PIMCO Long Duration Treasury SSgA S&P 500 Index Strategy	115.41 96.75	All	4.90 16.00	-0.81 -0.36	16.06	15.14 3 10.92 3			PIMCO Global Aggregate Hedged PIMCO Low Dur Core	32.30 32.03	All	4.16	0.33	10.99 4.65	9.32 4 4.10 3	0.25-0.35 0.25-0.38	75,00 75,00
Northern Trust S&P 500 Index	95.19	All	15.92	-0.37	16.01	10.89 2			Standard Life Global Absolute Rtn (GARS)	31.69	Insti	6.79	1.34	7.85	7.11 3	1.00-1.00	5,00
Mellon Cap EB DL Stock Index Fund	91.07	Insti	15.73	-0.36	16.03	10.92 3	0.00-0.00	NA	Wall Co. Glbl Gr Programs (WGOII)	31.60	All	9.40	1.96		NR	0.00-0.00	25
EB DL Stock Index Fund UC3	88.88	Insti	15.90	-0.36	16.03	10.92 4.00	NA-NA		T. Rowe Price Struc Res Strat	31.31	All	16.23	-0.30	16.69	10.76 3	0.35-0.40	50,00
BNP Paribas Euro Bond	87.78 80.58	All All	12.16	5.01 0.06	12.50 0.24	1.72 2 0.24 NR		75,000 1,000,000	Wellington Mortgage-Backed Securities PIMCO Unconstrained Bond Strategy	30.85 30.71	Insti Insti	4.30 8.71	-0.04 0.92	4.61 9.64	7.82 NR 5.83 2	0.30-0.30 0.55-0.60	100,00 75.00
Federated Govt Money Market Comp Pyramis Broad Market Duration Composite	75.58	All	0.12 6.06	0.06	6.35	7.70 3	0.08-0.10		PIMCO Unconstrained Bond Strategy PIMCO Global Aggregate Unhedged	30.71	All	7.00	-0.19	7.22	5.83 2 7.73 4	0.55-0.60	75,00 75,00
Guggenheim Fixed Income	72.87	All	10.26	1.82	10.63	11.85 NR			SSgA MSCI EAFE Index Strategy	30.42	Insti	17.45	6.57	17.63	3.81 2	0.05-0.15	, , , , o o
Prudential Fixed Inc Corporate FI	69.69	All	11.23	1.50	11.58	9.77 3			OFI Global Emerging Markets	29.97	Insti	21.44	4.84	22.45	9.34 5	0.70-0.85	50,00
BlackRock Core Bond	65.27	All	5.00	0.30	5.26	6.63 4	0.08-0.25		AllianceBernstein US Interm Municipals	29.13	All	3.28	0.28	3.80	4.89 NR	0.19-0.50	3,00
AllianceBernstein US Invest Grade Corps	64.96	All All	9.59 9.15	1.28 1.04	10.03 9.65	9.83 NR			T. Rowe Price Lg-Cap Core Gr Strat T. Rowe Price U.S. Large Cap Gro Comp	29.09	All All	18.66 17.93	-0.65 -0.37	19.28 18.51	12.66 3	0.45-0.50	50,00 50,00
PIMCO All Assat Streets	64.08 62.55			3.03	16.45	10.13 4.00	0.25-0.25		BlackRock Glbl Bond	28.96	All		2.85	9.56	11.00 3 7.71 2	0.40-0.50	75,00
PIMCO All Asset Strategy Western Asset Mgt US Core Full	61.04	Insti All	15.41 8.14	1.00	9.15	9.31 4	0.86-0.86		BlackRock Core PLUS	28.62	All	9.23 5.51	0.35	5.78	7.40 5.00	0.13-0.30	75,00 75,00
Blackrock US Debt Idx Fund CF	59.60	Insti	4.26	0.23	4.34	6.31 NR		5,000	T. Rowe Price Md-Cap Gr Strat	28.11	All	14.18	1.86	14.86	13.87 5	0.50-0.60	50,00
Blackrock EAFE Eq Idx Fund CF	59.51	Insti	17.61	6.59	17.75	3.94 NR	0.10-0.12		Payden Rygel Low Dur 1-3Yr Gov't/Cr	28.11	Insti	3.52	0.54	3.78	3.08 3	0.20-0.25	50,00
Dodge Cox Fixed Income	57.37	All	7.90	1.08	8.33	7.24 NR			Blackrock MSCI Emg Mrkt Free Idx	27.67	Insti	17.90	5.57	18.14	4.55 3	0.18-0.20	25,00
JPMorgan Core Bond Style	56.84	All All	5.40	0.46	5.73	7.32 4	0.15-0.30		Standish Municipal/Tax-Sensitive	27.64	All	3.59	0.33	3.86	5.18 5	0.15-0.50	1,00
UBS Global U.S. Money Mkt Dodge Cox Equity	56.48 56.28	All	0.15 21.47	0.08 2.70	0.34 22.19	0.30 NR 10.50 NR			Wells Fargo Stable Return CF N35 JPMorgan Emg Mkts Debt	27.48 27.02	Insti All	1.66 20.48	0.39 3.96	1.87 21.19	2.46 NR 14.12 3	0.40-0.40 0.40-0.60	N. 50,00
Loomis Sayles Multi-Sector Full Discretn	53.04	All	17.23	3.30	17.57	11.71 5			Columbia Corporate Limited Duration FI	26.39	Insti	6.43	0.91	6.80	5.72 NR	NA-NA	30,00 N
PIMCO Mortgage Constrained	50.27	All	3.14	-0.08	3.29	5.61 4	0.25-0.25	75,000	Eaton Vance Mgt Senior Secured Floating	26.14	All	7.83	1.54	8.35	7.19 NR	0.35-0.48	100,00
Galliard Stable Value Composite	49.19	Insti	2.32	0.65	2.73	3.10 NR			Payden Rygel Enhanced Cash	25.94	All	0.83	0.13	1.03	0.72 2	0.18-0.20	50,00
Blackrock Glbl Russ 1000 Eq Idx CF	48.26	Insti All	16.37	0.13	16.46	11.17 NR			PIMCO Commodity Real Return Lazard Global Thematic	25.94	All All	5.33	-5.58	6.11	7.32 3	0.40-0.49	75,00
PIMCO Emerging Markets Invesco Stable Value	47.49 47.24	All	17.67 2.15	3.69 0.55	18.63 2.35	13.16 3 3.14 NR	0.35-0.45 0.10-0.20		PIMCO Diversified Income	25.92 25.05	Insti	13.61 15.30	2.28 2.99	14.35 16.12	6.06 3.00 12.03 5	0.65-0.80 0.40-0.50	100,00 75.00
Thornburg International Equity Strategy	46.53	All	16.27	5.58	16.97	5.74 3			Marathon Asset Mgt Active Intl Eq	25.01	Insti	15.50	2.55		NR	0.50-0.90	25,00
First Eagle Global Value Equity	45.37	Insti	12.91	2.68	13.76	10.93 5	0.75-0.75		Vontobel Asset Mgt Emg Mkts Eq	24.87	All	20.94	4.71	22.16	16.32 5.00	0.85-0.95	250,00
PIMCO High Yield	44.96	All	14.55	3.33	15.06	11.49 3			Northern Trust Aggregate Bond Index	24.71	All	4.05	0.15	4.21	6.21 2	0.06-0.15	
Jennison Large Cap Growth Eq SSgA Russell 3000 Index Strategy	44.46 44.23	All All	16.49 16.31	-1.01 0.28	16.79 16.40	9.94 3 11.25 3			Baillie Gifford Overseas EAFE Plus Alpha Stone Harbor Emerging Mkts Dbt Lci Ccy	24.42 24.26	All Insti	17.28 14.98	6.12 3.23	17.98 15.60	7.52 3.00 11.59 3	0.30-0.60 0.00-0.75	N. 100,00
Northern Cross EAFE Eq	43.74	Insti	19.82	7.63	20.39	6.84 4			BlackRock Long Dur	23.88	All	10.39	0.77	10.67	14.65 3	0.00-0.75	75,00
BHMS Large Cap Value Equity-SA	42.90	Insti	14.57	0.82	15.28	9.25 NR			Northern Trust EAFE Index	22.75	All	17.54	6.61	17.77	3.89 2.00	0.10-0.20	5.00
PIMCO Short Term	42.77	All	3.19	0.56	3.60	2.29 4	0.13-0.20		BlackRock High Yld	22.66	All	17.09	3.97	17.67	13.06 4	0.50-0.50	
MFS Large Cap Value Equity	42.70	All	16.59	0.93	17.17	9.93 4	0.40-0.55		AXA Inv Mgrs US Inv Grade Corp	22.63	Insti	10.69	1.19	10.95	9.17 2	0.00-0.40	
BlackRock Corporates	42.67	All All	10.85 18.01	1.19 5.95	11.12	9.44 5 4.54 3			Sands Select Growth Equity	22.51	All	24.10	-0.80	24.70 13.51	17.81 5 14.27 4	0.50-0.75	25,00
SSgA MSCI Emerging Markets Index Strat	42.35	All			18.24			NA 50,000	Prudential Long Duration Corporate	22.44	Insti	13.18	1.42	13.51	14.27 4	0.15-0.30	100,00
MFS Global Equity SSgA U.S. Aggregate Bond Index Strategy	40.74 39.47	All	23.23 4.18	5.96 0.25	24.11 4.24	10.77 4 6.16 2											
PIMCO Low Dur Core Plus Full Auth	39.35	All	5.88	0.66	6.38	4.60 4			To Com Donadous								
Davis Large Cap Value Equity	39.17	All	13.21	1.48	13.73	7.46 1.00	0.55-0.70	10,000	To Our Readers								
Goldman Sach's Short Duration Fixed Inc	39.11	All	1.63	0.20	1.82		0.10-0.20		The data on separate accounts and	l unregis	tered	commin	gled fu	nds is j	provided b	y	
Franklin Tomploton Clobal Multi Costor	20.62	ΔII	20.74	E 17	21 26	12 51 5	0.20.0.45	100 000	Manusin water to a second of but	La a ana mana		L' 11 0 1 0	4				- 1

0.30-0.45 100,000 0.15-0.30 75,000 0.40-0.70 50,000 0.25-0.30 75,000 The data on separate accounts and unregistered commingled funds is provided by Morningstar, Inc., as reported by the managers of the listed strategies. For further information,

email separateaccounts@morningstar.com or call (312) 384-4087.

their expenses (not including the administrative costs of settlement or notice), not to exceed \$40 million and up to \$200,000 per Class Plaintiff in service awards for their efforts on behalf of the classes.

How to Ask for Payment

To receive payment, merchants must fill out a claim form. If the Court finally approves the settlement, and you do not exclude yourself from the Cash Settlement Class, you will receive a claim form in the mail or by email. Or you may ask for one at: www.PaymentCardSettlement.com, or call: 1-800-625-6440.

OTHER BENEFITS FOR MERCHANTS

Merchants will benefit from changes to certain MasterCard and Visa rules, which will allow merchants to, among other things:

- Charge customers an extra fee if they pay with Visa or MasterCard credit cards,
- Offer discounts to customers who do not pay with Visa or MasterCard credit or debit cards, and
- Form buying groups that meet certain criteria to negotiate with Visa and MasterCard.

Merchants that operate multiple businesses under different trade names or banners will also be able to accept Visa or MasterCard at fewer than all of the merchant's trade names and banners.

LEGAL RIGHTS AND OPTIONS

Merchants who are included in this lawsuit have the legal rights and options explained below. You may:

- File a claim to ask for payment. You will receive a claim form in the mail or email or file online at: www.PaymentCardSettlement.com.
- Exclude yourself from the Cash Settlement Class (Rule 23(b)(3) Settlement Class). If you exclude yourself, you can sue the Defendants for damages based on alleged conduct occurring on or before November 27, 2012 on your own at your own expense, if you want to. If you exclude yourself, you will not get any money from this settlement. If you are a merchant and wish to

exclude yourself, you must make a written request, place it in an envelope, and mail it with postage prepaid and postmarked no later than May 28, 2013 to Class Administrator, Payment Card Interchange Fee Settlement, P.O. Box 2530, Portland, OR 97208-2530. The written request must be signed by a person authorized to do so and provide all of the following information: (1) the words "In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation," (2) your full name, address, telephone number, and taxpayer identification number, (3) the merchant that wishes to be excluded from the Cash Settlement Class (Rule 23(b)(3) Settlement Class), and what position or authority you have to exclude the merchant, and (4) the business names, brand names, and addresses of any stores or sales locations whose sales the merchant desires to be excluded

Note: You cannot be excluded from the Rule Changes Settlement Class (Rule 23(b)(2) Settlement Class).

• Object to the settlement. The deadline to object is: May 28, 2013. To learn how to object, see: www.PaymentCardSettlement.com or call 1-800-625-6440. Note: If you exclude yourself from the Cash Settlement Class you cannot object to the terms of that portion of the settlement.

For more information about these rights and options, visit: www.PaymentCardSettlement.com.

IF THE COURT APPROVES THE FINAL SETTLEMENT

Members of the Rule Changes Settlement

Class are bound by the terms of this settlement. Members of the Cash Settlement Class, who do not exclude themselves by the deadline, are bound by the terms of this settlement whether or not they file a claim for payment. Members of both classes release all claims against all released parties listed in the Settlement Agreement. The settlement will resolve and release any claims by merchants against Visa, MasterCard or other defendants that were or could have been alleged in the lawsuit, including any claims based on interchange or other fees, no-surcharge rules, no-discounting rules, honor-all-cards rules and

other rules. The settlement will also resolve any merchant claims based upon the future effect of any Visa or MasterCard rules, as of November 27, 2012 and not to be modified pursuant to the settlement, the modified rules provided for in the settlement, or any other rules substantially similar to any such rules. The releases will not bar claims involving certain specified standard commercial disputes arising in the ordinary course of business.

For more information on the release, see the settlement agreement at: www.PaymentCardSettlement.com.

THE COURT HEARING ABOUT THIS SETTLEMENT

On September 12, 2013, there will be a Court hearing to decide whether to approve the proposed settlement, class counsels' requests for attorneys' fees and expenses, and awards for the class representatives. The hearing will take place at:

United States District Court for the Eastern District of New York 225 Cadman Plaza Brooklyn, NY 11201

You do not have to go to the court hearing or hire an attorney. But you can if you want to, at your own cost. The Court has appointed the law firms of Robins, Kaplan, Miller & Ciresi LLP, Berger & Montague, PC, and Robbins Geller Rudman & Dowd LLP to represent the Class ("Class Counsel").

QUESTIONS?

For more information about this case (*In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation*, MDL 1720), you may:

Call toll-free: 1-800-625-6440

Visit: www.PaymentCardSettlement.com Write to the Class Administrator:

Payment Card Interchange Fee Settlement

P.O. Box 2530 Portland, OR 97208-2530

Email: info@PaymentCardSettlement.com

Please check www.PaymentCardSettlement.com for any updates relating to the settlement or the settlement approval process.

1-800-625-6440 • info@PaymentCardSettlement.com

MONEY & INVESTING

Xoom Taps Online Money Transfers

Expected Offering This Week Is Latest In Busy IPO Market So Far This Year

By Chris Dieterich

The market for initial public offerings will look for its next big winner in **Xoom** Inc., a fast-growing money-transfer service for immigrants in the U.S. looking to send money to their home countries.

IPOs have gotten off to a fast start in 2013. Companies

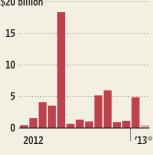
raised more than \$4.8 billion in January on U.S. exchanges, the most in the first month of any year, according to Dealogic. Another \$525 million has been raised so far in February. Each of the past four weeks has brought at least one new issue that remains 20% or more above its debut price.

San Francisco-based Xoom is looking to raise as much as \$86.3 million, giving it a market value as high as \$468 million.

Xoom operates Xoom.com, a money-transfer business that lets people living in the U.S. use Web-connected computers and smartphones to send money internationally.

The market for so-called remittances is poised to grow: Since 2004, the global market has expanded at a 12% annual rate, to \$513 billion in 2011, according to the World Bank, and it is expected to grow an addi-

Cash Haul
February is off to a brisk start
after a strong January for IPOs.
Cash raised in IPOs



*February 2013 through Friday
Note: Date specifies when deals priced.
Excludes real-estate investment trusts,
special-purpose acquisition companies and
business development companies.
Source: Dealogic The Wall Street Journal

tional 7% a year through 2015.

Xoom offers cash transfers to
30 countries outside the U.S,
though transfers from the U.S. to
the Philippines, India and Mexico
represent about three-quarters
of its business. Nearly a quarter
of its transactions are sent

through mobile devices.

"You no longer need to walk to an agent location during business hours, fill out forms, queue up, and wait another 10 minutes for the teller to process the transaction," said James Fried-

man, an analyst at Susquehanna Financial Group LLP, which isn't helping to underwrite the IPO.

The company generates revenue primarily from transaction fees. While its revenues so far represent a scant to 2% to 3% of those of industry leader **Western Union** Co., competitive pricing and consistent growth could help it build market share, Mr. Friedman said.

Xoom's fast growth has attracted investment from venture capital firms including Sequoia Capital LLC, which will retain a roughly 18% stake after the offering, according to the Xoom's filings. Other early investors will keep roughly 40%.

Xoom's revenue grew 68% in the first nine months of 2012, to \$57.8 million. The company hasn't reported a profit in any full year and booked a net loss of \$4.3 million for the nine months that ended in September, as marketing and customerservice costs increased.

The stock is slated to list Friday on the Nasdaq Stock Market under the ticker XOOM.

Also on tap this week is **ConnectOne Bancorp** Inc., a community bank chain founded in 2005 and based in Englewood Cliffs, N.J.

ConnectOne, formerly known as North Jersey Community Bancorp Inc., operates eight branches and holds a loan portfolio made up largely of commercial-real-estate and business loans. Profit grew 28% during the first nine months of 2012 from a year earlier.

Shares of the last two bank IPOs haven't fared well. Miami's Capital Bank Financial Corp. and Colorado's National Bank Holdings Corp. both are trading below their September IPO prices.

ConnectOne plans to list on the Nasdaq Stock Market on Tuesday under the ticker CNOB.

Two medical-test makers could make it to market in the coming week. Cancer Genetics Inc. will look to raise as much as \$40 million by listing on the Nasdaq. The early-stage company develops tests using DNA for diagnosing hard-to-detect blood, ovarian and cervical cancers. The Rutherford, N.J., company is to start trading on the Nasdaq Wednesday under the ticker CGIX.

A holdover from last week may again approach the market, according to bankers working on the deal. **AutoGenomics**, of Vista, Calif., makes genetic tests used to determine a predisposition toward, or the presence of, diseases and other medical conditions. The company is looking to raise as much as \$66 million on the Nasdaq Stock Market under the ticker AGMX.

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- If you're wondering where all the incredible men are, make yourself known to us
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LEGAL NOTICE

To merchants who have accepted Visa and MasterCard at any time since January 1, 2004: Notice of a 6+ billion dollar class action settlement.

Si desea leer este aviso en español, llámenos o visite nuestro sitio web.

Notice of a class action settlement authorized by the U.S. District Court, Eastern District of New York.

This notice is authorized by the Court to inform you about an agreement to settle a class action lawsuit that may affect you. The lawsuit claims that Visa and MasterCard, separately, and together with banks, violated antitrust laws and caused merchants to pay excessive fees for accepting Visa and MasterCard credit and debit cards, including by:

- Agreeing to set, apply, and enforce rules about merchant fees (called *default interchange fees*);
- Limiting what merchants could do to encourage their customers to use other forms of payment through, for example, charging customers an extra fee or offering discounts; and
- Continuing that conduct after Visa and MasterCard changed their corporate structures.

The defendants say they have done nothing wrong. They say that their business practices are legal and the result of competition, and have benefitted merchants and consumers. The Court has not decided who is right because the parties agreed to a settlement. On November 27, 2012, the Court gave preliminary approval to this settlement.

THE SETTLEMENT

Under the settlement, Visa, MasterCard, and the bank defendants have agreed to make payments to two settlement funds:

- The first is a "Cash Fund" a \$6.05 billion fund that will pay valid claims of merchants that accepted Visa or MasterCard credit or debit cards at any time between January 1, 2004 and November 28, 2012.
- The second is an "Interchange Fund" estimated to be approximately \$1.2 billion – that will be based on a portion of the interchange fees attributable to certain merchants that accept Visa or MasterCard credit cards for an eight-month "Interchange Period."

Additionally, the settlement changes some of the Visa and MasterCard rules applicable to merchants who accept their cards

This settlement creates two classes:

- A Cash Settlement Class (Rule 23(b)(3) Settlement Class), which includes all persons, businesses, and other entities that accepted any Visa or MasterCard cards in the U.S. at any time from January 1, 2004 to November 28, 2012, and
- A Rule Changes Settlement Class (Rule 23(b)(2) Settlement Class), which includes all persons, businesses, and entities that as of November 28, 2012 or in the future accept any Visa or MasterCard cards in the U.S.

WHAT MERCHANTS WILL GET FROM THE SETTLEMENT

Every merchant in the Cash Settlement Class that files a valid claim will get money from the \$6.05 billion Cash Fund, subject to a deduction (not to exceed 25% of the fund) to account for merchants who exclude themselves from the Cash Settlement Class. The value of each claim, where possible, will be based on the actual or estimated interchange fees attributable to the merchant's MasterCard and Visa payment card transactions from January 1, 2004 to November 28, 2012. Payments to merchants who file valid claims for a portion of the Cash Fund will be based on:

- The money available to pay all claims,
- The total dollar value of all valid claims filed,
- The deduction described above not to exceed 25% of the Cash Settlement Fund, and
- The cost of settlement administration and notice, money awarded to the class representatives, and attorneys' fees and expenses all as approved by the Court.

In addition, merchants in the Cash Settlement Class that accept Visa and MasterCard during the eight-month Interchange Period and file a valid claim will get money from the separate

Interchange Fund, estimated to be approximately \$1.2 billion. The value of each claim, where possible, will be based on an estimate of one-tenth of 1% of the merchant's Visa and MasterCard credit card dollar sales volume during that period. Payments to merchants who file valid claims for a portion of the Interchange Fund will be based on:

- The money available to pay all claims,
- The total dollar value of all valid claims filed, and
- The cost of settlement administration and notice, and any attorneys' fees and expenses that may be approved by the

Attorneys' fees and expenses and money awarded to the class representatives: For work done through final approval of the settlement by the district court, Class Counsel will ask the Court for attorneys' fees in an amount that is a reasonable proportion of the Cash Settlement Fund, not to exceed 11.5% of the Cash Settlement Fund of \$6.05 billion and 11.5% of the Interchange Fund estimated to be \$1.2 billion to compensate all of the lawyers and their law firms that have worked on the class case. For additional work to administer the settlement, distribute both funds, and through any appeals, Class Counsel may seek reimbursement at their normal hourly rates, not to exceed an additional 1% of the Cash Settlement Fund of \$6.05 billion and an additional 1% of the Interchange Fund estimated to be \$1.2 billion. Class Counsel will also request reimbursement of their expenses (not including the administrative costs of settlement or notice), not to exceed \$40 million and up to \$200,000 per Class Plaintiff in service awards for their efforts on behalf of

How to Ask for Payment

To receive payment, merchants must fill out a claim form. If the Court finally approves the settlement, and you do not exclude yourself from the Cash Settlement Class, you will receive a claim form in the mail or by email. Or you may ask for one at: www.PaymentCardSettlement.com, or call: 1-800-625-6440.

OTHER BENEFITS FOR MERCHANTS

Merchants will benefit from changes to certain MasterCard and Visa rules, which will allow merchants to, among other things:

- Charge customers an extra fee if they pay with Visa or MasterCard credit cards,
 Offer discounts to customers who do not pay with Visa or
- Offer discounts to customers who do not pay with Visa or MasterCard credit or debit cards, and
- Form buying groups that meet certain criteria to negotiate with Visa and MasterCard.

Merchants that operate multiple businesses under different trade names or banners will also be able to accept Visa or MasterCard at fewer than all of the merchant's trade names and banners.

LEGAL RIGHTS AND OPTIONS

Merchants who are included in this lawsuit have the legal rights and options explained below. You may:

- File a claim to ask for payment. You will receive a claim form in the mail or email or file online at: www.PaymentCardSettlement.com.
- Exclude yourself from the Cash Settlement Class (Rule 23(b)(3) Settlement Class). If you exclude yourself, you can sue the Defendants for damages based on alleged conduct occurring on or before November 27, 2012 on your own at your own expense, if you want to. If you exclude yourself, you will not get any money from this settlement. If you are a merchant and wish to exclude yourself, you must make a written request, place it in an envelope, and mail it with postage prepaid and postmarked no later than May 28, 2013 to Class Administrator, Payment Card Interchange Fee Settlement, P.O. Box 2530, Portland, OR 97208-2530. The written request must be signed by a person authorized to do so and provide all of the following information: (1) the words "In re Payment Card Interchange

Fee and Merchant Discount Antitrust Litigation," (2) your full name, address, telephone number, and taxpayer identification number, (3) the merchant that wishes to be excluded from the Cash Settlement Class (Rule 23(b)(3) Settlement Class), and what position or authority you have to exclude the merchant, and (4) the business names, brand names, and addresses of any stores or sales locations whose sales the merchant desires to be excluded.

Note: You cannot be excluded from the Rule Changes Settlement Class (Rule 23(b)(2) Settlement Class).

• Object to the settlement. The deadline to object is: May 28, 2013. To learn how to object, see: www.PaymentCardSettlement.com or call 1-800-625-6440. Note: If you exclude yourself from the Cash Settlement Class you cannot object to the terms of that portion of the settlement.

For more information about these rights and options, visit: www.PaymentCardSettlement.com.

IF THE COURT APPROVES THE FINAL SETTLEMENT

Members of the Rule Changes Settlement Class are bound by the terms of this settlement. Members of the Cash Settlement Class, who do not exclude themselves by the deadline, are bound by the terms of this settlement whether or not they file a claim for payment. Members of both classes release all claims against all released parties listed in the Settlement Agreement. The settlement will resolve and release any claims by merchants against Visa, MasterCard or other defendants that were or could have been alleged in the lawsuit, including any claims based on interchange or other fees, no-surcharge rules, no-discounting rules, honor-all-cards rules and other rules. The settlement will also resolve any merchant claims based upon the future effect of any Visa or MasterCard rules, as of November 27, 2012 and not to be modified pursuant to the settlement, the modified rules provided for in the settlement, or any other rules substantially similar to any such rules. The releases will not bar claims involving certain specified standard commercial disputes arising in the ordinary course of business. For more information on the release, see the settlement

THE COURT HEARING ABOUT THIS SETTLEMENT

agreement at: www.PaymentCardSettlement.com.

On September 12, 2013, there will be a Court hearing to decide whether to approve the proposed settlement, class counsels' requests for attorneys' fees and expenses, and awards for the class representatives. The hearing will take place at:

United States District Court for the Eastern District of New York 225 Cadman Plaza Brooklyn, NY 11201

You do not have to go to the court hearing or hire an attorney. But you can if you want to, at your own cost. The Court has appointed the law firms of Robins, Kaplan, Miller & Ciresi LLP, Berger & Montague, PC, and Robbins Geller Rudman & Dowd LLP to represent the Class ("Class Counsel").

QUESTIONS?

For more information about this case (*In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation*, MDL 1720), you may:

Call toll-free: 1-800-625-6440

Visit: www.PaymentCardSettlement.com Write to the Class Administrator:

Payment Card Interchange Fee Settlement P.O. Box 2530 Portland, OR 97208-2530

Email: info@PaymentCardSettlement.com

Please check www.PaymentCardSettlement.com for any updates relating to the settlement or the settlement approval process.

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Attachment 7

In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation Trade, Business and Specialty Publications April 5, 2013 Page 28 of 94 Page D#: NOTIFICAL



Trade and Specialty Publications	Coverage	Language	Insertions	On-sale Date 1	On-sale Date 1 Page #	On-sale Date 2	On-sale Date 2 Page #
Mass Market Retailers	National	English	2	28-Jan	14-15	11-Feb	20-21
Integrated Solutions for Retailers	National	English	1	29-Jan	2-3		
Convenience Store News	National	English	1	4-Feb	82-83		
Supermarket News	National	English	2	4-Feb	18-19	11-Feb	28-29
Stores	National	Fnglish	1	5-Feh	18-19		

Local Business Publications	Coverage	Language	Insertions	On-sale Date 1	On-sale Date 1 Page #	On-sale Date 2	On-sale Date 2 Page #
Crain's Chicago	Chicago	English	2	4-Feb	11	11-Feb	11
Crain's Cleveland	Cleveland	English	2	4-Feb	25	11-Feb	22
Crain's Detroit	Detroit	English	2	4-Feb	28	11-Feb	35
Crain's New York	New York	English	2	4-Feb	7	11-Feb	17
Alaska Journal of Commerce	Anchorage	English	2	10-Feb	12-13	17-Feb	14-15
Albuquerque Business First	Albuquerque	English	2	8-Feb	14-15	15-Feb	14-15
Atlanta Business Chronicle	Atlanta	English	2	8-Feb	16A-17A	15-Feb	20A-21A
Austin Business Journal	Austin	English	2	8-Feb	18-19	15-Feb	16-17
Baltimore Business Journal	Baltimore	English	2	8-Feb	20-21	15-Feb	18-19
Birmingham Business Journal	Birmingham	English	2	8-Feb	12-13	15-Feb	22-23
Boston Business Journal	Boston	English	2	8-Feb	20-21	15-Feb	28-29
Buffalo Business First	Buffalo	English	2	8-Feb	22-23	15-Feb	14-15
Business Courier	Cincinnati	English	2	8-Feb	16-17	15-Feb	16-17
Business First (Louisville)	Louisville	English	2	8-Feb	18-19	15-Feb	10-11
Business Journal (Portland)	Portland	English	2	8-Feb	18-19	15-Feb	16-17
Central New York Business Journal	Syracuse	English	2	8-Feb	9-10	15-Feb	6-7
Charlotte Business Journal	Charlotte	English	2	8-Feb	22-23	15-Feb	18-19
Colorado Springs Business Journal	Colorado Springs	English	2	8-Feb	16-17	15-Feb	16-17
Columbus Business First	Columbus	English	2	8-Feb	12-13	15-Feb	22-23
Dallas Business Journal	Dallas	English	2	8-Feb	18-19	15-Feb	14-15
Dayton Business Journal	Dayton	English	2	8-Feb	12-13	15-Feb	12-13
Denver Business Journal	Denver	English	2	8-Feb	A20-A21	15-Feb	A20-A21
Des Moines Business Record	Des Moines	English	2	8-Feb	8-9	15-Feb	22-23
El Paso, Inc	El Paso	English	2	10-Feb	12A-13A	17-Feb	10A-11A
Fairfield County Business Journal	Fairfield	English	2	11-Feb	8-9	18-Feb	12-13
Houston Business Journal	Houston	English	2	8-Feb	22A-23A	15-Feb	20A-21A
Inside Tucson Business	Tucson	English	2	8-Feb	14-15	15-Feb	12-13
Jacksonville Business Journal	Jacksonville	English	2	8-Feb	16-17	15-Feb	16-17
Kansas City Business Journal	Kansas City	English	2	8-Feb	20-21	15-Feb	16-17
Lehigh Business Journal	Philadelphia	English	1	18-Feb	14-15		
Long Island Business News	Long Island	English	2	8-Feb	30A-31A	15-Feb	32A-33A
Los Angeles Business Journal	Los Angeles	English	2	11-Feb	18-19	18-Feb	22-23
Memphis Business Journal	Memphis	English	2	8-Feb	16-17	15-Feb	16-17
Minneapolis/St. Paul Business Journal	Minneapolis	English	2	8-Feb	14-15	15-Feb	16-17
Mississippi Business Journal (Jackson)	Jackson	English	2	15-Feb	20-21	22-Feb	16-17
Nashville Business Journal	Nashville	English	2	8-Feb	16-17	15-Feb	16-17
New Orleans City Business	New Orleans	English	2	8-Feb	12-13	15-Feb	18-19
NJBIZ	New Jersey	English	2	11-Feb	14-15	18-Feb	14-15
Orlando Business Journal	Orlando	English	2	8-Feb	14-15	15-Feb	12-13
Pacific Business News	Honolulu	English	2	8-Feb	20-21	15-Feb	16-17
Pacific Coast Business Times (Santa Barbara)	Santa Barbara	English	2	8-Feb	12A-13A	15-Feb	12A-13A
Philadelphia Business Journal	Philadelphia	English	2	8-Feb	16-17	15-Feb	22-23
Phoenix Business Journal	Phoenix	English	2	8-Feb	16-17	15-Feb	16-17
Pittsburgh Business Times	Pittsburgh	English	2	8-Feb	20-21	15-Feb	22-23 10A-11A
Puget Sound Business Journal (Seattle)	Seattle/Tacoma	English	2	8-Feb	18-19	15-Feb	
Rochester Business Journal	Rochester	English	2	8-Feb	20-21	15-Feb	20-21
Sacramento Business Journal	Sacramento	English	2	8-Feb	16-17	15-Feb	8-9
San Antonio Business Journal	San Antonio	English	2	8-Feb	24-25	15-Feb	20-21
San Diego Business Journal	San Diego	English	2	11-Feb	32-33	18-Feb	32-33
San Fernando Valley Business Journal	San Fernando Valley	English	2 2	4-Feb	18-19 22-23	18-Feb	8-9 22-23
San Francisco Business Times Silicon Valley/San Jose Business Journal	San Francisco San Jose	English		8-Feb		15-Feb	
Sonoma Napa & Marin County Business Journal		English English	2	8-Feb	20-21	15-Feb	18-19 12-13
,	North Bay	English	2	11-Feb	12-13	18-Feb	
South Florida Business Journal	Miami	English	2	8-Feb	20-21	15-Feb	16-17
St. Louis Business Journal	St. Louis	English		8-Feb	18-19	15-Feb	18-19
Tampa Bay Business Journal	Tampa Bay	English	2 2	8-Feb 8-Feb	18-19 18-19	15-Feb	10-11 18-19
The Business Journal (Milwaukoo)	Fresno Milwaukee	English				15-Feb	
The Business Journal (Milwaukee) The Business Journal (Triad)	Greensboro	English English	2	8-Feb 8-Feb	18-19 10-11	15-Feb 15-Feb	18-19 14-15
The Business Journal (Thau)	GIEEUSDOIO	English	<u> </u>	0-160	10-11	12-LGD	14-15

In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation

Trade, Business and Specialty Publications

April 5, 2013

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NOTIFICAL



Local Business Publications Con't	Coverage	Language	Insertions	On-sale Date 1	On-sale Date 1 Page #	On-sale Date 2	On-sale Date 2 Page #
The Business Review	Albany	English	2	8-Feb	12-13	15-Feb	12-13
The Journal Record	Oklahoma City	English	2	11-Feb	12A-13A	18-Feb	12A-13A
Triangle Business Journal (Raleigh/Durham)	Raleigh/Durham	English	2	8-Feb	24-25	15-Feb	22-23
VEGAS, INC	Las Vegas	English	2	11-Feb	12-13	18-Feb	12-13
Washington Business Journal (D.C.)	Washington D.C.	English	2	8-Feb	24-25	15-Feb	20-21
Washington State Regional Business Journal	Wenatchee	English	1	4-Feb	12-13		
Westchester County Business Journal	Westchester County	English	2	11-Feb	14-15	18-Feb	12-13
Wichita Business Journal	Wichita	English	2	8-Feb	12-13	15-Feb	14-15

Attachment 8

LEGAL NOTICE

To merchants who have accepted Visa and MasterCard at any time since January 1, 2004: Notice of a 6+ billion dollar class action settlement.

Si desea leer este aviso en español, llámenos o visite nuestro sitio web.

Notice of a class action settlement authorized by the U.S. District Court, Eastern District of New York.

This notice is authorized by the Court to inform you about an agreement to settle a class action lawsuit that may affect you. The lawsuit claims that Visa and MasterCard, separately, and together with banks, violated antitrust laws and caused merchants to pay excessive fees for accepting Visa and MasterCard credit and debit cards, including by:

- Agreeing to set, apply, and enforce rules about merchant fees (called *default* interchange fees);
- Limiting what merchants could do to encourage their customers to use other forms of payment through, for example, charging customers an extra fee or offering discounts; and
- Continuing that conduct after Visa and MasterCard changed their corporate structures.

The defendants say they have done nothing wrong. They say that their business practices are legal and the result of competition, and have benefitted merchants and consumers. The Court has not decided who is right because the parties agreed to a settlement. On November 27, 2012, the Court gave preliminary approval to this settlement.

THE SETTLEMENT

Under the settlement, Visa, MasterCard, and the bank defendants have agreed to make payments to two settlement funds:

- The first is a "Cash Fund" a \$6.05 billion fund that will pay valid claims of merchants that accepted Visa or MasterCard credit or debit cards at any time between January 1, 2004 and November 28, 2012.
- The second is an "Interchange Fund" estimated to be approximately \$1.2 billion

- that will be based on a portion of the interchange fees attributable to certain merchants that accept Visa or MasterCard credit cards for an eight-month "Interchange Period."

Additionally, the settlement changes some of the Visa and MasterCard rules applicable to merchants who accept their cards.

This settlement creates two classes:

- A Cash Settlement Class (Rule 23(b) (3) Settlement Class), which includes all persons, businesses, and other entities that accepted any Visa or MasterCard cards in the U.S. at any time from January 1, 2004 to November 28, 2012, and
- A Rule Changes Settlement Class (Rule 23(b)(2) Settlement Class), which includes all persons, businesses, and entities that as of November 28, 2012 or in the future accept any Visa or MasterCard cards in the U.S.

WHAT MERCHANTS WILL GET FROM THE SETTLEMENT

Every merchant in the Cash Settlement Class that files a valid claim will get money from the \$6.05 billion Cash Fund, subject to a deduction (not to exceed 25% of the fund) to account for merchants who exclude themselves from the Cash Settlement Class. The value of each claim, where possible, will be based on the actual or estimated interchange fees attributable to the merchant's MasterCard and Visa payment card transactions from January 1, 2004 to November 28, 2012. Payments to merchants who file valid claims for a portion of the Cash Fund will be based on:

- The money available to pay all claims,
- The total dollar value of all valid claims filed,
- The deduction described above not to exceed 25% of the Cash Settlement Fund, and
- The cost of settlement administration

and notice, money awarded to the class representatives, and attorneys' fees and expenses all as approved by the Court.

In addition, merchants in the Cash Settlement Class that accept Visa and MasterCard during the eight-month Interchange Period and file a valid claim will get money from the separate Interchange Fund, estimated to be approximately \$1.2 billion. The value of each claim, where possible, will be based on an estimate of one-tenth of 1% of the merchant's Visa and MasterCard credit card dollar sales volume during that period. Payments to merchants who file valid claims for a portion of the Interchange Fund will be based on:

- The money available to pay all claims,
- The total dollar value of all valid claims filed, and
- The cost of settlement administration and notice, and any attorneys' fees and expenses that may be approved by the Court.

Attorneys' fees and expenses and money awarded to the class representatives: For work done through final approval of the settlement by the district court, Class Counsel will ask the Court for attorneys' fees in an amount that is a reasonable proportion of the Cash Settlement Fund, not to exceed 11.5% of the Cash Settlement Fund of \$6.05 billion and 11.5% of the Interchange Fund estimated to be \$1.2 billion to compensate all of the lawyers and their law firms that have worked on the class case. For additional work to administer the settlement, distribute both funds, and through any appeals, Class Counsel may seek reimbursement at their normal hourly rates, not to exceed an additional 1% of the Cash Settlement Fund of \$6.05 billion and an additional 1% of the Interchange Fund estimated to be \$1.2 billion. Class Counsel will also request reimbursement of their expenses (not including the administrative costs of settlement or notice), not to exceed \$40 million and up to \$200,000 per Class

Plaintiff in service awards for their efforts on behalf of the classes.

How to Ask for Payment

To receive payment, merchants must fill out a claim form. If the Court finally approves the settlement, and you do not exclude yourself from the Cash Settlement Class, you will receive a claim form in the mail or by email. Or you may ask for one at: www. PaymentCardSettlement.com, or call: 1-800-625-6440.

OTHER BENEFITS FOR MERCHANTS

Merchants will benefit from changes to certain MasterCard and Visa rules, which will allow merchants to, among other things:

- Charge customers an extra fee if they pay with Visa or MasterCard credit cards,
- Offer discounts to customers who do not pay with Visa or MasterCard credit or debit cards, and
- Form buying groups that meet certain criteria to negotiate with Visa and MasterCard.

Merchants that operate multiple businesses under different trade names or banners will also be able to accept Visa or MasterCard at fewer than all of the merchant's trade names and banners.

LEGAL RIGHTS AND OPTIONS

Merchants who are included in this lawsuit have the legal rights and options explained below. You may:

- File a claim to ask for payment. You will receive a claim form in the mail or email or file online at: www.PaymentCardSettlement. com.
- Exclude yourself from the Cash Settlement Class (Rule 23(b)(3) Settlement Class). If you exclude yourself, you can sue the Defendants for damages based on alleged conduct occurring on or before November 27, 2012 on your own at your own expense, if you want to. If you exclude yourself, you will not get any money from this settlement. If you are a merchant and wish to exclude yourself, you must make a written request, place it in an envelope, and mail it with

postage prepaid and postmarked no later than May 28, 2013 to Class Administrator, Payment Card Interchange Fee Settlement, P.O. Box 2530, Portland, OR 97208-2530. The written request must be signed by a person authorized to do so and provide all of the following information: (1) the words "In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation," (2) your full name, address, telephone number, and taxpayer identification number, (3) the merchant that wishes to be excluded from the Cash Settlement Class (Rule 23(b)(3) Settlement Class), and what position or authority you have to exclude the merchant, and (4) the business names, brand names, and addresses of any stores or sales locations whose sales the merchant desires to be

Note: You cannot be excluded from the Rule Changes Settlement Class (Rule 23(b)(2) Settlement Class).

• Object to the settlement. The deadline to object is: May 28, 2013. To learn how to object, see: www.PaymentCardSettlement.com or call 1-800-625-6440. Note: If you exclude yourself from the Cash Settlement Class you cannot object to the terms of that portion of the settlement.

For more information about these rights and options, visit: www.PaymentCardSettlement.com.

IF THE COURT APPROVES THE FINAL SETTLEMENT

Members of the Rule Changes Settlement Class are bound by the terms of this settlement. Members of the Cash Settlement Class, who do not exclude themselves by the deadline, are bound by the terms of this settlement whether or not they file a claim for payment. Members of both classes release all claims against all released parties listed in the Settlement Agreement. The settlement will resolve and release any claims by merchants against Visa, MasterCard or other defendants that were or could have been alleged in the lawsuit, including any claims based on interchange or other fees, no-surcharge rules, no-discounting rules, honor-all-cards rules and other rules. The settlement will also resolve any merchant claims based upon the future effect of any Visa or MasterCard rules, as of November 27, 2012 and not to be modified pursuant to the settlement, the modified rules provided for in the settlement, or any other rules substantially similar to any such rules. The releases will not bar claims involving certain specified standard commercial disputes arising in the ordinary course of business.

For more information on the release, see the settlement agreement at: www.PaymentCardSettlement.com.

THE COURT HEARING ABOUT THIS SETTLEMENT

On September 12, 2013, there will be a Court hearing to decide whether to approve the proposed settlement, class counsels' requests for attorneys' fees and expenses, and awards for the class representatives. The hearing will take place at:

United States District Court for the Eastern District of New York 225 Cadman Plaza Brooklyn, NY 11201

You do not have to go to the court hearing or hire an attorney. But you can if you want to, at your own cost. The Court has appointed the law firms of Robins, Kaplan, Miller & Ciresi LLP, Berger & Montague, PC, and Robbins Geller Rudman & Dowd LLP to represent the Class ("Class Counsel").

QUESTIONS?

For more information about this case (*In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation*, MDL 1720), you may:

Call toll-free: 1-800-625-6440

Visit: www.PaymentCardSettlement.com

Write to the Class Administrator:

Payment Card Interchange Fee Settlement P.O. Box 2530

Portland, OR 97208-2530

Email: info@PaymentCardSettlement.com

Please check www.PaymentCardSettlement.com for any updates relating to the settlement or the settlement approval process.

Attachment 9

Language and Ethnic Targeted Publications	Coverage	Language	Insertions	On-sale Date 1	On-sale Date 1 Page #	On-sale Date 2	On-sale Date 2 Page #
A Chau Thoi Bao	Dallas/Ft. Worth	Vietnamese	2	7-Feb	A3	14-Feb	A3
African American News & Issues	Dallas/Ft. Worth	English	2	4-Feb	4-5	11-Feb	4-5
African American News & Issues Al Dia	Houston Philadelphia	English	2	4-Feb 8-Feb	4-5 8-9	9-Feb 15-Feb	B5 8-9
Al Dia	Dallas/Ft. Worth	Spanish Spanish	2	9-Feb	7A	13-Feb	8-9 5A
Arizona Jewish Life	Phoenix	English	1	1/31-2/1	10-11	15 1 CD	<i>3</i> A
Asian Enterprise	National	English	1	8-Feb	14-15		
Asian Gazette	Dallas/Ft. Worth	Chinese	2	13-Mar	A2	15-Mar	B3
Asian Journal:	CA-NV-NY-NJ	English	2	8-Feb	A9	15-Feb	A9
Asian Journal	Los Angeles	English	2	20-Feb	A9	23-Feb	A15
Asian Pacific News, The	Los Angeles	Thai	2	7-Feb 7-Feb	11 7	14-Feb	3
Atlanta Inquirer Black Star News	Atlanta New York	English English	2	21-Feb	5	14-Feb	6
Boston Banner (Baystate Banner)	Boston/Manchester	English	2	7-Feb	10	14-Feb	6
Bridge USA	Los Angeles	Japanese	1	1-Feb	61-62	11100	
But Viet	Dallas/Ft. Worth	Vietnamese	2	8-Feb	A11	13-Feb	A11
California Examiner	Los Angeles	English	2	6-Feb	6	13-Feb	6
Chicago Citizen Newspaper Group							
- Chatum					12-13		16-17
- Southend Citizen	Chicago	English	2	6-Feb	12-13	13-Feb	16-17
- Chicago Weekend Citizen					8-9		8-9
Chicago Shimpo	Chicago	lananoco	2	8-Feb	20-21	15-Feb	20-21
China Viet News	Chicago Philadelphia	Japanese Chinese	2	8-Feb	20-21 14-15	15-Feb 15-Feb	20-21 14-15
Chinese Daily News - Los Angeles	Los Angeles	Chinese	2	7-Feb	A11	14-Feb	B7
Chinese L.A. Daily News Chinese L.A. Daily News	Los Angeles	Chinese	2	7-Feb	A7	14-Feb	A5
Cleveland Jewish News	Cleveland	English	2	8-Feb	8-9	15-Feb	8-9
Crusader Group		1					
- Chicago Crusader	Chicago	English	2	7-Feb	8-9	14-Feb	8-9
- Gary Crusader		1			6-7		6-7
Daily Challenge	New York	English	2	7-Feb	6-7	11-Feb	6-7
Daily Sun New York	New York	Japanese	2	7-Feb	10-11	14-Feb	10-11
Dallas Chinese News	Dallas/Ft. Worth	Chinese	2	7-Feb	B7	14-Feb	B7
Dallas Examiner	Dallas/Ft. Worth	English	2	7-Feb	14	14-Feb	8
Detroit Jewish News	Detroit	English	2	7-Feb	14-15	14-Feb	24-25
Eastern Group Publications	Los Angeles	Spanish	2	7-Feb	5	14-Feb	5
El Comercio	Washington, DC	Spanish	2	8-Feb	A12	15-Feb	A11
El Diario La Prensa	New York	Spanish	2	7-Feb	34-35	11-Feb	40-41
El Especial	New York Dallas/Ft. Worth	Spanish	2	5-Feb 7-Feb	8-9 5	12-Feb 14-Feb	8-9 5
El Extra El Hispano News	Dallas/Ft. Worth	Spanish Spanish	2	7-Feb	9	14-Feb	9
El Mensajero	San Francisco/Oakland/San Jose	Spanish	2	3-Feb	6-7	10-Feb	6-7
El Nuevo Georgia	Atlanta	Spanish	2	31-Jan	14-15	14-Feb	14-15
El Observador	San Francisco/Oakland/San Jose	Spanish	2	1-Feb	6-7	8-Feb	6-7
El Planeta	Boston/Manchester	Spanish	2	1-Feb	12-13	8-Feb	12-13
El Reportero	San Francisco/Oakland/San Jose	Spanish	2	6-Feb	10-11	13-Feb	10-11
El Sol Latino	Philadelphia	Spanish	2	1-Feb	10-11	8-Feb	8-9
El Tiempo Latino	Washington, DC	Spanish	2	1-Feb	A9	8-Feb	A13
Epoch Times - Chicago	Chicago	Chinese	2 2	8-Feb	B5	15-Feb	B5
Epoch Times - Dallas Epoch Times - Philadelphia	Dallas/Ft. Worth Philadelphia	Chinese Chinese	2	8-Feb 8-Feb	A5 A3	15-Feb 15-Feb	A5 A3
Epoch Times - Primadelprina Epoch Times - New York	New York	Chinese	2	8-Feb	B3	15-Feb	B3
Filipino Reporter	New York	English	2	8-Feb	37	15-Feb	41
Friday Express	Los Angeles	Russian	2	8-Feb	9-10	15-Feb	7-8
Houston Defender	Houston	English	2	7-Feb	8-9	14-Feb	12-13
Houston Sun, The	Houston	English	2	7-Feb	7	14-Feb	7
Impacto Latin Newspaper	Philadelphia	Spanish	2	7-Feb	12-13	14-Feb	12-13
Intermountain Jewish News	Denver	English	2	8-Feb	7	15-Feb	7
J The Jewish News Weekly of Northern California	San Francisco	English	2	8-Feb	10-11	15-Feb	10-11
Jewish Exponent	Philadelphia	English	2	7-Feb	14-15	14-Feb	10-11 7
Jewish Journal Jewish Journals of S. Florida	North Boston Southeast Florida	English English	2	24-Jan 7-Feb	8 8-9	7-Feb 14-Feb	8-9
Jewish Ledger	New York	English	2	8-Feb	14-15	15-Feb	10-11
Jewish News of Greater Phoenix	Phoenix	English	2	8-Feb	6-7	15-Feb	10-11
Jewish News of Sarasota-Manatee	Sarasota-Manatee	English	1	25-Jan	8A-9A		*
Jewish Press-Tampa/Pinellas COMBO	Tampa/Pinellas	English	2	25-Jan	7 and 9	8-Feb	5
Jewish Standard	Bergen/Hudson Counties	English	2	8-Feb	22-23	15-Feb	16-17
Jewish Times Baltimore	Baltimore	English	2	8-Feb	16-17	15-Feb	16-17
Jewish Tribune, Sentinel, World COMBO	Long Island and Rockland Co.	English	2	8-Feb	10-11	15-Feb	10-11
Jewish United Fund News	Chicago	English	1	8-Feb	50-51	45.5.	20.00
Jewish Voice and Herald	Rhode Island	English	2	1-Feb	24-25	15-Feb	28-29
JT News Kansas City Jewish Chronicle	Seattle Overland Park	English English	2 2	25-Jan 8-Feb	12-13 12-13	8-Feb 15-Feb	24-25 12-13
,		Korean	2	8-Feb	6	15-Feb 15-Feb	6
	Chicago			0.100	U		A22
Korea Daily - Chicago Korea Daily - Los Angeles	Chicago Los Angeles		2	8-Feh	A12	15-Feb	
Korea Daily - Cinicago Korea Daily - New York	Chicago Los Angeles New York	Korean Korean	2	8-Feb 8-Feb	A12 6	15-Feb 15-Feb	8
Korea Daily - Los Angeles	Los Angeles	Korean					
Korea Daily - Los Angeles Korea Daily - New York	Los Angeles New York	Korean Korean	2	8-Feb	6	15-Feb	8
Korea Daily - Los Angeles Korea Daily - New York Korea Times - Chicago Korea Times - Los Angeles Korea Times - New York Edition	Los Angeles New York Chicago Los Angeles New York	Korean Korean Korean Korean	2 2 2 2	8-Feb 8-Feb 8-Feb	6 A7 A12 A12	15-Feb 15-Feb 15-Feb 15-Feb	8 A7 A22 A7
Korea Daily - Los Angeles Korea Daily - New York Korea Times - Chicago Korea Times - Los Angeles Korea Times - New York Edition Korean Community News & Sunday Topic	Los Angeles New York Chicago Los Angeles New York Philadelphia	Korean Korean Korean Korean Korean	2 2 2 2 2	8-Feb 8-Feb 8-Feb 8-Feb	6 A7 A12 A12 20-21	15-Feb 15-Feb 15-Feb 15-Feb	8 A7 A22 A7 20-21
Korea Daily - Los Angeles Korea Daily - New York Korea Times - Chicago Korea Times - Los Angeles Korea Times - New York Edition Korean Community News & Sunday Topic Korean Journal	Los Angeles New York Chicago Los Angeles New York Philadelphia Dallas/Ft. Worth	Korean Korean Korean Korean Korean Korean	2 2 2 2 2 2	8-Feb 8-Feb 8-Feb 8-Feb 8-Feb	6 A7 A12 A12 20-21 82-83	15-Feb 15-Feb 15-Feb 15-Feb 15-Feb 15-Feb	8 A7 A22 A7 20-21 36-37
Korea Daily - Los Angeles Korea Daily - New York Korea Times - Chicago Korea Times - Los Angeles Korea Times - New York Edition Korean Community News & Sunday Topic Korean Journal Korean Journal Korean Sunday News	Los Angeles New York Chicago Los Angeles New York Philadelphia Dallas/Ft. Worth Los Angeles	Korean Korean Korean Korean Korean Korean Korean Korean Korean	2 2 2 2 2 2 2 2	8-Feb 8-Feb 8-Feb 8-Feb 8-Feb 8-Feb 7-Feb	6 A7 A12 A12 20-21 82-83 6-7	15-Feb 15-Feb 15-Feb 15-Feb 15-Feb 15-Feb 14-Feb	8 A7 A22 A7 20-21 36-37 6-7
Korea Daily - Los Angeles Korea Daily - New York Korea Times - Chicago Korea Times - Los Angeles Korea Times - New York Edition Korean Community News & Sunday Topic Korean Journal Korean Journal Korean Times - New York Edition	Los Angeles New York Chicago Los Angeles New York Philadelphia Dallas/Ft. Worth Los Angeles Philadelphia	Korean	2 2 2 2 2 2 2 2 2 2	8-Feb 8-Feb 8-Feb 8-Feb 8-Feb 7-Feb 8-Feb	6 A7 A12 A12 20-21 82-83 6-7 A12	15-Feb 15-Feb 15-Feb 15-Feb 15-Feb 15-Feb 14-Feb 15-Feb	8 A7 A22 A7 20-21 36-37 6-7 A12
Korea Daily - Los Angeles Korea Daily - New York Korea Times - Chicago Korea Times - Los Angeles Korea Times - New York Edition Korean Cimmunity News & Sunday Topic Korean Journal Korean Sunday News Korean Times Philadelphia LA Observer Group	Los Angeles New York Chicago Los Angeles New York Philadelphia Dallas/Ft. Worth Los Angeles Philadelphia Los Angeles	Korean English	2 2 2 2 2 2 2 2 2 2 2 2 2	8-Feb 8-Feb 8-Feb 8-Feb 8-Feb 7-Feb 8-Feb 6-Feb	6 A7 A12 A12 20-21 82-83 6-7 A12 A7	15-Feb 15-Feb 15-Feb 15-Feb 15-Feb 15-Feb 14-Feb 15-Feb	8 A7 A22 A7 20-21 36-37 6-7 A12 A7
Korea Daily - Los Angeles Korea Daily - New York Korea Times - Chicago Korea Times - Los Angeles Korea Times - Los Angeles Korea Times - New York Edition Korean Community News & Sunday Topic Korean Community News & Sunday Topic Korean Sunday News Korean Times Philadelphia Lo Observer Group La Offerta Review	Los Angeles New York Chicago Los Angeles New York Philadelphia Dallas/Ft. Worth Los Angeles Philadelphia Los Angeles San Francisco/Oakland/San Jose	Korean Korean Korean Korean Korean Korean Korean Korean Korean Eorean Korean Korean	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	8-Feb 8-Feb 8-Feb 8-Feb 8-Feb 7-Feb 8-Feb 6-Feb 8-Feb	6 A7 A12 A12 20-21 82-83 6-7 A12 A7 4-5	15-Feb 15-Feb 15-Feb 15-Feb 15-Feb 14-Feb 15-Feb 15-Feb 22-Feb	8 A7 A22 A7 20-21 36-37 6-7 A12 A7
Korea Daily - Los Angeles Korea Daily - New York Korea Times - Chicago Korea Times - Los Angeles Korea Times - Los Angeles Korea Times - New York Edition Korean Community News & Sunday Topic Korean Journal Korean Journal Korean Sunday News Korean Times Philadelphia LA Observer Group La Oferta Review La Opinion	Los Angeles New York Chicago Los Angeles New York Philadelphia Dallas/Ft. Worth Los Angeles Philadelphia Los Angeles Cos Angeles Los Angeles Los Angeles	Korean Forean Korean Korean Korean	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	8-Feb 8-Feb 8-Feb 8-Feb 8-Feb 7-Feb 8-Feb 6-Feb 8-Feb	6 A7 A12 A12 20-21 82-83 6-7 A12 A7 4-5 11A	15-Feb 15-Feb 15-Feb 15-Feb 15-Feb 15-Feb 14-Feb 15-Feb 13-Feb 22-Feb	8 A7 A22 A7 20-21 36-37 6-7 A12 A7 6-7 9A
Korea Daily - Los Angeles Korea Daily - New York Korea Times - Chicago Korea Times - Los Angeles Korea Times - New York Edition Korean Community News & Sunday Topic Korean Journal Korean Sunday News Korean Times Philadelphia LA Observer Group La Oferta Review La Opinion La Raza	Los Angeles New York Chicago Los Angeles New York Philadelphia Dallas/Ft. Worth Los Angeles Philadelphia Los Angeles Philadelphia Los Angeles Cos Angeles San Francisco/Oakland/San Jose Los Angeles Chicago	Korean Korean Korean Korean Korean Korean Korean Korean Korean English Spanish Spanish	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	8-Feb 8-Feb 8-Feb 8-Feb 8-Feb 8-Feb 6-Feb 8-Feb 8-Feb 8-Feb	6 A7 A12 A12 A12 20-21 82-83 6-7 A12 A7 4-5 11A	15-Feb 15-Feb 15-Feb 15-Feb 15-Feb 15-Feb 15-Feb 13-Feb 22-Feb 15-Feb	8 A7 A22 A7 20-21 36-37 6-7 A12 A7 6-7 9A
Korea Daily - Los Angeles Korea Daily - New York Korea Times - Chicago Korea Times - Los Angeles Korea Times - Los Angeles Korea Times - New York Edition Korean Community News & Sunday Topic Korean Journal Korean Journal Korean Sunday News Korean Times Philadelphia LA Observer Group La Oferta Review La Opinion	Los Angeles New York Chicago Los Angeles New York Philadelphia Dallas/Ft. Worth Los Angeles Philadelphia Los Angeles Cos Angeles Los Angeles Los Angeles	Korean Forean Korean Korean Korean	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	8-Feb 8-Feb 8-Feb 8-Feb 8-Feb 7-Feb 8-Feb 6-Feb 8-Feb	6 A7 A12 A12 20-21 82-83 6-7 A12 A7 4-5 11A	15-Feb 15-Feb 15-Feb 15-Feb 15-Feb 15-Feb 14-Feb 15-Feb 13-Feb 22-Feb	8 A7 A22 A7 20-21 36-37 6-7 A12 A7 6-7 9A
Korea Daily - Los Angeles Korea Daily - New York Korea Times - Chicago Korea Times - Los Angeles Korea Times - Los Angeles Korea Times - New York Edition Korean Community News & Sunday Topic Korean Journal Korean Sunday News Korean Times Philadelphia LA Observer Group La Oferta Review La Opinion La Raza La Raza La Semana	Los Angeles New York Chicago Los Angeles New York Philadelphia Dallas/Ft. Worth Los Angeles Philadelphia Los Angeles San Francisco/Oakland/San Jose Los Angeles San Francisco/Oakland/San Jose Boston/Manchester	Korean Sorean Korean	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	8-Feb 8-Feb 8-Feb 8-Feb 8-Feb 8-Feb 6-Feb 8-Feb 8-Feb 8-Feb 8-Feb 7-Feb	6 A7 A12 A12 20-21 32-83 6-7 A12 A7 4-5 11A 10-11 8-9	15-Feb 15-Feb 15-Feb 15-Feb 15-Feb 14-Feb 14-Feb 12-Feb 15-Feb 13-Feb 15-Feb 14-Feb	8 A7 A22 A7 20-21 36-37 6-7 A12 A7 6-7 9A 10-11 8-9
Korea Daily - Los Angeles Korea Daily - New York Korea Times - Chicago Korea Times - Los Angeles Korea Times - Los Angeles Korea Times - New York Edition Korean Community News & Sunday Topic Korean Journal Korean Sunday News Korean Times Philadelphia LA Observer Group La Oferta Review La Opinion La Raza La Semana La Vida News -The Black Voice - Ft. Worth Edition	Los Angeles New York Chicago Los Angeles New York Philadelphia Dallas/Ft. Worth Los Angeles Philadelphia Los Angeles Philadelphia Los Angeles Cos Angeles San Francisco/Oakland/San Jose Los Angeles Chicago Boston/Manchester Dallas/Ft. Worth	Korean Sorean Korean Korean English Spanish Spanish Spanish English	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	8-Feb 8-Feb 8-Feb 8-Feb 8-Feb 7-Feb 8-Feb 6-Feb 8-Feb 8-Feb 8-Feb 6-Feb 6-Feb	6 A7 A12 A12 20-21 82-83 6-7 A12 A7 4-5 11A 10-11 8-9 3	15-Feb 15-Feb 15-Feb 15-Feb 15-Feb 14-Feb 13-Feb 13-Feb 13-Feb 15-Feb 15-Feb 14-Feb 14-Feb 14-Feb	8 A7 A22 A7 20-21 36-37 6-7 A12 A7 6-7 9A 10-11 8-9 3

Language and Ethnic Targeted Publications Con't	Coverage	Language	Insertions	On-sale Date 1	On-sale Date 1 Page #	On-sale Date 2	On-sale Date 2 Page #
Lac Hong Magazine	New York	Vietnamese	1	1-Feb	30-31		
Lawndale Group News	Chicago	Spanish	2	7-Feb	8-9	14-Feb	8-9
Lighthouse	Los Angeles	Japanese	1	1-Feb	10-11		
Metro Chinese Weekly	Philadelphia	Chinese	2	8-Feb	A8-A9	15-Feb	A8-A9
Metro Viet Mundo Hispanico	Philadelphia Atlanta	Vietnamese Spanish	2	8-Feb 7-Feb	10-11 8-9	15-Feb 14-Feb	4-5 10-11
•	Essex, Morris, Union, Mercer, Middlesex,	Spanisn	_				
New Jersey Jewish News COMBO	Monmouth	English	2	7-Feb	22-23 and 24-25	14-Feb	22-23 and 22-23
New Jersey/Rockland Jewish Media COMBO	New Jersey and NY	English	2	8-Feb	8-9 and 6-7	15-Feb	10-11 and 6-7
New York Amsterdam News	New York	English	2	7-Feb	14-15	14-Feb	14-15
New York Ilbo, The	New York	Korean	2	7-Feb	A7	14-Feb	A7
New York Journal, The	New York	English	2	7-Feb	12-13	14-Feb	10-11
News Korea	Dallas/Ft. Worth	Korean	2	8-Feb	58-59	15-Feb	58-59
Nguoi Viet Daily News North Lawndale Community News, The	Los Angeles Chicago	Vietnamese English	2	7-Feb 7-Feb	A9 3	14-Feb 14-Feb	A11 3
NY Japion	New York	Japanese	2	8-Feb	28-29	15-Feb	18-19
Orange County Jewish Life	Orange County	English	1	29-Jan	40-41	13 . 05	10 13
Oregon Jewish Life	Portland	English	1	1/31-2/1	14-15		
Pacific Citizen	Los Angeles	English	2	1-Feb	12-13	15-Feb	10-11
Panorama	Los Angeles	Russian	2	6-Feb	13-14	13-Feb	13-14
Philadelphia Asian News	Philadelphia	Vietnamese	2	8-Feb	24-25	15-Feb	24-25
Philadelphia Observer	Philadelphia	English	2	7-Feb	6-7	14-Feb	6-7
Philadelphia Sunday Sun	Philadelphia	English	2	8-Feb	8-9	15-Feb	6-7
Philadelphia Tribune - Metro Edition	Philadelphia	English	2 2	8-Feb	A5	15-Feb	12A
Philippine News - Los Angeles Edition	Los Angeles	English		8-Feb	A5	15-Feb	6
Pinoy Monthly Post News Group Newspaper Network	Chicago San Francisco/Oakland/San Jose	English English	2	29-Jan 6-Feb	8-9 9	13-Feb	4
Precinct Reporter	Sair Francisco/ Gariand/ Sair Jose	Liigiisii		0-1 60	3	13-160	3
Tri-County Bulletin	Los Angeles	English	2	7-Feb	5	14-Feb	5
Long Beach Leader	LOS Aligeres	Liigiisii	_	7165	5	14165	5
Reklama Russian Weekly Newspapers	Chicago	Russian	2	7-Feb	28-29	14-Feb	32-33
Russian Market - Pennsylvania Edition	Philadelphia	Russian	2	7-Feb	14-15	14-Feb	10-11
Russian-American Business	TX-DC-NY	English	1	15-Feb	34-35		-
Russkaya Reklama - California Edition	Los Angeles	Russian	2	2-Feb	8-9	16-Feb	10-11
Russkaya Reklama - New York Edition	New York	Russian	2	8-Feb	A36-A37	15-Feb	A36-A37
Russkaya Reklama - Philadelphia Edition	Philadelphia	Russian	2	6-Feb	8-9	13-Feb	8-9
Saigon Times	Los Angeles	Vietnamese	2	8-Feb	5A	15-Feb	7A
San Diego Jewish Journal	San Diego	English	1	29-Jan	48-49		
San Francisco Bay View Newspaper	San Francisco/Oakland/San Jose	English	1	1-Feb	9	14 F-b	0.0
Seikatsu Press Semana	New York Houston	Japanese Spanish	2	7-Feb 7-Feb	10-11 9-10	14-Feb 14-Feb	8-9 8-9
Sentinel Newspaper, The	Atlanta	English	2	7-Feb	14-15	14-Feb	14-15
Sereechai Newspaper	Los Angeles	Thai	2	9-Feb	15	16-Feb	15
Serey Pheap, Cambodian Weekly News	Los Angeles	English	2	2-Feb	36-37	9-Feb	36-37
Siam Town US	Los Angeles	Thai	2	10-Feb	21	17-Feb	21
Sing Tao Daily - Chicago	Chicago	Chinese	2	7-Feb	C9	14-Feb	B10
Sing Tao Daily - New York	New York	Chinese	2	7-Feb	C9	14-Feb	B10
Sing Tao Daily	Los Angeles	Chinese	2	7-Feb	A11	14-Feb	A15
Southern Jewish Life	Birmingham	English	1	3-Feb	16-17		
St. Louis Jewish Light	Saint Louis	English	2	6-Feb	13	13-Feb	15
Sun Reporter Publishing Company Svet	San Francisco/Oakland/San Jose Chicago	English Russian	2 2	7-Feb 6-Feb	4 16-17	14-Feb 13-Feb	3 16-17
Taiwan Daily	Los Angeles	Chinese	2	10-Feb	A6	15-Feb	A6
Texas Jewish Post	Dallas/Fort Worth	English	2	7-Feb	12-13	14-Feb	20-21
The Chicago Jewish News	Chicago	English	2	8-Feb	2-3	15-Feb	6-7
The Jewish Advocate	Boston	English	2	8-Feb	6-7	15-Feb	14-15
The Jewish Chronicle	Pittsburg	English	2	7-Feb	12-13	14-Feb	14-15
The Jewish Journal of Greater LA	Los Angeles	English	2	8-Feb	4-5	15-Feb	4-5
The Jewish Press	Omaha	English	2	8-Feb	5	15-Feb	5
The Jewish Press	New York City	English	2	8-Feb	34-35	15-Feb	34-35
The Jewish Week	Long Island/New York City	English	2	8-Feb	14-15	15-Feb	26-27
The Reporter	New York	Russian	2	8-Feb	10-11	15-Feb	10-11
US Asian Post US Asian Post	Chicago New York	English English	2	6-Feb 6-Feb	3	13-Feb 13-Feb	3
US Asian Post	Los Angeles	English	2	6-Feb	3	13-Feb	3
Vecher	Philadelphia	Russian	2	7-Feb	B6-B7	14-Feb	B6-B7
Via Times	Chicago	English	1	15-Feb	36-37		
Viet Bao Daily News	Los Angeles	Vietnamese	2	8-Feb	7	15-Feb	A7
Vocero Hispano	Boston/Manchester	Spanish	2	8-Feb	8-9	15-Feb	8-9
Washington Afro-American / Baltimore Afro-American	Washington, DC	English	2	7-Feb	B5	14-Feb	A5
Washington Hispanic	Washington, DC	Spanish	2	8-Feb	9A	15-Feb	11A
Washington Informer	Washington, DC	English	2	7-Feb	20-21	14-Feb	20-21
Washington Jewish Week	Washington	English	2	7-Feb	5-6	14-Feb	5-6
Washington Sun, The	Washington, DC	English	2	7-Feb	7	14-Feb	7
			2	7-Feb	3	14-Feb	3
Wave Community Newspapers	Los Angeles	English				11100	
Wave Community Newspapers Wisconsin Jewish Chronicle World Journal - Midwest Edition	Los Angeles Milwaukee Chicago	English Chinese	1 2	1-Feb 7-Feb	6-7 D3	14-Feb	D3

Attachment 10

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<u>法律公告</u>

致自 2004 年 1 月 1 日起在任何时间接受 威士卡和万事达卡的商家: 60 多亿美元集体诉讼和解通知。

该集体诉讼和解通知由纽约东区美国地方 法院授权。

本通知由该法院授权,旨在告知您关于解决一起可能影响到您的集体诉讼案所达成的协议。该诉讼称威士卡和万事达卡分别及同各银行一道,违反了《反垄断法》,造成接受威士和万事达信用卡和借记卡的商家支付多余费用,其行为包括:

- 同意制定、使用和强制实施商家费用规定 (称为默认交换费);
- 限制商家的行为,鼓励顾客采用其他支付方式,比如向顾客收取额外费用或提供折扣;以及
- 威士卡和万事达卡变更公司结构后继续上述行为。

被告称其毫无过错。他们称其商业行为属合法行为,也是竞争导致的结果,且对商家和消费者有利。双方同意达成和解,法院未裁决哪一方胜诉。2012年11月27日,法院对此和解协议作出初步批准。

和解协议

根据和解协议,被告方威士卡、万事达卡和被告银行同意支付两笔和解金:

- 第一笔为"现金和解金"一此款项为60.5 亿美元,用于支付自2004年1月1日至2012年11月28日期间在任何时间接受威士和万事达信用卡及借记卡商家的有效索赔。
- 第二笔为"交换费和解金"一估计高达 12 亿美元—将基于在长达 8 个月的"交 换费期间"使用威士和万事达信用卡的特 约商家产生的部分交换费。

此外,和解协议改变了一些适用于接受威士卡和万事达卡商家的规定。

该和解协议产生两个和解集体:

- 现金和解集体(规定 23(b)(3) 和解集体), 包括所有在美国自 2004 年 1 月 1 日至 2012 年 11 月 28 日期间在任何时间接受 威士卡和万事达卡的个人、企业和其他实 体。
- 变更规定和解集体(规定 23(b)(2) 和解集体),包括所有在美国自 2012 年 11 月 28 日起或在未来接受威士卡和万事达卡的个人、企业和其他实体。

商家能从 此和解协议中获得什么

现金和解集体中申请有效索赔的每个商家将从60.5亿美元的现金和解金中获得赔偿,将自身排除在"现金和解集体"之外的商家将会被扣除部分和解金(不超过和解金的25%)。如有可能,每项索赔的价值将基于自2004年1月1日至2012年11月8日期间商家的万事达卡和威士卡支付卡交易产生的实际或估计交换费。支付给申请有效索赔部分"现金和解金"商家的和解金基于:

- 支付所有索赔的可用资金,
- 所有申请的有效索赔的美元价值总额,
- •上文描述的扣除金不得超过"现金和解金"的 25%, 以及
- 经法院批准的和解实施及通知的花费、支付给各集体代表和律师费用及花费。

此外,"现金和解集体"中的商家,如果在八个月的"交换费期间"使用威士卡和万事达卡,并且申请了有效索赔,则将从约12 亿美元的独立"交换费和解金"中获得索赔。如有可能,每项索赔的价值应大约为商户通过威士和万事达信用卡所达到的美元销售额的 0.1%。支付给申请有效索赔部分"现金和解金"的商家的和解金基于:

• 支付所有索赔的可用资金,

١,

- 所有申请的有效索赔的美元价值总额,以及
- 经法院批准的和解实施及通知的开支、律师费用及花费。

律师费用和花费以及支付给集体代表的费 用: 所有在地方法院对和解协议作出最终 批准完成之工作,集体顾问将向法院要求律 师费, 其数额为"现金和解金"的合理比 例,不超过"现金和解金"(60.5 亿美元) 的 11.5% 和 "交换费和解金" (约 12 亿美 元)的 11.5% 的资金将用作报酬支付给为 此项集体诉讼案工作的所有律师和其律师 事务所。对于实施和解协议、分配两笔和 解金和任何申诉过程中的附加工作,集体 顾问可按照其正常的每小时工资率要求偿 付, 其数额不超过"现金和解金"(60.5 亿 美元)的1%和"交换费和解金"(约12亿 美元)的 1%。集体的法律顾问还将要求报 销其费用(不包括和解协议或通知的实施 成本),但不超过 4000 万美元,集体中的 每位原告最多 20 万美元, 作为他们为集体 所做努力的奖励。

如何申请索赔款

要收取索赔款,商家必须填写索赔表。如果法院最终批准了此和解协议,并且您未将自身排除在"现金和解集体"之外,您将通过信件或电子邮件收到一份索赔表。或者您可以通过以下方式获得:www.PaymentCardSettlement.com,或拨打:1-800-625-6440。

为商家提供的其他利益

商家将从万事达卡和威士卡特定的规定变 更中获利,除了其他事项外,还包括允许 商家:

- 向使用威士和万事达信用卡支付的顾客收取额外费用,
- 向不使用威士和万事达信用卡和借记卡支付的顾客提供折扣,并且
- 形成满足同威士公司和万事达公司协商标准的采购组。

采用不同商业牌号或名称运营的混业商家 将能够使用比其商业牌号和名称数量少的 威士卡和万事达卡。

合法权利和选择

该诉讼案涉及的商家有以下合法权利和选择。您可以:

- •提出索赔请求支付。您将通过信件或 电子邮件收到索赔表,或者在线申请: www.PaymentCardSettlement.com。
- 将您自身排除在"现金和解集体"(规定 23(b)(3) 和解类集体)之外。如果您选择 将自身排除在"现金和解集体"之外, 并且您愿意的话,可以就被告在 2012 年 11 月 27 日前(包括当天)造成的损失, 自行对被告提出诉讼,费用自理。如果您 选择将自身排除在"现金和解集体"之 外,将不得从该和解协议中得到任何赔 偿。如果您是商家,并想将自身排除在 "现金和解集体"之外,您必须做出书面 请求,将其装入信封,预付邮费,盖好邮 戳, 在 2013 年 5 月 28 日前寄送至 Class Administrator, Payment Card Interchange Fee Settlement, P.O. Box 2530, Portland, OR 97208-2530。书面请求必须由授权人签 字,并提供以下所有信息: (1) 写上"关 于支付卡交换费和商家折扣反托拉斯诉 讼" ("In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation") 等字,(2)您的全名、地址、电话号码及 纳税人代码; (3) 希望被排除在"现金和 解集体"(规定 23(b)(3) 和解集体)的商 家,以及您有什么条件和权力来排除该商

家,以及 (4) 希望被排除在"现金和解集体"外的商家的公司名称、品牌名、商店或销售点地址。

注意: **您不会被排除在"规定变更集体"** (规定 23(b)(2) 和解集体) **之外**。

• 反对和解。提出反对的最后期限为: 2013 年 5 月 28 日。要了解如何提出反对意见,请登录: www.PaymentCardSettlement.com或拨打 1-800-625-6440。注意: 如果您排除在"现金和解集体"外,则不能反对"现金和解协议"中的任何条款。

欲了解更多关于此类权利和选择的信息,请访问: www.PaymentCardSettlement.com。

如果法院批准 最终和解协议

"规定变更和解集体"成员受该和解协议 条款的约束。 "和解集体"成员,不论是 否提交索赔申请,如果在最后期限还未将 自身排除在"现金和解集体"之外,则 受该和解协议条款的约束。两类成员针对 《和解协议》所列的所有方提出所有索 赔。和解协议将解决和公布商家向威士 卡、万事达卡及其他出现在诉讼中或本可 能在诉讼中提到的被告方所提出的任何索 赔要求,包括基于交换费和其他费用、不 加价规则、不折现规则、"同一品牌下所 有卡通用"规则及其他规则的索赔要求。 商家基于威士卡和万事达卡的所有规定产 生的自 2012 年 11 月 27 日起的未来影响 所提出的索赔要求,和解协议也将对其进 行解决。根据和解协议、和解协议中明确 规定的变更规定或其他与之非常类似的规 定,索赔要求均不得变更。公开发行版将 不会禁止涉及日常商业运营产生的某些指 定标准商业纠纷的索赔。

欲了解发布的更多信息,请查看和解协议: www.PaymentCardSettlement.com。

该和解协议的庭审

庭审将于2013年9月12日进行,裁决是否 批准提议的和解协议、集体顾问要求支付 的律师费和开销,以及集体代表的报酬。 庭审地点:

United States District Court for the Eastern District of New York 225 Cadman Plaza Brooklyn, NY 11201

您不必亲临庭审或雇用律师。但如果您愿意,您也可以亲临庭审或雇用律师,费用自付。法院已经指定 Robins, Kaplan, Miller & Ciresi LLP、Berger & Montague, PC 及 Robbins Geller Rudman & Dowd LLP 律师事务所代表集体("集体法律顾问")。

问题?

要了解本案 (In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation, MDL 1720) 的更多信息,您可以:

拨打免费热线电话: 1-800-625-6440 访问: www.PaymentCardSettlement.com 写信至集体诉讼管理处:

Payment Card Interchange Fee Settlement P.O. Box 2530

Portland, OR 97208-2530

电子邮件:

in fo@Payment Card Settlement.com

请登录 www.PaymentCardSettlement.com, 获得与该和解协议或其审批过程相关的最 新消息。

注意。本文件是经合理批准的英文文件的 翻译版本,仅供参考。如果本翻译文本与 其所要反映的原英文文件的文字之间存在 任何差异,应以英文文件为准。

www.PaymentCardSettlement.com
1-800-625-6440 • info@PaymentCardSettlement.com

Attachment 11

NOTIFICACIÓN JUDICIAL

Para los comerciantes que aceptaron Visa y MasterCard en algún momento desde el 1.º de enero de 2004: Aviso sobre un acuerdo de demanda colectiva por más de 6 mil millones de dólares.

Aviso sobre un acuerdo de demanda colectiva autorizado por el Tribunal del Distrito de los EE. UU., Distrito Este de Nueva York.

Este aviso está autorizado por el Tribunal para informarle sobre un acuerdo para presentar una demanda colectiva que puede afectarlo a usted. La demanda sostiene que Visa y MasterCard, en forma independiente y junto con los bancos, violaron las leyes antimonopolio e hicieron que los comerciantes pagaran tasas excesivas por aceptar tarjetas de crédito y débito Visa y MasterCard, incluyendo al:

- acordar establecer, aplicar y hacer cumplir las reglas sobre las tasas de comerciantes (llamadas tasas de intercambio predefinidas);
- limitar lo que los comerciantes podían hacer para alentar a sus clientes a usar otras formas de pago; por ejemplo, mediante el cobro a clientes de una tarifa adicional o el ofrecimiento de descuentos; y
- continuar con esta conducta después de que Visa y MasterCard cambiaran sus estructuras corporativas.

Los demandados alegan que no hicieron nada malo. Afirman que sus prácticas comerciales son legales y resultado de la competencia, y que han beneficiado a los comerciales y a los consumidores. El Tribunal no ha decidido quién tiene razón porque las partes aceptaron establecer un acuerdo. El 27 de noviembre de 2012, el Tribunal concedió la aprobación preliminar de este acuerdo.

EL ACUERDO

Conforme al acuerdo, Visa, MasterCard y los bancos demandados han aceptado realizar pagos para dos fondos del acuerdo:

- El primero es un "Fondo en efectivo", un fondo de \$6,050 millones, que pagará las demandas válidas de los comerciantes que aceptaron tarjetas de crédito o débito Visa o MasterCard en cualquier momento entre el 1.º de enero de 2004 y el 28 de noviembre de 2012.
- El segundo es un "Fondo de intercambio", que se calcula que es aproximadamente de \$1,200 millones, y estará basado en una parte de las tasas de intercambio imputables a ciertos comerciantes que aceptaron tarjetas de crédito Visa o MasterCard durante un "Período de intercambio" de ocho meses.

Además, el acuerdo cambia algunas de las reglas de Visa y MasterCard aplicables a los comerciantes que aceptan sus tarjetas.

Este acuerdo crea dos grupos:

- un Grupo de demandantes de dinero en efectivo (Grupo de demandantes en virtud de la Regla 23(b)(3)), que incluye a todas las personas, empresas y otras entidades que aceptaron tarjetas Visa o MasterCard en los EE. UU. en cualquier período comprendido entre el 1.º de enero de 2004 y el 28 de noviembre de 2012; y
- un Grupo de demandantes de cambios de la regla (Grupo de demandantes en virtud de la Regla 23(b)(2)), que incluye a todas las personas, empresas y entidades que a partir del 28 de noviembre de 2012 o en el futuro acepten tarjetas Visa o MasterCard en los EE. UU.

QUÉ OBTENDRÁN DEL ACUERDO

Cada comerciante del Grupo de demandantes de dinero en efectivo que presente una demanda válida obtendrá dinero del Fondo en efectivo de \$6,050 millones, sujeto a una deducción (que no excederá del 25 % del fondo) para rendir cuentas a los comerciantes que se excluyan del Grupo de demandantes de dinero en efectivo. De ser posible, el valor de cada demanda estará basado en las tasas de intercambio reales o estimadas imputables a las transacciones con tarjeta de pago Visa o MasterCard del comerciante, desde el 1.º de enero de 2004 hasta el 28 de noviembre de 2012. Los pagos a los comerciantes que presenten demandas válidas para una parte del Fondo en efectivo estarán basados en:

- el dinero disponible para pagar todas las demandas;
- el valor total en dólares de todas las demandas válidas presentadas;
- la deducción descrita anteriormente que no excederá del 25 % del Fondo de dinero en efectivo del acuerdo; y
- el costo del aviso y administración del acuerdo, el dinero otorgado a los representantes del grupo y los gastos y honorarios del abogado, según la aprobación del Tribunal.

Además, los comerciantes del Grupo de demandantes de dinero en efectivo que acepten Visa y Master Card

durante el período de intercambio de ocho meses, y presenten una demanda válida recibirán dinero del Fondo de intercambio independiente, el cual se calcula que es de aproximadamente \$1,200 millones. De ser posible, el valor de cada demanda estará basado en un cálculo aproximado de la décima parte del 1 % del volumen de ventas en dólares con tarjeta de crédito Visa y MasterCard del comerciante durante dicho período. Los pagos a los comerciantes que presenten demandas válidas para una parte del Fondo de intercambio estarán basados.

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- el dinero disponible para pagar todas las demandas;
- el valor total en dólares de todas las demandas válidas presentadas; y
- el costo del aviso y administración del acuerdo, y los gastos y honorarios del abogado que puedan ser aprobados por el Tribunal.

Gastos y honorarios del abogado, y dinero otorgado a los representantes de los grupos: Por el trabajo realizado hasta la aprobación definitiva del acuerdo por parte del tribunal del distrito, el abogado del grupo de demandantes solicitará al Tribunal los honorarios de abogado por un monto equivalente a una proporción razonable del Fondo de dinero en efectivo del acuerdo, que no excederá del 11.5 % del Fondo de dinero en efectivo del acuerdo de \$6,050 millones y el 11.5 % del Fondo de intercambio, que se calcula es de \$1,200 millones, para compensar a todos los abogados y las firmas de abogados que han trabajado en el caso del grupo. Por el trabajo adicional de administración el . acuerdo, distribución de ambos fondos y cualquier apelación, el Abogado del grupo de demandantes puede solicitar un reembolso según su honorario por hora normal, que no excederá del adicional del 1 % del Fondo de dinero en efectivo del acuerdo de \$6,050 millones y un adicional del 1 % del Fondo de intercambio, que se calcula es de \$1,200 millones. El Abogado del grupo de demandantes también solicitará el reembolso de sus gastos (sin incluir los costos administrativos del acuerdo o aviso), que no excederá de los \$40 millones y hasta \$200,000 en recompensa por el servicio prestado al grupo de demandantes y por sus esfuerzos en nombre del grupo.

Cómo solicitar el Pago

Para recibir el pago, los comerciantes deben completar un formulario de reclamaciones. Si el Tribunal finalmente aprueba el acuerdo y usted no se excluye del Grupo de demandantes de dinero en efectivo, usted recibirá un formulario de reclamaciones por correo o por correo electrónico. O bien, puede solicitar un formulario en: www.PaymentCardSettlement.com, o llamar al: 1-800-625-6440.

OTROS BENEFICIOS PARA LOS COMERCIANTES

Los comerciantes se beneficiarán de los cambios a determinadas reglas de MasterCard y Visa que, entre otras cosas, permitirán a los comerciantes hacer lo siguiente:

- Cobrar a los clientes una tarifa adicional si pagan con las tarjetas de crédito Visa o MasterCard
- Ofrecer descuentos a los clientes que no pagan con tarjetas de crédito o débito Visa o MasterCard
- Formar grupos de compra que cumplan con ciertos criterios para negociar con Visa y MasterCard

Los comerciantes que operen diversas empresas con diferentes nombres comerciales o banners también podrán aceptar Visa o MasterCard en menor cantidad que todos los nombres comerciales y banners del comerciante.

OPCIONES Y DERECHOS LEGALES

Los comerciantes se beneficiarán de los cambios a determinadas reglas de MasterCard y Visa que, entre otras cosas, permitirán a los comerciantes hacer lo siguiente:

- Presentar una reclamación para solicitar un pago. Recibirá un formulario de reclamación por correo o correo electrónico, o bien, presente la reclamación en línea en: www.PaymentCardSettlement.com.
- Excluirse del Grupo de demandantes de dinero en efectivo (Grupo de demandantes en virtud de la Regla 23(b)(3)). Si usted se excluye, puede presentar una demanda contra los demandados por daños, basándose en la supuesta conducta ocurrida el 27 de noviembre de 2012 o antes de esa fecha, por su propia cuenta, a su propio costo, si lo desea. Si se excluye, no podrá obtener ningún dinero de este acuerdo. Si usted es comerciante y desea excluirse, debe presentar una solicitud por escrito, colocarla en un sobre y enviarla por correo con franqueo pagado y con sello postal a más tardar el 28 de mayo de 2013 a Class Administrator, Payment Card Interchange Fee Settlement, P.O. Box 2530, Portland, OR 97208-2530. La solicitud escrita debe estar firmada por

una persona autorizada y debe incluir toda la siguiente información: (1) el texto "In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation (En relación al Litigio antimonopolio por tasas de intercambio de tarietas de pago y descuento de comerciantes)", (2) su nombre completo, dirección, número de teléfono y número de identificación de contribuyente. (3) el comerciante que desea ser excluido del Grupo de demandantes de dinero en efectivo (Grupo de demandantes en virtud de la Regla 23(b)(3)), y qué cargo o autoridad tiene usted para excluir al comerciante, y (4) el nombre de la empresa, marcas y direcciones de las tiendas o puntos de venta de cuyas ventas el comerciante desea ser excluido.

Nota: Usted no puede ser excluido del Grupo de demandantes de cambios de la regla (Grupo de demandantes en virtud de la Regla 23(b)(2)).

• Objeciones al acuerdo. La fecha límite para objetar es: 28 de mayo de 2013. Para saber cómo presentar una objeción, visite: www.PaymentCardSettlement.com o llame al 1-800-625-6440. Nota: Si se excluye del Grupo de demandantes de dinero en efectivo, no podrá presentar objeciones a los términos de esta parte del acuerdo.

Para obtener más información sobre estos derechos y opciones, visite: www.PaymentCardSettlement.com.

SI EL TRIBUNAL APRUEBA EL ACUERDO DEFINITIVO

Los miembros del Grupo de demandantes de cambios de la regla quedarán sujetos a los términos de este acuerdo. Los miembros del Grupo de demandantes de dinero en efectivo que no se excluyan antes de la fecha límite, quedarán sujetos a los términos de este acuerdo ya sea que presenten o no una reclamación de pago. Los miembros de ambos grupos renuncian a toda reclamación contra todas las partes exoneradas que se enumeran en el Acuerdo conciliatorio. El acuerdo eximirá y resolverá toda reclamación de los comerciantes contra Visa, MasterCard u otros demandados que fueron o pudieron haber sido alegados en la demanda, incluidas las reclamaciones basadas en tasas de intercambio u otras tarifas, reglas de no recargo, reglas de no descuento, reglas de aceptación de todas las tarjetas y otras reglas. El acuerdo también resolverá las reclamaciones de los comerciantes basándose en el efecto futuro de cualquier regla de Visa o MasterCard, desde el 27 de noviembre de 2012, y no se modificarán conforme al acuerdo, las reglas modificadas establecidas en el acuerdo o cualquier otra regla sustancialmente similar a cualquiera de estas reglas. Los descargos no se interpondrán a las reclamaciones relacionadas con ciertas disputas comerciales estándar especificadas.

que surjan como parte del desarrollo normal de los negocios.

Para obtener más información sobre los descargos, vea el acuerdo conciliatorio en: www.PaymentCardSettlement.com.

LA AUDIENCIA DEL TRIBUNAL EN RELACIÓN CON ESTE ACUERDO

El 12 de septiembre de 2013, se realizará una audiencia en el Tribunal para decidir si se aprobará o no el acuerdo propuesto, las solicitudes de los abogados del grupo de demandantes en relación con los gastos y honorarios de abogado y las recompensas para los representantes del grupo. La audiencia se llevará a cabo en:

United States District Court for the Eastern District of New York 225 Cadman Plaza Brooklyn, NY 11201

No es necesario que acuda a la audiencia del tribunal ni que contrate a un abogado. Pero si lo desea, puede hacerlo por cuenta y cargo propios. El Tribunal ha designado las firmas de abogados de Robins, Kaplan, Miller & Ciresi LLP, Berger & Montague, PC y Robbins Geller Rudman & Dowd LLP para que representen el grupo ("Abogado del grupo de demandantes").

¿TIENE PREGUNTAS?

Para obtener más información sobre este caso (In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation, MDL 1720), usted puede:

Llamar gratis al: 1-800-625-6440 Visitar: www.PaymentCardSettlement.com Escribir a Class Administrator:

Payment Card Interchange Fee Settlement P.O. Box 2530

Portland, OR 97208-2530

Correo electrónico:

info@PaymentCardSettlement.com

Visite www.PaymentCardSettlement.com para obtener actualizaciones relacionadas con el acuerdo o el proceso de aprobación del acuerdo.

AVISO: Este documento es una traducción de un documento en idioma inglés debidamente aprobado y se brinda solo con fines informativos. En caso de discrepancia entre el texto de esta traducción y el texto del documento en idioma inglés original que esta traducción intenta reflejar, prevalecerá el texto del documento en idioma inglés original.

Attachment 12

Online Banner Screenshots

24/7 Real Media banners -

300 x 250 screenshot

usatoday.com





POWELEU BY 2417 TECHNOLOWY

728 x 90 screenshot

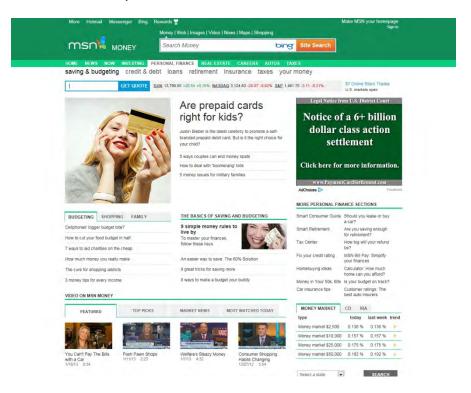
economywatch.com





MSN banners -

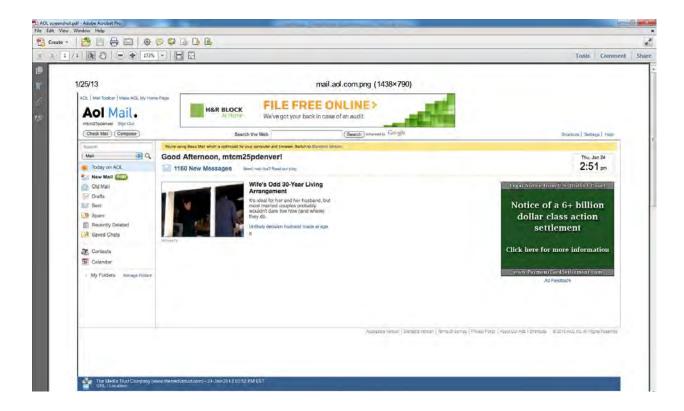
MSN Money screenshot



MSNBC screenshot

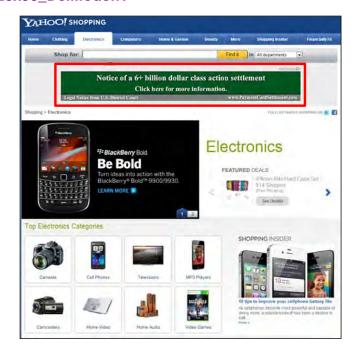


AOL Email banner -



Yahoo banner -

Yahoo! Ad Network_Sites:All_GD_FC:3PerDay_Geo:United States_AdSize:728x90_DelMode:N

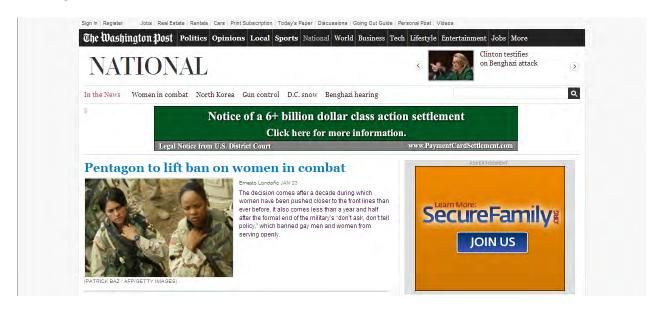


Yahoo! Presentation, Confidential 2



1/31/2013

WashingtonPost.com banner -

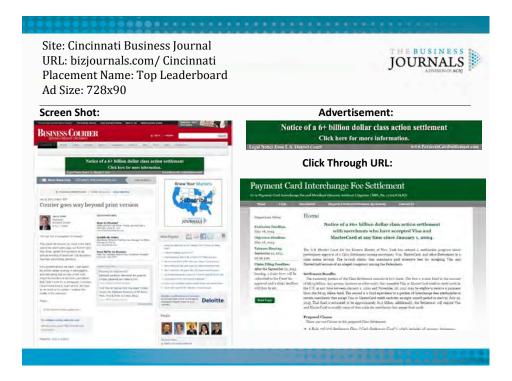


Business Journals banners -

300 x 250 screenshot



728 x 90 screenshot



Attachment 13

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Court to Notify Merchants about a \$6+ Billion Settlement Providing Payments and Benefits to Merchants Who Accepted Visa or MasterCard since 2004









NEW YORK, Jan. 23, 2013 /PRNewswire/ -- The U.S. District Court for the Eastern District of New York ordered a notification program. Merchants in the U.S. will be notified that the Court has preliminarily approved an agreement that merchants, Visa, MasterCard, and other defendants have reached in a class action lawsuit. The lawsuit claims that merchants paid excessive fees for accepting Visa and MasterCard because of an alleged conspiracy among the Defendants.

The monetary portion of the Class Settlement consists of two funds. The first is a cash fund in the amount of \$6.05 billion. Any person, business or other entity that accepted Visa or MasterCard credit or debit cards in the U.S. at any time between January 1, 2004 and November 28, 2012 may be eligible to receive a payment from the \$6.05 billion fund. The second is a fund equivalent to a portion of interchange fees attributable to certain merchants that accept Visa or MasterCard credit cards for an eight month period to start by July 29, 2013. That fund is estimated to be approximately \$1.2 billion. Additionally, the Settlement will require Visa and MasterCard to modify some of their rules for merchants that accept their cards.

There are two Classes in this proposed Class Settlement:

- A Rule 23(b)(3) Settlement Class ("Cash Settlement Class"), which includes all persons, businesses, and other entities that accepted any Visa or MasterCard cards in the U.S. at any time from January 1, 2004 to November 28, 2012, and
- A Rule 23(b)(2) Settlement Class ("Rule Changes Settlement Class"), which includes all persons, businesses, and other entities that as of November 28, 2012 or in the future accept any Visa or MasterCard cards in the U.S.

On September 12, 2013, there will be a court hearing to decide if the Class Settlement will be finally approved. Before the hearing date, Class members will be mailed a notice about their legal rights and the release of their claims. This same information will be published online as well as in newspapers, and consumer and trade publications.

Members of the Cash Settlement Class can exclude themselves from that Class. Members of the Rule Changes Settlement Class cannot exclude themselves from that Class. Members of either Class can object to any part of the proposed Class Settlement. The deadline to object or to be excluded is May 28, 2013.

If the Court grants final approval of the Class Settlement, eligible members of the Cash Settlement Class may file claims for payment to share in the distribution of the settlement funds (Claim Forms). Claim Forms will be sent to all known Class members. Claim Forms will also be available at the website or by calling the Class Administrator

For more information about this case (In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation, MDL 1720), Class members may:

Call toll-free: 1-800-625-6440

Visit: www.PaymentCardSettlement.com

Write to the Class Administrator: PO Box 2530, Portland, OR 97208-2530, or

Email: info@PaymentCardSettlement.com.

The Court has appointed the law firms of Robins, Kaplan, Miller & Ciresi LLP, Berger & Montague, PC, and Robbins Geller Rudman & Dowd LLP to represent the Class.

SOURCE U.S. District Court for the Eastern District of New York

Featured Video



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Attachment 14

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Merchant Discount Antitrust Litigation

Earned Media Report Through March 31, 2013



MEDIA VEHICLE SOURCE * **HEADLINE** 11/27/12 4-Traders Merchants Plan To Appeal Judge's Preliminary Approval Of Swipe-Fee Settlement INT 11/27/12 ABC News Retailers Appeal \$7.2B Credit Card Fee Settlement INT 11/27/12 INT ABC12.com Retailers Appeal \$7.2B Credit Card Fee Settlement 11/27/12 INT **ACUIA** Merchants To Appeal Visa/MasterCard Antitrust Ruling 11/27/12 ADR.com Merchants Plan To Appeal Swipe-Fee Settlement INT 11/27/12 INT American Banker Visa, MasterCard Fee Settlement Order Appealed By Plaintiffs 11/27/12 INT BigStoryAP.org Retailers Appeal \$7.2B Credit Card Fee Settlement Retailers Appeal \$7.2 B Credit Card Fee Settlement INT 11/27/12 BloombergBusinessweek 11/27/12 Visa, MasterCard Settlement Order Appealed By Plaintiffs INT BloombergBusinessweek 11/27/12 Merchants Appeal \$7.2 Billion Card-Fee Settlement INT Business.ItBusinessNet.com Retail Groups Appeal Court Decision That Would Settle Credit Card Fee Dispute For WL 11/27/12 Canadian Press 11/27/12 CBS News (Money Watch) Retailers Appeal \$7.2 Billion Credit Card Fee Settlement INT INT 11/27/12 Chain Store Age Merchants To Appeal Preliminary Ruling In Proposed Interchange Settlement 11/27/12 INT Chargeback News Visa, MasterCard Settlement Order Appealed By Plaintiffs - Bloomberg INT 11/27/12 Chicago Tribune Merchants Appeal \$7.2 Billion Card-Fee Settlement 11/27/12 CNBC INT Merchants Appeal \$7.2 Billion Card-Fee Settlement NCGA And Other Merchants Will Appeal Preliminary Ruling In Proposed Interchange 11/27/12 Co-operative News INT 11/27/12 INT Credit Union Journal Merchants To Appeal Visa/MasterCard Antitrust Ruling 11/27/12 WL / LX Credit Union Times & CUTBreakingNews Merchants File Appeal To Interchange Settlement INT 11/27/12 CSPnet.com Merchants File Swipe-Fee Appeal INT 11/27/12 Digital Transactions Merchants Appeal A Key Part Of The Credit Card Interchange Settlement Update: Merchants Plan To Appeal Judge's Preliminary Approval Of Swipe-Fee INT 11/27/12 **Euroinvestors** 11/27/12 INT Finance. Yahoo.com Merchants Appeal \$7.2 Billion Card-Fee Settlement 11/27/12 FoxBusiness.com Merchants Plan To Appeal Swipe-Fee Settlement INT 11/27/12 Retailers Appeal \$7.2B Credit Card Fee Settlement INT HomeTownStations.com 11/27/12 14U News Visa, MasterCard Settlement Order Appealed By Plaintiffs INT 11/27/12 International Service For Secure Payment Visa, MasterCard Fee Settlement Order Appealed By Plaintiffs INT 11/27/12 KGET.com Retailers Appeal Credit Card Fee Settlement INT KHOU 11/27/12 Retailers Appeal \$7.2B Credit Card Fee Settlement INT 11/27/12 KIMT.com Retailers Appeal Credit Card Fee Settlement INT 11/27/12 INT KPVI News 6 Retailers Appeal Credit Card Fee Settlement 11/27/12 KSWO.com Retailers Appeal Credit Card Fee Settlement INT 11/27/12 INT KTTC.com Retailers Appeal Credit Card Fee Settlement 11/27/12 **KXNews** Retailers Appeal \$7.2B Credit Card Fee Settlement INT 11/27/12 Law360 Retailers To Appeal \$7B Visa, MasterCard Swipe Fee Deal INT INT 11/27/12 Morningstar Merchants Appeal \$7.2 Billion Card-Fee Settlement 11/27/12 INT MSNBC.MSN.com Retailers Appeal \$7.2B Credit Card Fee Settlement 11/27/12 My Fox Austin - KTBC Fox 7 Retailers Appeal \$7.2B Credit Card Fee Settlement INT 11/27/12 INT My Fox Houston Retailers Appeal \$7.2B Credit Card Fee Settlement 11/27/12 My Fox Philly Retailers Appeal \$7.2B Credit Card Fee Settlement INT 11/27/12 INT My Fox Phoenix Retailers Appeal \$7.2B Credit Card Fee Settlement INT 11/27/12 My Fox Spokane Retailers Appeal \$7.2B Credit Card Fee Settlement 11/27/12 MyNorthwest.com Retailers Appeal \$7.2B Credit Card Fee Settlement INT



DATE	MEDIA VEHICLE	HEADLINE	SOURCE *
11/27/12	National Cooperative Grocers Association	NCGA And Other Merchants Will Appeal Preliminary Ruling In Proposed Interchange Settlement	INT
11/27/12	NBC40.net	Retailers Appeal \$7.2B Credit Card Fee Settlement	INT
11/27/12	NCB	Retailers Appeal \$7.2B Credit Card Fee Settlement	INT
11/27/12	One News Page	Retailers Appeal \$7.2B Credit Card Fee Settlement	INT
11/27/12	PYMNTS.com	MasterCard, Visa Settlement Faces Appeal	INT
11/27/12	Reuters	Merchants Appeal \$7.2 Billion Card-Fee Settlement	INT
11/27/12	Reuters Canada	Merchants Appeal \$7.2 Billion Card-Fee Settlement	INT
11/27/12	South Bend Tribune	Merchants Appeal \$7.2 Billion Card-Fee Settlement	INT
11/27/12	The Big Story - AP	Retailers Appeal \$7.2B Credit Card Fee Settlement	INT
11/27/12	The Explorer Magazine	Visa, MasterCard Settlement Order Appealed By Plaintiffs - Businessweek	INT
11/27/12	The New York Times	Merchants Appeal \$7.2 Billion Card-Fee Settlement	INT
11/27/12	The New York Times	Retailers Appeal \$7.2B Credit Card Fee Settlement	INT
11/27/12	The Wall Street Journal	2nd Update: Merchants To Appeal Judge's Preliminary Approval Of Swipe-Fee Settlement	INT
11/27/12	Thomson Reuters	Merchants Appeal \$7.2 Bln Card-Fee Settlement	INT
11/27/12	WAFB.com	Retailers Appeal \$7.2B Credit Card Fee Settlement	INT
11/27/12	Wave3.com	Retailers Appeal \$7.2B Credit Card Fee Settlement	INT
11/27/12	WHTC.com	Merchants Appeal \$7.2 Billion Card-Fee Settlement	INT
11/27/12	WIN 98.5	Merchants Appeal \$7.2 Billion Card-Fee Settlement	INT
11/27/12	WLOX	Retailers Appeal \$7.2B Credit Card Fee Settlement	INT
11/27/12	WNYT.com	Retailers Appeal \$7.2B Credit Card Fee Settlement	INT
11/27/12	WOAI.com	No Headline	INT
11/27/12	WTVM.com	Retailers Appeal \$7.2B Credit Card Fee Settlement	INT
11/27/12	Xfinity	Merchants Appeal \$7.2 Billion Card-Fee Settlement	INT
11/27/12	Yahoo! News	Merchants Appeal \$7.2 Billion Card-Fee Settlement	INT
11/28/12	CanadaForVisa.net	Visa, MasterCard Settlement Order Appealed By Plaintiffs	INT
11/28/12	Convenience Store News	Merchants Formally Appeal Preliminary Swipe Fee Deal OK	INT
11/28/12	Credit Union Journal	Judge Eyes Delay In Visa/MasterCard Case	INT
11/28/12	Houston Chronicle	In Brief	LX
11/28/12	Inside Counsel	Retailers Appeal \$7.2 Billion Visa/MasterCard Settlement	WL / INT
11/28/12	KRGV.com	Update On The Latest Business	INT
11/28/12	LowCards.com	Retailers To Appeal \$7.25 Billion Swipe Fee Settlement	INT
11/28/12	Reuters	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
11/28/12	The Start Online	Merchants Appeal US \$7.2 Bil Mastercard, Visa Card-Fee Settlement	INT
11/28/12	Tulsa World	Appeal Filed In \$7.2B Card-Fee Settlement	WL / INT
11/28/12	Valued Business News	Stocks To Watch November 28th	INT
11/28/12	WashingtonPost.com	No Headline	LX
11/29/12	ATMmarketplace.com News	Merchants File Appeal To Interchange Settlement	LX
11/29/12	Blog.Credit.com	Retailers File Swipe-Fee Settlement Appeal	INT
11/29/12	CNP CardNotPresent.com	Merchants Appeal Preliminary Approval To Interchange Settlement	INT
11/29/12	GCR Global Competition Review	Merchants Appeal Visa/MasterCard Settlement To Second Circuit	INT
11/29/12	NACSOnline	Washington Report: Retailers To Appeal Proposed Swipe Fee Settlement	INT
11/29/12	SNL Financial Services Daily	Merchants Plaintiffs Appeal Court's Preliminary Approval Of Settlement Over Interchange Fee Suit	LX
11/29/12	States News Service	Merchants VS. Interchange Settlement File Appeal Notice	WL

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Merchant Discount Antitrust Litigation

DATE	MEDIA VEHICLE	HEADLINE	SOURCE *
11/30/12	Stock News Hub	MasterCard Inc. CI A News: Retailers Appeal \$7.2 Billion Visa/MasterCard Settlement	INT
11/30/12	The Green Sheet	Retailers Appeal Preliminary Approval Of Antitrust Settlement	INT
12/1/12	Star Tribune	Fierce Battle Over Card Fees Goes On	LX / WL
12/2/12	24-7 Press Release	Objecting To The Visa, MasterCard \$7.25 Billion Settlement	INT
12/2/12	WashingtonPost.com	Schapiro Set To Leave An Emboldened SEC	LX / WL
12/3/12	Credit Union Journal	On Deadline	LX / WL
12/3/12	Host Merchant Services	Merchants Appeal Key Part Of Interchange Settlement	INT
12/3/12	Melodika.net	Objecting To The Visa, MasterCard \$7.25 Billion Settlement	INT
12/3/12	The Advocate	Retailers Appeal Credit Card Fee Settlement	INT
12/4/12	Law360	Target, Macy's Others To Appeal \$7.3B Swipe Fee Deal	INT
12/5/12	NASDAQ	Merchants Plan To Appeal Swipe-Fee Settlement	INT
12/6/12	American Booksellers Association	Retailers To Appeal Preliminary Ruling In Proposed Interchange Settlement	INT
12/6/12	The Ledger .com	Credit Dispute: Card Fee Settlement Rankles Merchants	INT
12/7/12	Facebook.com/cusonintchg	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/7/12	Pittsburgh Tribune Review	Many Retailers Slam \$7.25B Credit Card Fees Deal	WL / INT
12/8/12	The National Underwriter Company	6 Notable GCs In The News	INT
12/9/12	Birmingham News	Fierce Battle Over Card Fees Goes On Retailers Unhappy With Antitrust Settlement	WL / LX / INT
12/9/12	Kinsington Antitrust Advisors Group	Settlement Of Visa/MasterCard Merchant Fee Case Preliminarily Approved Over Class Member Opposition	INT
12/9/12	Mobile Register	Fierce Battle Over Card Fees Goes On Retailers Unhappy With Antitrust Settlement	WL / LX / INT
12/10/12	93RockOn.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	Arizona Daily Star	Biz Tip Of The Week: Shop Around For Lowest Card Fees	INT
12/10/12	Bloomberg	Visa Fee Accord Preliminary Approval Appeal Is Rejected	INT
12/10/12	CapitalBay.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	Chargeback News	Appeal of \$7.2 Billion Settlement Between Visa Inc. & Mastercard Inc. Deferred - Economic Times	INT
12/10/12	Chicago Tribune	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	CNBC	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	CoolestBlogger.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	DublinNews.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	FoxBusiness.com	Appeals Court Denies Request For Expedited Appeal In Swipe-Fee Case	INT
12/10/12	FrenzyTech.info	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	HTCConnect.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	InsightBroadband	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	KDAL 610	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	MoneyControl.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	Montgomery Advertiser	Rally Fades With Fears Of Washington Gridlock	WL
12/10/12	MSNMoney.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	MyBigBend.net	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	News Bites US Markets	Visa Strengthens On High Volume	LX
12/10/12	NewsTech24.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	Q102.7	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	Q106	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	Reuters	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	Reuters Canada	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT

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DATE	MEDIA VEHICLE	HEADLINE	SOURCE *
12/10/12	Stores.org	Judge Preliminarily Oks Swipe Fee Settlement	INT
12/10/12	Techocular.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	The New York Times	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	TheFlyOnTheWall.com	V, MA, BAC, JPM: Periodicals	WL / LX
12/10/12	Today.MSNBC.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	Topix.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	UK News	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	WDEZ	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	WHBL 1330	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	WHTC.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	WIBQ	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	WIFC.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	WIN 98.5	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	WLMI 92.9	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	WNFL 1440	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	WSAU.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	WTAQ.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	WTVB.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	Y100	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/10/12	Yahoo! News	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	Ashboronc.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	Au.News.Yahoo.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	BankCreditNews.com	U.S. Appeal Court Denies Request By Retailers To Expedite Appeals Process In Interchange Battle	INT
12/11/12	Blog.VantageViewpoint.com	Visa, MasterCard Settlement Order Appeal Rejected	INT
12/11/12	BloombergBusinessweek	Visa Fee Accord Preliminary Approval Appeal Is Rejected	INT
12/11/12	Chargeback News	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	Convenience Store News	Court Denies Request To Expedite Appeal In Swipe-Fee Settlement Case	INT
12/11/12	Credit Union Journal	Appeals Court Rejects Bid In Visa/MasterCard Case	INT
12/11/12	CSPnet.com	Request Denied Court Will Not Expedite Swipe-Fee Settlement Appeal	INT
12/11/12	Easy-Card-Services.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	ePayment News	Appeal Of \$7.2 Billion Settlement Between Visa Inc. & Mastercard Inc. Deferred	INT
12/11/12	GetSomeTechNews.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	GoToNews.Wordpress.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	HowAppealing.Law.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	IndiaLocals.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	Jamadots.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	Kumbasherri.blogspot.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	Law360	Home Depot Can't Rush Appeal In \$7B Card Fee Deal: 2nd Circ.	INT
12/11/12	Lorettotel.net	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	LowCards.com	Expedited Appeal Of Swipe Fee Settlement Denied	INT
12/11/12	MoneyControl.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	OmegaAWV.com	Credit Card Antitrust Litigation Settlement	INT
12/11/12	PaymentsSource	Analysts: MasterCard 'Confident' Swipe-Fee Settlement Will Be Approved	INT
12/11/12	Portal.MarkTwain.net	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT

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Merchant Discount Antitrust Litigation



DATE	MEDIA VEHICLE	HEADLINE	SOURCE *
12/11/12	Progressive Media	US Court Disapproves Expedited Settlement Between Retailers, Financial Firms	LX
12/11/12	RBR Retail Business Review	US Court Disapproves Expedited Settlement Between Retailers, Financial Firms	INT
12/11/12	Reuters	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	Sebastian	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	SecuritiesArbitrations.com	Appeal of \$7.2 Bln Card-Fee Settlement Deferred	INT
12/11/12	Sify.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	Thames Valley Communications	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	The Economic Times	Appeal Of \$7.2 Billion Settlement Between Visa Inc. & Mastercard Inc. Deferred	INT
12/11/12	The InnoPlexION	Merchants Appeal \$7.2 Billion Card-Fee Settlement	INT
12/11/12	Thomson Reuters	Appeal Of \$7.2 Bln Card-Fee Settlement Deferred	INT
12/11/12	TopNewsToday.org	Appeal Of \$7.2 Bln Card-Fee Settlement Deferred	INT
12/11/12	TutorialFinder.com	Appeal Of \$7.2 Bln Card-Fee Settlement Deferred	INT
12/11/12	Vantage Viewpoint	Visa, MasterCard Settlement Order Appeal Rejected	INT
12/11/12	Yahoo! Finance	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/11/12	YesButHowever.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/12/12	Chicago Tribune	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/12/12	Competition Policy International	U.S. Appeal Court Denies Home Depot's Appeal Request Over Visa/Mastercard Settlement	INT
12/12/12	Credit-Land.com	No Early Appeal In Visa/MasterCard Suit Settlement	INT
12/12/12	NACSOnline	Washington Report: Appeals Court Denies Expedited Appeals In Card-Fee Settlement	INT
12/12/12	SNL Financial Services Daily	Appeals Court Rejects Request For Faster Appeal Of Visa, MasterCard Settlement	INT
12/12/12	TerryJefferson67.Typepad.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/13/12	Digital Transactions	Appeals Court Tells Settlement Challengers To Wait Until Agreement Gets Final Approval	INT
12/13/12	ElectronicBankingOptions.com	No Headline	INT
12/13/12	Targeted News Service	Credit Card 'Checkout Fees': Coming Soon To A Store Near You?	LX
12/14/12	DeepInStocks.com	Card Giants To Pay \$6 Billion	INT
12/14/12	The Green Sheet	Court Holds Retailers' Appeal, First Data To Give Info	INT
12/14/12	YesButHowever.com	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/15/12	Trade Regulation Talk	Appeals Court Refuses To Hear Expedited Appeal Of Preliminary Settlement Approval In Credit Card Swipe-Fee Case	INT
12/17/12	Credit Union Journal	No Headline	INT
12/17/12	Credit.com	Merchant Credit Card Fee Settlement Inches Closer	INT
12/18/12	SNL Financial Services Daily	Appeals Court Rejects Request For Faster Appeal Of Visa, MasterCard Settlement	INT
12/18/12	Tulsa World	Action Line	INT
12/19/12	The Journal News	\$7.2B Deal Over Fee Fixing Gets Initial Ok	WL
12/19/12	The New York Times	Appeal of \$7.2 Billion Card-Fee Settlement Deferred	INT
12/20/12	Mondaq	Credit Card Fees And Practices Face Antitrust Scrutiny	WL / LX
12/21/12	HostMerchantServices.com	Interchange Settlement Update: Challengers Awaiting Final Approval	INT
12/21/12	TheStreet.com	Swipe Fees Continue To Sting For Small Businesses	LX
12/22/12	The McDonough County Voice	Swipe Fees Continue To Sting For Small Businesses	LX
12/27/12	Fairfield County Business Journal	Retail Industry Vows To Fight \$7.2 B Settlement	WL
12/27/12	PR Newswire	Financial Cards And Payments In The US	LX
12/27/12	The New York Times Blogs	New Credit Card Fees Possible But Unlikely	WL / LX
12/28/12	Star Tribune	Study: Debit Fee Limit Hasn't Hurt Small Banks	WL / LX
12/30/12	Targeted News Service	Credit Card 'Checkout Fees': Coming Soon To A Store Near You?	WL

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Merchant Discount Antitrust Litigation

Earned Media Report Through March 31, 2013



MEDIA VEHICLE HEADLINE SOURCE * 12/31/12 Blog.VantageCard.com Visa MasterCard Change Surcharging Rules INT 12/31/12 Connecticut Watchdog (Blog) Top Credit Card Stories Of 2012 WL / LX 12/31/12 WL Credit Card Management Card Networks Plan For A Post-Plastic World 12/31/12 Card Networks Plan For A Post-Plastic World LX **PavmentsSource** Beware: Checkout Fees Some Retailers May Impose A Fee On Credit Card WL / LX 1/2/13 Pittsburgh Post-Gazette Transactions Beginning Jan 27 1/2/13 LX Scripps Howard News Service Checkout Fee Could Be Added To Credit Card Purchases Soon 1/3/13 LX The Huffington Post Top Credit Card Stories Of 2012 1/4/13 MasterCard To Hike Assessment Fees For Small Business By 20% On July 1 WL / LX Canadian Press 1/4/13 Canwest News Service MasterCard To Hike Fees For Small Business LX 1/5/13 WL / LX Hamilton Spectator MasterCard To Hike Fees For Merchants 20 Per Cent Spike For Taking Credit Cards 1/5/13 WL The Telegraph-Journal MasterCard To Hike Fees For Small Business 1/5/13 WL Vancouver Sun MasterCard To Hike Small-Business Fees 1/6/13 WL / LX Memphis Commercial Appeal Local Retailers Don't Plan On Adding 'Checkout Fees' 1/6/13 LX Softline Information, Inc. Contractless Payment Transactions Are Changing The Way We Pay 1/7/13 TheStreet.com Top Credit Card Stories Of 2012 WL / LX 1/9/13 Zintro LX Recent Credit Card Settlement Means Changes A Foot WL / LX 1/10/13 Inside Counsel Private Antitrust Suits Up In 2012 Business And Financial News 1/10/13 LX The New Hampshire Union Leader 1/19/13 La Prensa Contactless Payment Transactions Are Changing The Way We Pay WL INT 1/21/13 NFDA.org Funeral Homes May Impose Credit Card Surcharges Starting Jan. 27 WL 1/22/13 Canadian Press Opposition Calls On Harper Tories To Curb Cost Of Credit Cards To Small Business 1/22/13 CSNews.com Visa, MasterCard Modify Rules To Allow Surcharging By Merchants INT Opposition Unhappy With Credit Card Fees; NDP: 'Enough Is Enough; The WL 1/22/13 Edmonton Journal Conservatives Need To Act Now 1/22/13 Money.MSN.com Up Next: Credit Card Checkout Fees INT Opposition Seeks Limits To Credit Card Fees; High Cost Of Processes Visa, 1/22/13 WL Ottawa Citizen MasterCard Hurts Business: NDP Critic Credit Card Fees Swipe At Profits Many Options And Many Rules Confront Small 1/22/13 WI Ottawa Citizen Businesses Looking To Trim Costs 1/22/13 Postmedia News Crack Down On High Credit Card Fees For Small Businesses WL Opposition Calls On Harper Government To Curb Credit Cards Costs To Small WL 1/22/13 Postmedia News WL 1/22/13 Opposition Seeks Limits To Credit Card Fees Postmedia News Beginning Sunday, Merchants Will Be Allowed To Charge A Fee For Accepting INT 1/22/13 SeniorCitizensPublicSquare.com MasterCard And Visa. It Remains To Be Seen If They Will 1/22/13 The Boston Herald New Credit Card Charges Set To Hit Consumers LX 1/22/13 Visa, MasterCard Settle Merchants' Swipe-Fee Lawsuit INT TheSoulActivist.com 1/22/13 WL / LX Credit Card Fees For Merchants Challenged Waterlook Region Record Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And US1 1/23/13 10 KLFY TV Lafayette Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 10 WIS TV Columbia US1 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And INT 1/23/13 ABC6.com Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And RW 1/23/13 AD HOC NEWS Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW / US1 AlipesNews Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And RW / US1 1/23/13 AlphaTrade Finance Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004

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DATE	MEDIA VEHICLE	HEADLINE	SOURCE *
1/23/13	Anchorage Daily News	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	AP Alert - Financial	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	WL
1/23/13	Atlanta Business Chronicle	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Austin American-Statesman (Austin, TX)	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Austin Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Baltimore Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Belleville News-Democrat	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Best Growth Stock Market Report	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Beyond The Dow	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Birmingham Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Blog.ArrowPayments.com	The Ins And Outs Of Surcharging	INT
1/23/13	Boston Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Boston Globe	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Boston Herald	New Credit Card Charges Set To Hit Consumers	WL
1/23/13	Buffalo News	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Business First of Buffalo	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Business First of Columbus	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Business First of Louisville	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Business Journal of Greater Milwaukee	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Business Journal of Phoenix	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Business Journal of the Greater Triad Area	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Business Review	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	BusinessRockford	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	California Chronicle	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Carlsbad Current-Argus	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Cash and Finance Management Blog	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Charlotte Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Chicago Business News	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Cincinnati Business Courier	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Cincinnati Enquirer	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	CNBC.com	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	INT
· · · · · · · ·		Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	-

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MEDIA VEHICLE HEADLINE SOURCE * Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And RW 1/23/13 Columbus Ledger-Enquirer Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 1/23/13 Community. Home Away.com Charging Credit Card Fees To Customers/Consumers INT Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And RW 1/23/13 Contra Costa Times Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 1/23/13 Be On The Lookout For Credit Card Checkout Fees WL / LX Credit Visionary (Blog) Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 Daily Breeze RW Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Daily Herald RW 1/23/13 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 Dallas Business Journal RW / US1 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW / US1 DallasNews.com Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW / US1 Dayton Business Journal Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 Dealbreaker RW Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 Define Your Risk RW Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And RW / US1 1/23/13 Denton Record-Chronicle Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW / US1 Denver Business Journal Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW Design 4 Law - Articles About Design And Law Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And RW 1/23/13 Digestopedia Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 Digital Journal RW / US1 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW El Nuevo Herald Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW / US1 El Paso Times Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW eMoneyDaily Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW eZanga Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 Farmington Daily Times RW Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW Fayetteville Observer Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And RW / US1 1/23/13 Finance Industry Today Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 FinancialContent - PR Newswire RW / US1 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW / INT FinanzNachrichten.de (ABC New Media AG) Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 FinRoad RW / US1 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW / US1 FOREX Trading News Today Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 Fort Worth Star-Telegram RW Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 INT 1/23/13 Funeral Homes May Impose Credit Card Surcharges Starting Jan. 27 Funerals.org Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW Global Economic Intersection Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And RW / US1 1/23/13 Global Investing Today Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 Globe Advisor RW / US1 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004

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DATE	MEDIA VEHICLE	HEADLINE	SOURCE *
1/23/13	Great American Financial Resources	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	GYL: Licensing and Certification Resource Directory	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Health Care Enrichment Program	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Houston Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Houston Chronicle	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Idaho Statesman	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	India Infoline	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Indianapolis Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
1/23/13	Inland Valley Daily Bulletin	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
1/23/13	Inside Banking	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
1/23/13	Inside Bay Area	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
1/23/13	InvestorPoint.com	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	InvestTalk	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
1/23/13	Island Packet	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
1/23/13	iStockAnalyst	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	Jacksonville Business Journal	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	Journal of Common Stock	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
1/23/13	KAIT ABC-8	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	KALB-TV CBS-2/NBC-5	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
	Kansas City Business Journal	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	Kansas City Star	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
1/23/13	KATV-TV ABC-7	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	KAUZ-TV CBS-6	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	KAZT IND-7	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	KBMT-TV ABC-12	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KCAU ABC-9	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KCBD NBC-11	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KCEN-TV NBC-9	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KCOY CBS-12	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KCTV-TV CBS-5	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KDUH-TV ABC-3	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1

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DATE	MEDIA VEHICLE	HEADLINE	SOURCE *
1/23/13	KEYC-TV CBS-12 / FOX-12	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KFDA CBS-10	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KFJX-TV FOX-14	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KFMB 100.7 Jack-FM	Court To Notify Merchants Who Accepted Visa Or Master Gard Since 2004 Benefits To Merchants Who Accepted Visa Or Master Card Since 2004	RW / US1
1/23/13	KFMB 760-AM	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	KFMB-TV CBS-8	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	KFRE-TV CW-59	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	KFVE MyNetworkTV-5	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	KFVS CBS-12	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	KI V3 CD3-12	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	KW/USI
1/23/13	KGO-TV ABC-7	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KGWN-TV CBS-5	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KHNL-TV NBC-8	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KHQ-TV NBC-6	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KIII-TV ABC-3	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	KING-TV NBC-5	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	KION CBS-46	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	+
1/23/13	KLFY CBS-10	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KLJB-TV FOX-18	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KLKN ABC-8	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KLTV ABC-7	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KMEG-TV CBS-14	Court To Notify Merchants Who Accepted Visa Or Master and Since 2004 Benefits To Merchants Who Accepted Visa Or Master Card Since 2004	RW / US1
1/23/13	KMPH-TV FOX-26	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	KNDO-TV NBC-3	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KNDU-TV NBC	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KNOE-TV CBS-8	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KOAM-TV CBS-7	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KOLD CBS-13	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KOTA ABC-3	Court To Notify Merchants Who Accepted Visa Or Master Card Since 2004 Benefits To Merchants Who Accepted Visa Or Master Card Since 2004	RW / US1
1/23/13	KOTV-TV CBS-6	Court To Notify Merchants Who Accepted Visa Or Master Card Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or Master Card Since 2004	RW / US1
1/23/13	KPHO-TV CBS-5	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
	+	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1

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1/23/13	KPLC-TV	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	US1
4 100 14 0	VDTU TU FOV 44	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	DW LUC4
1/23/13	KPTH-TV FOX-44	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KPTM-TV FOX-42	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
4 10 0 14 0		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	514///04
1/23/13	KPTV-TV FOX-12	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KQCW CW-12/19	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
4 100 14 0	VOVD TV 400 40	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	514///04
1/23/13	KRHD-TV ABC-40	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KSFY-TV ABC-13	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
4 100 14 0	WOLA 000 40	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	DIAL/LIGA
1/23/13	KSLA CBS-12	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KSTC-TV IND-45	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
		Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	KSTP-TV ABC-5	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KSWO-TV ABC-7	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	KSWT-TV CBS-13	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KTEN NBC-10	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	KIENINGOTO	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	1007031
1/23/13	KTIV NBC-4	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KTRE ABC-9	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	KIKE ADC-9	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	KW / US1
1/23/13	KTTC NBC-10	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/00/10	VTULTUADO O	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	DW / UC1
1/23/13	KTUL-TV ABC-8	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KTVG-TV FOX-17 / KSNB-TV FOX-4	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/00/10	WTIMI THEODO 2	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	DW / HC1
1/23/13	KTVN-TV CBS-2	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KUAM-TV NBC-8 / CBS-11	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	KUSI-TV IND-51	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KVOR 740-AM	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	KVVU-TV FOX-5	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KWES-TV NBC-9	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	KWQC NBC-6	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KWTV-TV CBS-9	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
5, . 0		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	KWWL-TV NBC-7	Benefits To Merchants About a \$64 Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KXJB-TV CBS-4 / KVLY-TV NBC-11	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
.,,20,10		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	1111,001
1/23/13	KXLT FOX-47	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	KXMB-TV CBS-12	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1123113	TOTAL TO THE STATE OF THE STATE	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	IXW / UJ I
1/23/13	KXVO-TV CW-15	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1

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DATE	MEDIA VEHICLE	HEADLINE	SOURCE *
1/23/13	KXXV-TV ABC-25	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	KYTX CBS-19	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Las Cruces Sun-News	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
1/20/10	Lus oraces our news	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	100
1/23/13	Las Vegas Business Press	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Las Vegas Review-Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	Las vegas Keview-Juumai	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	KW / U31
1/23/13	Legal Information By Women For Women	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/00/10	t suite stand thought to a dec	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	DW
1/23/13	Lexington Herald-Leader	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Long Beach Press-Telegram	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
	<u> </u>	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	Los Angeles Business from bizjournals	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Los Angeles Daily News	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
	 	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	Market Intelligence Center	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Market Pulse	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
1720710	Market Fulse	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	100
1/23/13	MarketWatch.com	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	INT
1/23/13	Mayim Croup	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
1/23/13	Maxim Group	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	KVV
1/23/13	Memphis Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/00/10	Adamidlanda	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	DW
1/23/13	Miami Herald	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Minneapolis / St. Paul Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
	1	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	Money Canada	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Money Control	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
	<u> </u>	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	Money Show	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Money.ca.com	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	INT
		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	MyMotherLode.com	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Nashville Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1,20,10	The state of the s	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	,
1/23/13	NebraskaTV	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	New Mexico Business Weekly	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	INEW INICAICO DUSINESS WEEKIY	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	KW 7 031
1/23/13	New York Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/22/12	Now Verk Financial Convice Professionals INVESDI	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
1/23/13	New York Financial Service Professionals [NYFSP]	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	17.77
1/23/13	News & Observer	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
4 100 14 -		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	DIALLUSA
1/23/13	News Info Guide	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	News Tribune	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	NewsChannel10.com	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	INT

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DATE	MEDIA VEHICLE	HEADLINE	SOURCE *
1/23/13	NewsChannel6Now.com	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	INT
1/23/13	Newsday	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	NOCO-TV CBS-5	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	NorthStar News	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	NorthWest Cable News	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Oklahoman	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Older Not Dead.com	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Olejniczak Advisors	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Olympian	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Orlando Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Pacific Business News	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Pasadena Star-News	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Pettinga Financial	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Philadelphia Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Pittsburgh Business Times	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Portland Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	PR Newswire	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	WL / LX
1/23/13	PR Newswire	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Press-Enterprise	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Puget Sound Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Quincy Herald-Whig	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Record Publishing Company	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Redlands Daily Facts	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Reuters	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	RogerHedgeCock.com	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	INT
1/23/13	Ruidoso News	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Sacramento Bee	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Sacramento Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	San Antonio Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	San Bernardino County Sun	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	San Francisco Business Times	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
		penents to inferending with Accepted visa of inastercard since 2004	1

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DATE	MEDIA VEHICLE	HEADLINE	SOURCE *
1/23/13	San Francisco Chronicle	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	San Gabriel Valley Tribune	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	San Jose Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	San Jose Mercury News	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	SandieGoJack.com	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	INT
1/23/13	Santa Cruz Sentinel	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	SiliconValley.com	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	SILive: Everything Staten Island	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	South Florida Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Spoke	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	St. Louis Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Star Tribune	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	StockNod	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Street Insider	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Sun Herald	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Syracuse.com	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	SYS-CON Media	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	Talk Business Magazine	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Tampa Bay Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	TC Palm	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Page 61th To Marchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	Telegraph-Macon	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Page 15 To Marchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	The Bellingham Herald	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Repefits To Merchants Who Accepted Visa Or MestarCard Since 2004	RW
1/23/13	The Daily Herald	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Page 15 To Marchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	The Online Investor	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Page 15th To Marchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	The Sacramento Bee	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	The State	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Page 15th To Marchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	The State Journal	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Page 15th To Marchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	The Sun News	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Page 15th To Marchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	The Tax Teacher	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Repefits To Merchants Who Accepted Visa Or MestarCard Since 2004	RW
1/23/13	TheStreet.com	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Page 15 To Marchants Who Accepted Visa Or MasterCard Since 2004	INT
1/23/13	Ticker Technologies	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	

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DATE	MEDIA VEHICLE	HEADLINE	SOURCE *
1/23/13	Times Union	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/22/12	Triangle Pusiness Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	Triangle Business Journal	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / UST
1/23/13	Tribune	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/22/12	Make Investing Nave	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
1/23/13	Value Investing News	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	KW
1/23/13	VisionMonday	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WAFB CBS-9	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1123/13	WAI B CB3-9	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	KW/031
1/23/13	WAFF NBC-48	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WAFF TV Huntsville	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	US1
1/23/13	WALL TV HURSVING	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	031
1/23/13	WALB NBC-10	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Wall Street Select	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
1/23/13	vvali Street Select	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	KVV
1/23/13	WAND-TV NBC-17	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/22/12	WAOW TILARC O / WWOW TILCW 24	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	DW / UC1
1/23/13	WAOW-TV ABC-9 / WYOW-TV CW-34	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Washington Business Journal	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
4 10 0 14 0		Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	DW / HO4
1/23/13	WAVE NBC-3	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WBAY ABC-2	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW
		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	WBCB-TV CW-21	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WBMA-TV ABC-33 / ABC-40	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	WBOC CBS-16	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WBOC-TV FOX-21	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	WBOY-TV NBC-12	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WBRC-TV FOX-6 MyFox Birmingham	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	WBTV CBS-3	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WCAX CBS-3	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	WCIV-TV ABC-4	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WCSC CBS-5	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	WDAM NBC-7	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WDRB FOX-41	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	WDSI-TV FOX-61	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Webindia123.com	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
, _ 3, . 0		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	
1/23/13	WECT NBC-6	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WFFF-TV FOX-44 / WVNY-TV ABC-22	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1123113	VVI I I - I V I UA-44 / VV VIVI - I V ADU-22	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	100 / 031

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WLNE-TV ABC-6

WLNS CBS-6

WLOX ABC-13

WLTZ-TV CW-38

WLTZ-TV NBC-38

WMBB-TV ABC-13

WMBF NBC-32

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MEDIA VEHICLE HEADLINE SOURCE * Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And RW / US1 1/23/13 WFIE NBC-14 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 WFLX FOX-29 RW / US1 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW / US1 WFMJ-TV NBC-21 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW / US1 WFSB-TV CBS-3 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 WFXG-TV FOX-54 RW / US1 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW / US1 WFXR-TV FOX-21/27 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW / US1 WFXS-TV FOX-55 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW / US1 WGCL-TV CBS-46 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 WGEM-TV NBC-10 RW / US1 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW / US1 WGFL-TV CBS-4 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW / INT / US1 WHBF CBS-4 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW Whittier Daily News Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 WHNS-TV FOX-21 RW / US1 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 WHTM-TV ABC-27 RW / US1 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 WIBW.com INT Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW / US1 Wichita Business Journal Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And RW 1/23/13 Wichita Eagle Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 WICU-TV NBC-12 RW / US1 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And RW / US1 1/23/13 WISTV NBC-10 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW / US1 WJRT-TV ABC-12 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 WKOW-TV ABC-27 RW / US1 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 RW / INT US1 WKRN ABC-2 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And 1/23/13 WLAX-TV FOX-25/48 RW / US1 Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 1/23/13 WLBT NBC-3

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1/23/13	WMC NBC-5	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WMDT-TV ABC-47 /CW-3	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / INT / US1
1/23/13	WNEM-TV CBS-5	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW/US1
1/23/13	WOI ABC-5	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW/INT/US1
1/23/13	WOIO CBS-19	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WOLF-TV FOX-56	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Worcester Telegram & Gazette	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	Worth	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	WOWK-TV CBS 13	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WPFO-TV FOX-23	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WQOW-TV ABC-18	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WR Hambrecht & Co.	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	WRAL-TV CBS-5	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW
1/23/13	WRCB-TV NBC-3	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WREX-TV NBC-13	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WRIC ABC-8	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WSET-TV ABC-13	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WSFA NBC-12	Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	WSFX-TV FOX-26	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Benefits To Merchants Who Accepted Visa Or MesterCard Since 2004	RW / US1
1/23/13	WSHM-TV CBS-3	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And Basefits To Massharts Wise Accepted Visa Or MasterCard Since 2004	RW / US1
1/23/13	WSJV-TV FOX-28	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	WSMV-TV NBC-4	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	WSVN.com	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	INT
1/23/13	WTEN ABC-10	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	WTHR NBC-13	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	WTLH-TV FOX-49	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	WTNZ FOX-43	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / INT / US1
1/23/13	WTOC CBS-11	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	WTOL CBS-11	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1/23/13	WTRF-TV CBS-7	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW/US1
1/23/13	WTVG-TV ABC-13	Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004 Court To Notify Merchants About a \$6+ Billion Settlement Providing Payments And	RW / US1
1123113		Benefits To Merchants Who Accepted Visa Or MasterCard Since 2004	1.00 / 0.51

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DATE	MEDIA VEHICLE	HEADLINE	SOURCE *
1/27/13	Money.CNN.com	Using A Credit Card? Watch Out For The 'Checkout Fee'	INT
1/27/13	ReidKetcham.com	New Service Charge For Visa And MasterCard Credit Card Purchases	INT
1/27/13	Saginaw News	Will You Pay More At The Checkout?	WL / LX
1/27/13	SeniorTravel.About.com	Merchants In 40 US States May Soon Impose Credit Card Surcharges	INT
1/27/13	The Grand Rapids Press	Will You Pay More At The Checkout?	WL / LX
1/28/13	ABC 13 KTNV-NV	Action News	WL
1/28/13	Bay City Times	Will You Pay More At The Checkout?	WL
1/28/13	Business @ IT Business Net	Retailers May Add Surcharge In Credit Card Transactions	US1
1/28/13	CardFellow.com	Charging Customers A Credit Card Fee At Check Out	INT
1/28/13	CardPaymentOptions.com	Merchants Win Surcharge Battle - Here Are The New Rules	INT
1/28/13	CBS - 3 WREG	Some Credit Card Users Will See New Fee	LX
1/28/13	CBS - 3 WTKR	Consumers Could Be Charged New Credit Card Surcharge	LX
1/28/13	CBS - 3 WTKR	New Fees For Credit Card Purchases	LX
1/28/13	CBS - 9 WNCT	New "Checkout Fee" Possible On Credit Card Charges	LX
1/28/13	Chicago Tribune	Retailers May Add Surcharge On Credit-Card Purchases	US1
1/28/13	Consumerist.com	Mastercard - The Consumerist	INT
1/28/13	Credit Card Management	Merchants Can Add Fees To Card Payments This Week But Will They?	WL
1/28/13	CSPnet.com	Swipe-Fee Settlement Ruling Due	INT
1/28/13	Daily Republic	New Fee Possible On Card Purchases	WL
1/28/13	Digital Journal	Credit Card 'Checkout Fees' For Consumers Permitted As Of Jan. 27	WL / LX
1/28/13	ECreditDaily.com	Wal-Mart, Target Among Chains Saying No To Credit-Card Use Fees	INT
1/28/13	Euclid Infotech: Contract Award Information	Miscellaneous Business And Business-Related Services	WL
1/28/13	Examiner.com	How To Lose All Your Customers For 4%	INT
1/28/13	Fox 5 KVVU-NV	Live In Las Vegas	WL
1/28/13	Fox 5 KVVU-NV	News At 10	WL
1/28/13	Fox 5 KVVU-NV	News At 11	WL
1/28/13	Fox 5 KVVU-NV	News This Morning	WL
1/28/13	Fox Business	Credit Card Users Brace For Possible 'Checkout Fee'	INT
1/28/13	Fox Business	Retailers May Add Surcharge In Credit Card Transactions	US1
1/28/13	Fox44ABC22YourVoice.com	Customers Could Save Money Using Debit Instead Of Credit	INT
1/28/13	GotAClassAction.com	Mastercard Got A Class Action?	INT
1/28/13	Hamilton Journal News	Retailers Hesitant To Add New Charge Credit-Card Swipe Fee	WL
1/28/13	Hubsly.com	Www.PaymentCardSettlement.com	INT
1/28/13	Huckleberries Online	New Credit Card Fee Begins Today	LX
1/28/13	ITBusinessNet.com	Retailers May Add Surcharge In Credit Card Transactions	US1
1/28/13	Kiplinger.com	A New Credit Card Surcharge	INT
1/28/13	Mcagvmc.com	Visa/MasterCard Class Action Settlement	INT
1/28/13	MSN Money	Retailers May Add Surcharge In Credit Card Transactions	US1
1/28/13	MyFoxWinCities.com	Credit Card Swipe Fees: What You Need To Know	INT
1/28/13	RetailCouncilnys.com	Proposed Interchange Fee Class Action Settlement	INT
1/28/13	Reuters	Retailers May Add Surcharge In Credit Card Transactions	US1
1/28/13	Reuters	US Retailers May Add Surcharge In Credit Card Transactions	US1
1/28/13	Supermarket News	Hy-Vee Addresses Credit Card Surcharge	WL
1/28/13	The Daily Republic	Business And Financial News	LX
1/28/13	The Journal News	Business And Financial News	LX

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SOURCE * **MEDIA VEHICLE HEADLINE** 1/28/13 The Northwest Herald Wheeler Bill Targets Credit Card Surcharges LX 1/28/13 The Spokesman-Review WL Blog: Huckleberries Online: New Credit Card Fee Begins Today 1/28/13 INT TodayStmj4.com Merchants Now Allowed To Charge 'Checkout Fee' For Credit Card INT 1/28/13 TopClassActions.com Visa-MasterCard Interchange Fee Class Action Settlement Notice 1/28/13 TV.MSNBC.com Credit Card Users Could Get Socked With 4% "Checkout Fee" INT 1/28/13 WL U.S. News & World Report Retailers May Begin Charging Swipe Fees On Credit Card Purchases INT 1/28/13 ValueWalk.com Using Your Credit Card Could Cost You VendingTimes.com INT 1/28/13 Settlement Allows Retailers To Add 'Checkout Fee' For Credit Card 1/28/13 WXYZ.com Merchants Accepting MasterCard, Visa Can Now Add Surcharge To Customer Bills INT Yahoo! Finance Retailers May Add Surcharge In Credit Card Transactions US1 1/28/13 1/29/13 WL Good Morning America ABC Good Morning America INT 1/29/13 ACCA.org What You Need To Know About New Credit Card Surcharges 1/29/13 Retailers May Add Surcharge In Credit Card Transactions US1 Baltimore Sun 1/29/13 INT BankRate.com What Can Surcharge? WL 1/29/13 Business Journal Target, Wal-Mart Won't Add Credit-Card Fees, Despite Settlement INT 1/29/13 Business-Interludes.com Visa And Master Card: To Charge Or Not To Charge CNBC.com INT 1/29/13 Retailers Decline Credit Card Surcharge - For Now 1/29/13 INT Consumerist.com Visa - The Consumerist 1/29/13 WL / LX Credit Visionary (Blog) How To Avoid The New Credit Card Checkout Fee 1/29/13 Credit Visionary (Blog) New Credit Card Swipe Fees Went Into Effect Yesterday WL / LX 1/29/13 WL / LX Dayton Daily News Stores Scrutinize 'Swipe Fee' 1/29/13 WL / LX GaryK.com (Blog) How Are The Consumers Always The Ones To Pay? 1/29/13 INT GreenvilleOnline.com Retail Chains May Skip Fees With MasterCard, Visa Settlement 1/29/13 Herald News Retailers Criticize Credit Card 'Swipe Fee' WL / LX 1/29/13 Credit Card 'Surcharge' Warning Called Propaganda INT HispanicBusiness.com 1/29/13 Swipe-Fee Surcharges May Have Downsides For Merchants WL / LX Idaho Statesman Watch For New Credit Card Processing Fees (And Be Ready To Pay Cash) At Your 1/29/13 Lifehacker LX Favorite Stores LX 1/29/13 Mashable.com Online Retailers Likely To Skip New Credit Card Surcharge MediaPost Publications US1 1/29/13 Retailers Show Little Interest In Tacking On Fees Minneapolis / St. Paul Business Journal Target, Wal-Mart Won't Add Credit-Card Fees, Despite Settlement 1/29/13 LX INT 1/29/13 MySettlementClaims.com Visa Or MasterCard Interchange Fee Class Action Settlement WI 1/29/13 New Jersey Record Retailers Criticize Credit Card 'Swipe Fee' 1/29/13 Now.MSN.com Beware The New MasterCard And Visa Surcharges Starting This Week INT 1/29/13 Now.MSN.com INT Visa And Mastercard Surcharges Begin After Lawsuit Settlement US1 1/29/13 Orlando Sentinel Retailers May Add Surcharge In Credit Card Transactions Major US Retailers To Refrain From Imposing Surcharge On Credit Card Payments 1/29/13 LX Progressive Media 1/29/13 SDRA.org Retailers Can Add A Credit Card Surcharge - But Will They? INT 1/29/13 INT Credit Card Checkout Fee Taking Effect Shopping.Yahoo.com 1/29/13 CUNA Watches For Credit Card Surcharge Change Impact WL/LX States News Service 1/29/13 WL/LX States News Service CUS Urged To Highlight Merchant Surcharges 1/29/13 Ravenstahl Stands Up For Consumers With 'Swipe Fee' Legislation WL / LX States News Service 1/29/13 WL / LX States News Service What You Need To Know About New Credit Card Surcharges US1 1/29/13 Sun-Sentinel.com Retailers May Add Surcharge In Credit Card Transactions 1/29/13 LX Merchants Now Can Charge A Fee To Shoppers Who Pay With Plastic The Kansas City Star

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MEDIA VEHICLE SOURCE * **HEADLINE** 1/29/13 The Philadelphia Inquirer Credit Card Fees Can Be Charged At Checkout LX 1/29/13 The Record Retailers Criticize Credit Card 'Swipe Fee' WL / LX 1/29/13 WL The Record Credit Card 'Surcharge' Warning Called Propaganda 1/29/13 WL The York Dispatch Editorial: Thanks For Not Swiping Our Money 1/29/13 US Official News Washington: Urged To Highlight Merchant Surcharges WL / LX 1/29/13 INT WashPost.Bloomberg.com Chains May Skip Surcharges Under MasterCard, Visa Settlement 1/30/13 INT BankRate.com Checkout Fee Questions Answered 1/30/13 INT Blog.VantageCard.com Most Merchants Unlikely To Surcharge Credit Card Sales Target, Wal-Mart Won't Add Credit-Card Fees, Despite Settlement WL Business Journal 1/30/13 1/30/13 WL / LX Business Wire NRF Says Merchants Unlikely To Surcharge For Credit Card Use 1/30/13 NRF: Retailers Unlikely To Surcharge For Credit Card Use INT ChainStoreAge.com Don't Worry About New Credit Card Fees LX 1/30/13 Chattanooga Times LX 1/30/13 Fifth Third: Awaits Court Approval Of Antitrust Suit Settlement Class Action Reporter 1/30/13 WL Credit Card Management Amex, Though Not In Swipe-Fee Settlement, Shares The Spotlight WL 1/30/13 US Consumers: What Credit Card "Checkout Fee"? Datamonitor Cards And Payments Wire INT 1/30/13 DelawareOnline.com Retail Chains May Skip Surcharges Under Card Swipe Settlement 1/30/13 LX Credit Card Surcharges Likely Won't Affect You **DollarVersity** 1/30/13 Will Merchants Charge Consumers For Using Visa And Mastercard INT DouggoldsteinBusinessAttorney.com 1/30/13 INT Visa, MC Allow Merchant Surcharging Greensheet.com 1/30/13 InsideMonkey.com Credit Card Use Just Got More Expensive INT WL 1/30/13 Merchants Now Can Charge A Fee To Shoppers Who Pay With Plastic Kansas City Star LX 1/30/13 US Consumers: What Credit Card "Checkout Fee"? MarketLine Expert View INT 1/30/13 Visa Master Card Payment Processing MerchantFeeSavers.com INT 1/30/13 MerchantFeeSavers.com U.S. Merchants Can Now Charge For Credit Card Transactions 1/30/13 LX Antirust Law: 2012 Highlights National Law Review LX 1/30/13 NerdWallet Credit Card Surcharge Fees: Why You Shouldn't Worry 1/30/13 LX Payments Source Amex, Though Not In Swipe-Fee Settlement, Shares The Spotlight 1/30/13 Philadelphia Inquirer Credit Card Fees Can Be Charged At Checkout WL INT 1/30/13 NRF Says Merchants Unlikely To Surcharge For Credit Card Use Reuters.com LX 1/30/13 States News Service NRF Says Merchants Unlikely To Surcharge For Credit Card Use Washington Report: Smoke And Mirrors On Surcharging Scare Tactics To Drum Up WL / LX 1/30/13 States News Service Fear In Consumers About Retailers Being Able To Surcharge Is Nothing 1/30/13 WL / LX States News Service Washington Report: No Ruling On Proposed Card Settlement Appeal 1/30/13 Sydb.Xomba.com Payment Card Settlement INT 1/30/13 WL / LX Targeted News Service NRF Says Merchants Unlikely To Surcharge For Credit Card Use Visa, MasterCard Now Allow Merchants To Pass On Charge, Few Retailers Likely To The Blade WL 1/30/13 Add Credit Card Fee 1/30/13 Debit Card Discounts VS Credit Card Rewards LX The Finance Buff 1/30/13 TimesFreePress.com Personal Finance: Don't Worry About New Credit Card Fees INT 1/30/13 Winston-Salem Journal No Headline WL / LX 1/31/13 AiteGroupBlog.com No Headline INT WL 1/31/13 AP DataStream Small Retailers Say 'No Thank You' On Plastic Fees LX 1/31/13 Associated Press Financial Wire Small Retailers Say 'No Thank You' On Plastic Fees Linda Sherry Of Consumer Action Available To Explain What Consumers Need To 1/31/13 Benzinga LX Know About "Checkout Fees," Or Merchant-Imposed Surcharges 1/31/13 Benzinga Stores Can Now Charge Extra If You Use Your Credit Card, But Will They? WL / LX

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DATE	MEDIA VEHICLE	HEADLINE	SOURCE *
1/31/13	Business Wire	Linda Sherry Of Consumer Action Available To Explain What Consumers Need To Know About "Checkout Fees," Or Merchant-Imposed Surcharges	WL / LX
1/31/13	Charlotte Business Journal	Target, Wal-Mart Won't Add Credit-Card Fees, Despite Settlement	WL
1/31/13	Consumerism Commentary	Credit Card Checkout Fees Are Here	WL
1/31/13	Credit Card Management	Trouble Ahead With Merchant Surcharging?	WL
1/31/13	Credit-Land.com	Most Retailers Opt Not To Charge Credit Card Swipe Fees	INT
1/31/13	CSPnet.com	Call To Arms Follows Swipe-Fee Settlement Appeal Delay	INT
1/31/13	IsoAndAgent.com	ISO And Agent - Trouble Ahead With Merchant Surcharging	INT
1/31/13	Journal of Business	Shops Mull Swipe-Fee Surcharge	WL / LX
1/31/13	MNN.com	Credit Card Checkout Fees Are Here	INT
1/31/13	MobilePaymentsToday.com	Seven Myths About The New Credit Card Fees You Have To Pay	LX / INT
1/31/13	Nashville Business Journal	Target, Wal-Mart Won't Add Credit-Card Fees, Despite Settlement	WL
1/31/13	Oconomowoc Enterprise	Surcharge Surprises Small Businesses Talk Credit Card Surcharges; Most Won't Use Yet	WL
1/31/13	PaymentsSource	Trouble Ahead With Merchant Surcharging?	LX
1/31/13	PracticaleCommerce.com	U.S. Merchants Can Now Charge For Credit Card Transactions	INT
1/31/13	RetailingToday.com	NRF Goes After Surcharge Fear Mongering	INT
1/31/13	States News Service	Credit Card Appeal Delayed Until Fall	WL / LX
1/31/13	Targeted News Service	Credit Card Appeal Delayed Until Fall	LX
1/31/13	Targeted News Service	NRF Says Merchants Unlikely To Surcharge For Credit Card Use	WL
1/31/13	The Associated Press	Small Retailers Say 'No Thank You' On Plastic Fees	LX
1/31/13	The Blade	Business And Financial News	LX
1/31/13	The Blade	Visa, MasterCard Now Allow Merchants To Pass On Charge	WL / LX
1/31/13	TheStreet.com	Look Out For Higher Credit Card Charges	WL / LX
1/31/13	ToledoBlade.com	Visa, MasterCard Now Allow Merchants To Pass On Charge	INT
1/31/13	TwinCitites.com	Card Fees Are A Non-Started For Most Retailers	INT
1/31/13	US Official News	Washington: NRF Says Merchants Unlikely To Surcharge For Credit Card Use	WL / LX
1/31/13	Verona-Cedar Grove Times	Businesses Unlikely To Charge Credit Card Fee	WL / LX
1/31/13	WMI Company News	Credit Card Surcharge Option For US Retailers	LX
1/31/13	Xfinity.Comcast.net	New Checkout Fee: Get The Facts	INT
1/31/13	York Daily Record	Some Local Businesses Not Planning To Pass Credit Card Swipe Fees To Consumers	WL / LX
2/1/13	Associated Press Financial Wire	SmallBiz-Small Talk	LX
2/1/13	Blog.NRF.com	Consumers Being 'Warned' About Non-Existent Credit Card Surcharges	INT
2/1/13	Class Action Reporter	Awaits OK Of Visa Interchange Suit Settlement	LX
2/1/13	Inside Counsel	Court Revives Antitrust Case Against Grocers	LX
2/1/13	Journal Star	Credit Card Settlement Opens Door To New Surcharges	WL
2/1/13	MobilePaymentsToday.com	Seven Myths About The New Credit Card Fees You Have To Pay	LX
2/1/13	MotusFinancial.com	Visa And Mastercard Surcharge News	INT
2/1/13	NRF.com	Credit Card Surcharge 'Propaganda' Leads To State Legislation	INT
2/1/13	Pittsburgh Business Times	Customers Unlikely To Face Card Swipe Fees From Merchants	LX
2/1/13	St. Paul Pioneer Press	Card Fees Are A Non-Started For Most Retailers: Collections Permitted By Settlement Could Begin This Week	WL
2/1/13	States News Service	Washington Report: Credit Card Appeal Delayed Until Fall The Court's Decision Means That Settlement Notices To Retailers Across The Country Can Continue To Be Distributed, And That Retailers Will Have The Opportunity To Opt Out Of The Monetary Portion Of The Case And/Or Object To The Proposed Settlement	WL / LX
2/1/13	The Courier	Retailers Pass On Plastic Fees	WL

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MEDIA VEHICLE HEADLINE SOURCE * Provision Of Credit Card Settlement Allows Retailers To Add Fee To Purchases, But 2/1/13 LX The Peoria Journal Star Will They? Some Local Businesses Not Planning To Pass Credit Card Swipe Fees To 2/1/13 WL York Daily Record 2/2/13 Erie Times-News Erie Retailers Take Pass On Credit Surcharge WL / LX WL 2/2/13 Customers Unlikely To Face Card Swipe Fees From Merchants Pittsburgh Business Times Credit Card Appeal Delayed Until Fall WL 2/2/13 Targeted News Service 2/2/13 Card Brand Settlement INT TellMeMore.Elavon.com 2/2/13 US Official News Washington: NRF Says Merchants Unlikely To Surcharge For Credit Card Use WL / LX 2/2/13 INT Uspirg.org Will Consumers Face Credit Card Surcharge? No. Checkout Fee Could Be Added To Credit Card Consumer Advocates Urge WI 2/3/13 Herald and News Borrowers To Be Alert As New Charges Are Assessed 2/3/13 The Daily Review & Sunday Review Merchants Now Allowed To Charge Customers Using Credit Cards A Surcharge LX 2/3/13 Officials: Credit Fee Hikes Unlikely WL / LX The Leader-Telegram Retailers' Decision: To Fee Or Not To Fee? Many Already Eat Costs Of Credit Card 2/3/13 WL / LX The Star-Ledger Surcharge Retailers' Decision: To Fee Or Not To Fee? Many Already Eat Costs Of Credit Card 2/3/13 The Times WL / LX 2/3/13 The Times-Tribune Merchants Now Allowed To Charge Customers Using Credit Cards A Surcharge WL / LX 2/3/13 Plastic Gets Pricier: Retailers Mixed On New Surcharge Of Up To 4 Percent WL The Tribune-Democrat 2/3/13 Tulsa World Credit Fees Pose A Dilemma WL 2/4/13 Asbury Park Press LX Retailers Fear Fees 2/4/13 INT BancCertified.com Banc Certified Merchant Services 2/4/13 CardPaymentOptions.com INT Few Merchants Expected To Surcharge Despite Ruling 2/4/13 Credit Union National Associations (Cuna.com) Appeals Court Won't Review Antitrust Deal Until Final Lower Court Decision INT 2/4/13 Credit Union Times Consumer Advocate Calls Interchange Surcharge Fears Propaganda WL / LX 2/4/13 WL / LX Credit Visionary (Blog) Is The Credit Card Surcharge Just Propaganda? 2/4/13 Weekly Wrap: Surcharges Want To Munch On Your Wings Too WL / LX Credit Visionary (Blog) 2/4/13 Extra Credit Card Fees May Not Be As Widespread As Anticipated LX Deseret Morning News WL / LX 2/4/13 Cashing In On Credit Use Grand Haven Tribune 2/4/13 WL / LX Shoppers Should Give Themselves Some Credit Hendricks County Flyer 2/4/13 Honolulu Star-Advertisei Retail Merchants Not Likely To Charge Credit Card Fees WL / LX 2/4/13 Small Retailers Say 'No Thank You' On Plastic Fees WL Journal - Gazette INT 2/4/13 Philly.com Many Retailers Say 'No Thanks' To Fees To Merchants Who Have Accepted Visa And MasterCard At Any Time Since January ΙX 2/4/13 San Fernando Valley Business Journal 1, 2004 2/4/13 States News Service WL / LX More States Propose Laws Banning Surcharges Whelan/Gordon/Gill Bill To Protect Consumers From Credit Card Surcharges 2/4/13 States News Service Approved By Senate Commerce Committee Measure Would Make New Jersey WL / LX Eleventh Whelan/Gordon/Gill Bill To Protect Consumers From Credit Card Surcharges WL / LX 2/4/13 Targeted News Service Approved By Senate Commerce Committee 2/4/13 The Citizen's Voice Merchants Now Allowed To Charge Customers Using Credit Cards A Surcharge WL / LX 2/4/13 WL / LX The News & Advance Areas Businesses Choose Whether To Charge To Swipe 2/4/13 UnFairCreditCardFees.Blogspot.com Unfair Credit Card Fees INT 2/4/13 INT UnFairCreditCardFees.Blogspot.com Why Visa/MC Settlement Didn't Fix Swipe Fee Problem 2/5/13 365Payments.com Merchant Surcharge INT 2/5/13 LX Asbury Park Press Retailers Fear Fees Your Money: N.J. Retailers Could Charge More For Credit-Card Transactions, But 2/5/13 Asbury Park Press WL / LX Many Won't

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DATE	MEDIA VEHICLE	HEADLINE	SOURCE *
2/5/13	Blog.Instabill.com	Visa And MasterCard Allow U.S. Retailers And E-Tailers To Surcharge	INT
2/5/13	Business Wire	Electronic Payments Coalition Corrects False Information From National Retail Federation About New Checkout Fees	LX
2/5/13	CardPaymentOptions.com	New Jersey Senators Move To Bank Credit Card Surcharges	INT
2/5/13	Chicago Sun Times	Local Girl Scouts Now Accept Credit Cards	WL / LX
2/5/13	CNBC.com	Electronic Payments Coalition Corrects False Information From National Retail Federation About New Checkout Fees	INT
2/5/13	FoxBusiness.com	Credit Card Surcharges Now Allowed	INT
2/5/13	GlobalCompetitionReview.com	Visa - News - Competition News, Features And Reviews	INT
2/5/13	Herald News	Bill Would Ban Swipe Fees	WL / LX
2/5/13	InsideCounsel	13 Arrested For One Of The Largest-Ever Credit Card Fraud Schemes	WL
2/5/13	MarketWatch.com	Electronic Payments Coalition Corrects False Information From National Retail Federation About New Checkout Fees	INT
2/5/13	Mcagvmc.com	Visa/MasterCard Class Action Settlement	INT
2/5/13	New Jersey Record	Bill Would Ban Swipe Fees	WL
2/5/13	The Record	Bill Would Ban Swipe Fees	WL / LX
2/5/13	The Record	Credit Card Surcharge Bill Moved Out Of Committee	WL
2/5/13	The Star-Ledger	Bill Would Ban Surcharges For Credit Card Purchases	WL / LX
2/5/13	ThePointsGuy.com	Visa And MasterCard Users: Beware Of New 4 Percent Surcharge	INT
2/6/13	AP Alert - Rhode Island	Legislation Would Bar Credit Card Surcharge In RI	WL
2/6/13	Blog.WVCO.com	Credit Card Surcharge	INT
2/6/13	Business Wire	Electronic Payments Coalition Corrects False Information From National Retail Federation About New Checkout Fees	WL
2/6/13	EandsConsultingllc.com	Merchants Applying The New Surcharge Fee	INT
2/6/13	GreenSheet.com	Checkout Fees Facts Debated	INT
2/6/13	Jersey Journal	Sacco, Prieto Sponsor Bills To Prohibit Surcharges For Using Credit Cards To Pay Bills Target Surcharges For Card Use	LX
2/6/13	The Associated Press State & Local Wire	Legislation Would Bar Credit Card Surcharge In RI	LX
2/6/13	WMI Company News	US States Propose Ban On Surcharges	LX
2/7/13	Blog.WVCO.com	States That Prohibit Credit Card Surcharges	INT
2/7/13	Credit Card Management	Merchants Plot Next Move As Court Again Delays Swipe-Fee Appeal	WL
2/7/13	Mundo Hispanico	Para los comerciantes que aceptaron Visa y MasterCard en algún momento desde el 1.o de enero de 2004: Aviso sobre un acuerdo de demanda colectiva por más de 6 mil millones de dólares [translated: For Merchants That Accept Visa And MasterCard L At Any Time Since January 1, 2004: Notice On A Class Action Settlement For More Than Six Billion Dollars]	
2/7/13	Muskegon Chronicle	Meijer Is Latest Retailer To Reject Credit Card Surcharges Meijer Promises No Surcharges	LX
2/7/13	PaymentsSource	Merchants Plot Next Move As Court Again Delays Swipe-Fee Appeal	LX
2/7/13	Tahlequah Daily Press	Swipe Fees Won't Affect Okie Shoppers	WL / LX
2/7/13	The Grand Rapids Press	Retailer Promising No Surcharges On Credit Card Purchases	WL / LX
2/8/13	American Banker	Seven States Eye Bans On Credit-Card Surcharges	WL / LX
2/8/13	Conons.sorg.unc.edu	Local Governments Now Allowed To Charge Fees For Accepting	INT
2/8/13	Digital.JewishTimes.com	No Headline	INT
2/8/13	Herald News	Swipe-Fee Bank Gains In Trenton	WL / LX
2/8/13	NBCNews.com	Latest News, Videos, And Information	INT
2/8/13	New Jersey Record	Swipe-Fee Bank Gains In Trenton	WL
2/8/13	The Record	Swipe-Fee Bank Gains In Trenton	WL / LX
2/9/13	American Banker	Two More States Mulling Bans On Credit Card Surcharges	WL

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MEDIA VEHICLE HEADLINE SOURCE * 2/9/13 The Oregonian No Fees Looming For Using Credit Card LX 2/10/13 Grand Rapid Press LX No Headline 2/10/13 WL / LX Herald-Standard State Retail Association: Surcharge Law Unnecessary 2/10/13 LX Saginaw News Smaller Retailers Saying 'No Thanks' On Credit Card Fees WL 2/10/13 The Oregonian No Fees Looming For Using Credit Card 2/10/13 WL The Sheboygan Press Smaller Retailers Saying 'No Thanks' On Credit Card Fees INT 2/11/13 AlphaCardServices.Wordpress.com Alpha Card Blog Report 2/11/13 INT AlphaCardServices.Wordpress.com New Surcharges By Merchants? 2/11/13 Two More States Mulling Bans On Credit Card Surcharges LX American Banker 2/11/13 BankCreditNews.com Card Fees INT 2/11/13 LX Class Action Reporter Merchants May Impose Credit Card Fees Following Settlement Antitrust Law: 2012 Highlights LX 2/11/13 Mondag INT 2/11/13 MyMoneyCounselor.com Hit By Credit Card Surcharges? 2/11/13 NJBIZ WL / LX Change To Support Credit Card Bill WL 2/11/13 The Oregonian Credit Card Surcharges? Don't Expect To See Them Anytime Soon WL / LX 2/11/13 The Times N.J. Lawmakers Deserve Credit INT 2/12/13 CardInternational.com Legal Notice Informs Merchants Of Visa And MasterCard Settlement 2/12/13 TheLegalRecord.net Small Retailers Saying 'No Thanks' To New Card Fees INT 2/12/13 LX WMI Company News Legal Notice Informs Merchants Of Visa And MasterCard Settlement 2/13/13 Chicago Daily Herald List Of Entitlements In U.S. Is Lengthy LX 2/13/13 Credit Card Fees Possible But Unlikely WL / LX Creston News-Adviser 2/13/13 TotalMerchantConcepts.com 6 Billion Dollar Settlement INT WL 2/14/13 Daily Herald List Of Entitlements In U.S. Is Lengthy INT 2/14/13 EandsConsultingllc.com Credit Card Surcharges Pose Challenges To Acquirers LX 2/14/13 Credit Card Users May See New Fee The Watauga Democrat Blog.PaymentConsulting.net 2/15/13 MC/Visa Settlement Payout Nears Completion-There Is Still Time To Sign UP INT Visa, MasterCard Users Could See New Charges Up To 4 Percent Of Purchase 2/15/13 HCPress.com INT 2/15/13 INT RetailersProcessingNetwork.com Retailers Processing Network Blog INT 2/15/13 VTLegalHelp.com Understanding The Visa And MasterCard Settlement 2/16/13 Pittsburgh Post-Gazette Bill Would Block Checkout Fees WL / LX 2/17/13 TimesWV.com Surcharge Option INT Notice Of \$6+ Billion Class Action Settlement With Merchants Who Have Ever 2/18/13 IntegrityPays.com INT Accepted Visa And MasterCard Since January 1, 2004 2/18/13 WL / LX / INT NJBiz.com In Plea To Legislature, Retailers Say Credit Card Fees Swiping Out... 2/18/13 NJBiz.com WL / LX Quietly Charged To Lead Fight Over Fees INT 2/18/13 NRHA.ora Understand The Implications Of The Visa MasterCard Class Action Settlement 2/18/13 WL / LX Retailers, Consumers Take Swipe At Credit Card Surcharge Reading Eagle 2/19/13 Forums.Ebay.com Merchant Acct? Payment Card Settlement, Class Action Suit INT 2/19/13 The Thornton Review MasterCard And Visa Will Pay Billions To Settle Antitrust Suit INT Visa, MasterCard Propose 6+ Billion Dollar Settlement In Merchant Class Action 2/20/13 DuffOnHospitaltyLaw.com INT Litigation Over Interchange Fees WL 2/21/13 States News Service Farrington Bill Eliminates Surcharge On Credit Card Purchases 2/21/13 The Star-Ledger WL / LX Taking A Swipe At The Bill In Trenton Banning Credit Card Fees 2/22/13 Visa, MasterCard Antitrust Settlement Is Anticompetitive WL Credit Card Management 2/22/13 Credit Card Management Visa Now Lets Merchants Offer Card-Specific Discounts WL

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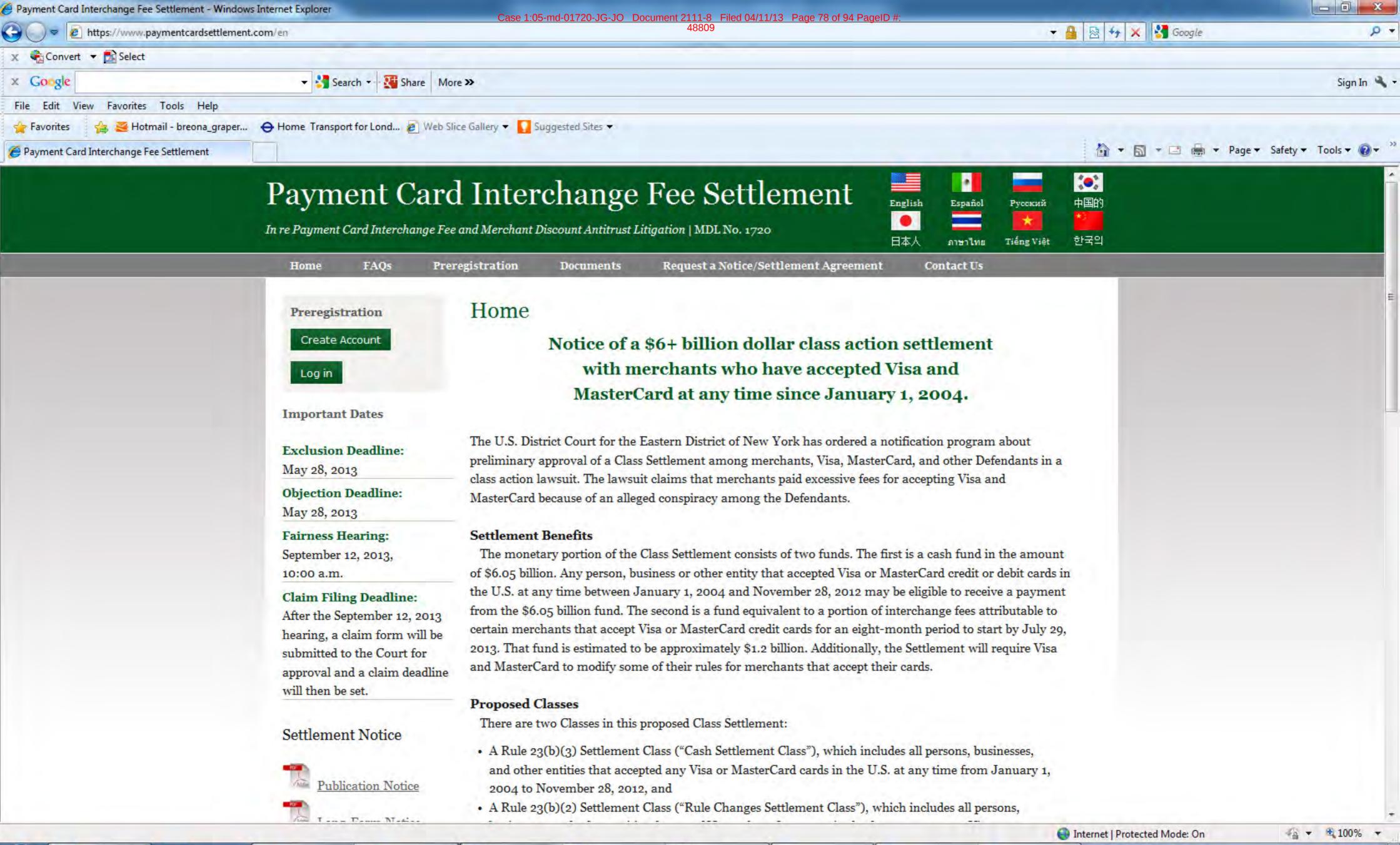
DATE	MEDIA VEHICLE	HEADLINE	SOURCE *
2/22/13	InvestorIdeas.com	Payment Processing And Mobile Strategies From Heartland Payments Systems	WL / LX
2/22/13	Marketwire	Payment Processing And Mobile Strategies From Heartland Payments Systems	WL / LX
2/22/13	PaymentsSource	Visa, MasterCard 'Antitrust' Settlement Is Anticompetitive	LX
2/22/13	TheMonetaryFuture.com	Visa, MasterCard 'Antitrust' Settlement Is Anticompetitive	INT
2/24/13	The Baltimore Sun	Retailers May Charge Fee For Credit Cards	WL / LX
2/24/13	The Virginian-Pilot	Let's Navigate The Consumer Landscape Together	WL / LX
2/24/13	The Virginian-Pilot	The Week Ahead How To Reach Business Your Paper Social Media	WL
2/25/13	American Banker	Visa Ends Ban On Retailer Discounts For Specific Cards	WL / INT
2/25/13	SNL Financial Services Daily	National Grocers Association To Drop Out Of Visa, MasterCard Settlement Over Merchant Fees	WL / LX
2/25/13	The Enterprise Salt Lake City	Bill Would Temporarily Ban Credit Card Checkout Fee Surcharges	WL / LX
2/26/13	US Official News	Cash Or Credit?	WL / LX
2/27/13	Herbein.com	\$6 Billion Settlement For Merchants	INT
2/27/13	Proformative.com	Visa And MasterCard \$7.25 Billion Interchange Fee Settlement Analysis	INT
2/28/13	Inside Counsel	Retailers Appeal \$7.2 Billion Visa/MasterCard Settlement	LX
2/28/13	States News Service	Marleau Bill Would Ban 'Swipe Fees'	WL
3/1/13	CardFlexBlog.Wordpress.com	Does Your Business Qualify For The Mastercard And Visa Settlement?	INT
3/1/13	Chattanooga Times	News	LX
3/1/13	Credit Union Magazine	Exploring A Payment Strategy	LX
3/1/13	Myrtle Beach Sun News	Consumers Could Squelch Credit Card Fees	WL
3/1/13	States News Service	NOFS Co-Sponsors 'Swipe Fee' Bill	WL / LX
3/1/13	States News Service	Marleau Bill Would Ban 'Swipe Fees'	LX
3/1/13	Targeted News Service	Marleau Bill Would Ban 'Swipe Fees'	LX
3/1/13	The Myrtle Beach Sun-News	Consumers Could Squelch Credit Card Fees	LX
3/1/13	ThePeopleCommunityBank.com	Credit Card Surcharges And What They Mean For You	INT
3/4/13	Birmingham Business Journal	Lexco Looks To Get Boost From \$7B Settlement	INT
3/4/13	The Gaffney Ledger	Guest Columnist	LX
3/5/13	Pittsburgh Tribune Review	Retailers Opt To Absorb Plastic Fees	WL / LX
3/5/13	Spokesman Review	Bill Banks Retailers' Credit Card Surcharge	LX
3/5/13	TwoCredits.com	Does Your Business Qualify For The MasterCard And Visa Settlement?	INT
3/5/13	ZBS.com	Visa And MasterCard Settlement And Merchant Surcharging	
3/6/13	Pittsburgh Tribune Review	Buttons And Weddings Sustain Longtime Carson St. Boutique, Retailers Opt To Absorb Plastic Fees	WL
3/6/13	States News Service	Washington State Votes On Credit Card Surcharging Ban	WL / LX
3/6/13	The Union Daily Times	Consumers Could Squelch Credit Card Swipe Fees	LX
3/8/13	AxiaPayments.com	Visa MasterCard Settlement	INT
3/8/13	Credit Visionary	Credit Card Processing Fees: There's A Good Chance Your Bank Account Will Take A Hit At The Register	WL / LX
3/8/13	The Lancaster News	Consumers Can Squelch Credit Card Swipe Fees	LX
3/8/13	The News-Press	Charge Can Lead To Charges	WL / LX
3/10/13	IgnitePaymentReviews.com	What Are The Clauses For The MasterCard & Visa Settlement?	INT
3/10/13	IgnitePaymentReviews.com	What Are The Visa & MasterCard Settlement Benefits?	INT
3/10/13	IgnitePaymentReviews.com	What Is The Visa & MasterCard Settlement?	INT
3/11/13	PaymentsSource	Swipe-Fee Settlement Notice Buried In Sports Illustrated Swimsuit Issue	WL / LX
3/11/13	SeekingAlpha.com	MasterCard And Visa Are Winning The War On Cash	INT
3/11/13	States News Service	Website Launched To Help Retailers Oppose Proposed Settlement	WL / LX

Merchant Discount Antitrust Litigation

Earned Media Report Through March 31, 2013



MEDIA VEHICLE HEADLINE SOURCE * 3/11/13 Targeted News Service Website Launched To Help Retailers Oppose Proposed Settlement WL / LX 3/12/13 CSA-CPA.com Visa, MasterCard Agree To \$6 Billion Class Action Settlement INT 3/12/13 LX Website Launched To Help Retailers Oppose Proposed Settlement India Energy News WL / LX 3/12/13 States News Service Website Launched To Help Retailers Oppose Proposed Settlement 3/12/13 The ThorntonReview.com MasterCard And Visa Will Pay Billions To Settle Antitrust Suit INT 3/14/13 WL Asbury Park Press Retailers Fear Fees WL 3/14/13 Asbury Park Press Retailers Object To Credit Card Settlement WL / LX 3/14/13 Swipe-Fee Settlement Notice Runs In 'Hundreds' Of Publications **PaymentsSource** 3/15/13 Checkout Fees: Charging Credit Card Fees To Customers INT American Precision Instruments.com Herald News Credit-Card Users Need Swipe Fee Protection WL / LX 3/15/13 3/15/13 WL Credit-Card Users Need Swipe Fee Protection New Jersey Record WL / LX 3/15/13 The Record Credit-Card Users Need Swipe Fee Protection Lexco Launches Paperless, Hassle-Free Visa/Mastercard Settlement Claim Filing WL 3/18/13 AP Alert - HiTech Option For Businesses LX 3/18/13 Retailers Unlikely To Implement Credit-Card Surcharge Class Action Reporter Lexco Launches Paperless, Hassle-Free Visa/Mastercard Settlement Claim Filing 3/18/13 INT IT News Online Lexco Launches Paperless, Hassle-Free Visa/Mastercard Settlement Claim Filing INT 3/18/13 NewsOn6.com Option For Businesses Lexco Launches Paperless, Hassle-Free Visa/Mastercard Settlement Claim Filing 3/18/13 LX PR Newswire Option For Businesses Merchants Object Launches Website To Fight Unfair Credit Swipe Fee Settlement 3/18/13 WL / LX PR Newswire With Big Banks And Credit Card Companies Lexco Launches Paperless, Hassle-Free Visa/Mastercard Settlement Claim Filing 3/18/13 Sacramento Bee INT Option For Businesses INT 3/20/13 Clearent.com Credit Card Surcharging And Your Merchant Services Program Lexco Capital Partners Launches Visa/Mastercard Settlement Claim Filing Option Health & Beauty Close-Up ΙX 3/21/13 For Businesses 3/21/13 Law360.com Judge Wants Prof To Help Him Mull \$7B Visa, MasterCard Deal INT LX 3/21/13 Professional Services Close-Up Lexco Rolls Out Visa/Mastercard Settlement Claim Filing Option For Businesses 3/21/13 Credit Card Surcharges: What Property Managers Need To Know INT PropertyManagermentInsider.com 3/22/13 INT Selections.com Payment Card Interchange Fee Lawsuit And Proposed Settlement 3/22/13 Wikipedia.org Payment Card Interchange Fee And Merchant Discount Antitrust Litigation INT INT 3/25/13 AssociationofCorporateCounsel.com Visa Revises Rules To Permit Discounts LX 3/25/13 Manufacturing Close-Up Lexco Releases Visa/Mastercard Settlement Claim Filing Option For Businesses 3/25/13 MNN.com Credit Card Checkout Fees Are Here INT 3/25/13 Nation's Restaurant News Know Your Options On Swipe-Fee Settlement INT WL 3/25/13 Nation's Restaurant News Swipe-Fee Settlement: Know Your Options Lexco Capital Providing Visa/Mastercard Settlement Claim Filing Option For LX 3/25/13 Professional Services Close-Up Businesses INT 3/25/13 USAA.com Beware Of New Credit Card 'Checkout' Fees 3/28/13 18 States Considering Bans On Credit Card Surcharges WL American Banker 3/28/13 Credit Union Management Fast-Paced POS Race WL 3/28/13 **PaymentSource** Julie Marie Joseforsky, Fifth Third Bancorp WL / LX Source: INT (Internet); LX (Lexis); MM (PR Newswire Media Monitoring); RW (PR Newswire Release Watch); WL (Westlaw); USI (PR Newswire USI / eWatch)



Gửi các thương gia đã chấp nhận Visa và MasterCard tại bất kỳ thời điểm nào kể từ ngày 1 tháng 1 năm 2004: Thông báo thỏa thuận dàn xếp vụ kiện tập thể trên 6 tỷ đô la.

Thông báo thỏa thuận dàn xếp vụ kiện tập thể được ủy quyền bởi Tòa Án Quận Hoa Kỳ, Quận Đông New York.

Thông báo này được ủy quyền bởi Tòa án để thông báo tới quý vị về một thỏa thuận dàn xếp vụ kiện tập thể có thể ảnh hưởng đến quý vị. Vụ kiện tuyên bố rằng Visa và MasterCard, một cách riêng rẽ, cùng với các ngân hàng, đã vi phạm các quy định chống độc quyền và khiến các thương gia phải trả phí thêm cho việc chấp nhận thẻ tín dụng và thẻ ghi nợ Visa và MasterCard, bằng cách:

- Thống nhất đưa ra, áp dụng, và thi hành các quy định về phí thương nhân (được gọi là *lệ phí trao đổi mặc định*);
- Hạn chế những gì các thương gia có thể làm để khuyến khích khách hàng của mình sử dụng các hình thức thanh toán khác thông qua, ví dụ, tính khách hàng một khoản phí phụ hoặc giảm giá; và
- Tiếp tục hành vi đó sau khi Visa và MasterCard thay đổi cơ cấu công ty của mình.

Các bị cáo nói rằng họ đã không làm gì sai. Họ nói rằng các thực tiễn kinh doanh của mình là hợp pháp và là kết quả của sự cạnh tranh, và đã đem lại lợi ích cho các thương gia và người tiêu dùng. Tòa án đã không quyết định ai đúng bởi vì các bên đã thống nhất một thỏa thuận dàn xếp. Vào ngày 27 tháng 11 năm 2012, Tòa đã phê duyệt sơ bộ thỏa thuận dàn xếp này.

Thỏa Thuận Đàn Xếp

Theo thỏa thuận dàn xếp này, Visa, MasterCard, và các bị cáo ngân hàng đã nhất trí thực hiên các khoản thanh toán cho 2 quỹ thỏa thuận dàn xếp:

- Đầu tiên là "Quỹ Tiên Mặt" một quỹ có giá trị 6.05 tỉ USD sẽ chi trả các yêu cầu bồi thường hợp lệ của các thương gia đã chấp nhận thẻ tín dụng hoặc thẻ ghi nợ Visa hoặc MasterCard tại bất kỳ thời điểm nào trong khoảng ngày 1 tháng 1 năm 2004 và ngày 28 tháng 11 năm 2012.
- Thứ hai là "Quỹ Trao Đổi" ước tính vào khoảng 1.2 tỉ USD sẽ được dựa trên một phân lệ phí trao đổi có thể quy cho một số thương gia nhất định chấp nhận thẻ tín dụng Visa hoặc MasterCard trong "Khoảng Thời Gian Trao Đổi" 8 tháng.

Ngoài ra, thỏa thuận dàn xếp thay đổi một số quy tắc Visa và MasterCard áp dụng với các thương gia chấp nhận thẻ của họ.

Thỏa thuân dàn xếp này chia thành 2 nhóm:

- Nhóm Dàn Xếp Tiên Mặt (Quy tắc 23(b)(3) Nhóm Dàn Xếp), bao gồm tất cả những người, doanh nghiệp và thực thể chấp nhận bất kỳ thẻ Visa hoặc MasterCard nào tại Hoa Kỳ ở bất kỳ thời gian nào từ 1 tháng 1 năm 2004 đến ngày 28 tháng 11 năm 2012, và
- Nhóm Dàn Xếp Thay Đổi Quy Tắc (Quy tắc 23(b)(2) Nhóm Dàn Xếp), bao gồm tất cả những người, doanh nghiệp và thực thể đến ngày 28 tháng 11 năm 2012 hoặc chấp nhận bất kỳ thẻ Visa hoặc MasterCard tai Hoa Kỳ nào trong tương lai.

CÁC THƯƠNG GIA SẼ NHẬN ĐƯỢC NHỮNG GÌ TỪ THỎA THUÂN DÀN XẾP

Mỗi thương gia thuộc Nhóm Dàn Xếp Tiền Mặt nộp đơn yêu câu bồi thường hợp lệ sẽ nhận được tiền từ Quỹ Tiền Mặt 6.05 tỷ USD, sẽ chịu một khoản khấu trừ (không vượt quá 25% quỹ) vào tài khoản đối với

các thương gia loại trừ bản thân khỏi Nhóm Dàn Xếp Tiên Mặt. Giá trị của mỗi yêu cầu bồi thường, nếu có thể, sẽ được dựa trên lệ phí trao đổi thực tế hoặc ước tính có thể quy vào các giao dịch thanh toán qua thẻ MasterCard và Visa của thương gia từ 1 tháng 1 năm 2004 đến ngày 28 tháng 11 năm 2012. Các khoản hanh toán cho các thương gia nộp yêu cầu bồi thường hợp lệ trong Quỹ Tiên Mặt sẽ được dựa trên:

- Tiên có sẵn để trả tất cả các yêu câu bôi thường,
- Tổng giá trị bằng đô la của tất cả yêu câu b ôi thường hợp lệ được đệ trình,
- Khoản khấu trừ được mô tả ở trên không vượt quá 25% Quỹ Dàn Xếp Tiên Mặt, và
- Chi phí quản lý và thông báo thỏa thuận dàn xếp, tiên tặng cho các đại diện của thỏa thuận dàn xếp, phí và tất cả các chi phí luật sư được Tòa án phê duyêt.

Ngoài ra, các thương gia trong Nhóm Dàn Xếp Tiền Mặt chấp nhận Visa và MasterCard trong Khoảng Thời Gian Trao Đổi 8 tháng và nộp đơn yêu cầu bồi thường hợp lệ sẽ nhận được tiền từ Quỹ Trao Đổi riêng biệt, ước tính vào khoảng 1.2 tỉ USD. Giá trị của từng yêu cầu bồi thường, nếu có thể, sẽ được dựa trên ước tính một phần mười của 1% doanh số bán hàng bằng đô la sử dụng thẻ tín dụng Visa và MasterCard của thương nhân trong khoảng thời gian đó. Các thanh toán cho những thương gia nộp yêu cầu đòi bồi thường hợp lệ từ Quỹ Tiền Mặt sẽ được dựa trên:

- Tiên có sẵn để trả tất cả các yêu câu b ôi thường,
- Tổng giá trị bằng đô la của tất cả yêu câu bôi thường hợp lệ được đệ trình, và
- Chi phí quản lý và thông báo thỏa thuận dàn xếp, và bất kỳ khoản chi phí và phí luật sư nào có thể được Tòa án phê duyệt.

Các khoản chi phí và phí luật sư, và tiền cấp cho các đại diện của vụ kiện: Đối với công việc được hoàn tất thông qua sự phê duyệt cuối cùng thỏa thuân dàn xếp của tòa án quân, Nhóm Luât Sư Vu Kiên sẽ yêu câu Tòa án phí luật sư với số tiền chiếm tỷ lê hợp lý của Quỹ Dàn Xếp Tiền Mặt, không vươt quá 11.5% Quỹ Dàn Xếp Tiền Mặt có giá trị 6.05 tỷ USD và 11.5% Quỹ Trao Đổi được ước tính là 1.2 tỷ USD để đền bù tất cả các luật sư và công ty luật của ho đã làm việc trong vụ kiên tập thể. Đối với công việc bổ sung để quản lý vụ dàn xếp, phân bổ cả 2 quỹ, và qua bất kỳ kháng cáo nào, Nhóm Luật Sư Vụ Kiện có thể yêu câu bồi hoàn ở mức theo giờ làm việc bình thường của mình, không vươt thêm 1% Quỹ Dàn Xếp Tiên Mặt trị giá 6.05 tỷ USD và không vượt thêm 1% Quỹ Trao Đổi được ước tính là 1.2 tỷ USD. Nhóm Luật Sư Vu Kiên cũng sẽ yêu cầu bồi hoàn các chi phí của họ (không bao gồm các chi phí hành chính của vu dàn xếp hoặc thông báo), không vươt quá 40 triệu USD và lên tới 200,000 USD thưởng dịch vụ với mỗi Nguyên Đơn Vụ Kiên cho những nỗ lực của ho đã thay mặt tập thể.

Yêu Cầu Thanh Toán Như Thế Nào

Để nhận thanh toán, các thương gia phải điền vào một mẫu yêu cầu bồi thường. Nếu cuối cùng Tòa án phê chuẩn thỏa thuận dàn xếp, và quý vị không loại trừ bản thân khỏi Nhóm Dàn Xếp Tiền Mặt, quý vị sẽ nhận được một mẫu yêu cầu bồi thường qua đường bưu điện hoặc bằng email. Hoặc quý vị có thể xin mẫu tại: www.PaymentCardSettlement.com, hoặc goi theo số: 1-800-625-6440.

CÁC LƠI ÍCH KHÁC DÀNH CHO THƯƠNG GIA

Các Thương Gia sẽ được hưởng lợi từ những thay đổi các quy tắc MasterCard và Visa nhất định, cho phép họ, trong số những thứ khác:

- Tính khách hàng một khoản phụ phí nếu họ thanh toán bằng thẻ tín dụng Visa hay MasterCard,
- Giảm giá cho khách hàng không thanh toán bằng thể tín dụng hoặc thể ghi nợ Visa hoặc MasterCard, và
- Hình thành các nhóm mua đáp ứng các tiêu chí nhất định để thương lương với Visa và MasterCard.

Các thương gia vận hành nhiều hoạt động kinh doanh dưới các tên thương mại hoặc biểu ngữ khác nhau cũng sẽ có thể chấp nhận Visa hoặc MasterCard ít hơn tất cả các tên thương mai và biểu ngữ của ho.

CÁC LƯA CHON VÀ QUYỀN PHÁP LÝ

Những thương gia trong vụ kiện này có các quyền pháp lý và lựa chọn được đưa ra dưới đây. Quý vị có thể:

- Gửi một yêu câu bối thường yêu câu thanh toán. Quý vị sẽ nhận được một mẫu yêu câu bối thường qua đường bưu điện, email hoặc nộp trực tuyến tại: www.PaymentCardSettlement.com.
- Loại trừ bản thân quý vị khỏi Nhóm Dàn Xếp Tiên Mặt (Quy tắc 23(b)(3) Nhóm Dàn Xếp). Nếu loại trừ bản thân, quý vị có thể tư mình khởi kiên các Bị cáo đối với những thiết hai dưa trên hành vi bị cáo buôc xảy ra vào hoặc trước ngày 27 tháng 11 năm 2012 và phải tư trả chi phí, nếu quý vị muốn. Nếu loai trừ bản thân, quý vị sẽ không được nhận bất kỳ khoản tiền nào từ vụ dàn xếp. Nếu quý vị là một thương gia và muốn loại trừ bản thân, quý vị cân làm một yêu câu bằng văn bản, cho vào phong bì, sau đó gửi bằng bưu phí trả trước và có đóng dấu bưu điện không muộn hơn **ngày 28 tháng 5 năm 2013** tới Class Administrator, Payment Card Interchange Fee Settlement, P.O. Box 2530, Portland, OR 97208-2530. Yêu câu bằng văn bản phải có chữ ký của người được ủy quyên làm như vậy và cung cấp tất cả các thông tin sau: (1) dòng chữ "In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation (Vê Phí Trao Đổi Thẻ Thanh Toán và Vu Kiên Chống Độc Quyên Giảm Giá Thương Gia)", (2) ho tên, địa chỉ, số điện thoại, và mã số người nộp thuế, (3) thương gia muốn được loại trừ khỏi Nhóm Dàn Xếp Tiên Mặt (Quy tắc 23(b)(3) Nhóm Dàn Xếp), và vị trí hay quyên han nào quý vị cần loại trừ thương gia, và (4) tên kinh doanh, thương hiệu, và địa chỉ của bất kỳ cửa hàng hoặc địa điểm bán hàng nào mà thương gia muốn được loại trừ.

Lưu ý: Quý vị không thể được loại trừ khỏi Nhóm Dàn Xếp Thay Đôi Quy Tắc (Quy tắc 23(b)(2) Nhóm Dàn Xếp).

• Phản đối thỏa thuận dàn xếp. Thời hạn phản đối: Ngày 28 tháng 5 năm 2013. Để tìm hiểu cách phản đối, hãy truy cập: www.PaymentCardSettlement.com hoặc gọi theo số 1-800-625-6440. Lưu ý: Nếu loại trừ bản thân khỏi Nhóm Dàn Xếp Tiền Mặt, quý vị không thể phản đối các điều khoản của phần bồi thường đó trong thỏa thuận dàn xếp.

Để biết thêm thông tin về các quyền và lựa chọn này, truy cập: www.PaymentCardSettlement.com.

Nếu Tòa Ấn Phê Chuẩn Thỏa Thuận Dàn Xếp Cuối Cùng

Các thành viên của Nhóm Dàn Xếp Thay Đổi Quy Tắc bị ràng buộc bởi các điều khoản của thỏa thuận dàn xếp này. Các thành viên của Nhóm Dàn Xếp Thay Đổi Quy Tắc, những người không loại trừ bản thân trước han chót, bị ràng buộc bởi các điều khoản của thỏa thuận dàn xếp này

phụ thuộc vào việc ho có nộp một yêu câu bồi thường thanh toán hay không. Các thành viên của cả hai nhóm giải ước tất cả các yêu câu bồi thường đối với tất cả các bên đã được giải ước được liệt kê trong Thỏa Thuận Dàn Xếp. Thỏa thuận dàn xếp sẽ giải quyết và đưa ra bất kỳ yêu câu bồi thường nào của các thương gia với Visa, MasterCard hoặc các bị cáo khác đã hoặc có thể bị cáo buộc trong vụ kiên, bao gồm bất kỳ yêu câu bồi thường nào dựa trên phí trao đổi hoặc các khoản phí khác, quy tắc không thêm phụ phí, quy tắc không chiết khấu, quy tắc tôn trong tất cả các loại thẻ và các quy tắc khác. Thỏa thuận dàn xếp cũng sẽ giải quyết bất kỳ yêu cầu bồi thường của thương gia nào dựa trên hiệu lực của bất kỳ quy tắc Visa hoặc MasterCard nào trong tương lại, tới ngày 27 tháng 11 năm 2012 và không được sửa đổi theo thỏa thuận dàn xếp, các quy tắc được sửa đổi trong thỏa thuận dàn xếp, hoặc bất kỳ quy tắc nào tương tư như các quy tắc như vậy. Các giải ước này sẽ không kháng biên các yêu cầu bồi thường liên quan đến một số tranh chấp thương mại tiêu chuẩn nhất định phát sinh trong quá trình kinh doanh thông thường.

Để biết thêm thông tin về giải ước, xem thỏa thuận dàn xếp tại: www.PaymentCardSettlement.com.

PHIÊN XÉT XỬ THỎA THUÂN ĐÀN XẾP NÀY

Vào ngày 12 tháng 9 năm 2013, sẽ có Phiên xét xử quyết định có phê chuẩn thỏa thuận dàn xếp được đề xuất, yêu cầu phí và các chi phí luật sư của nhóm luật sư vụ kiện, và khoản tiền cấp cho các đại diện vụ kiện hay không. Phiên xét xử sẽ diễn ra tại:

United States District Court for the Eastern District of New York 225 Cadman Plaza Brooklyn, NY 11201

Quý vị không cần phải tham dự phiên xét xử hoặc thuê luật sư. Nhưng quý vị có thể nếu muốn và tự mình trả chi phí. Tòa án đã chỉ định các công ty luật Robins, Kaplan, Miller & Ciresi LLP, Berger & Montague, PC và Robbins Geller Rudman & Dowd LLP đại diện cho Nhóm ("Nhóm Luât Sư Vu Kiên").

Có câu hỏi?

Để biết thêm thông tin về vụ kiện này (In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation, MDL 1720), quý vị có thể:

Gọi miễn phí: 1-800-625-6440 Truy cập: www.PaymentCardSettlement.com Viết thư tới Quản Lý Vụ Kiện: Payment Card Interchange Fee Settlement P.O. Box 2530

Portland, OR 97208-2530 Email: info@PaymentCardSettlement.com

Email: mio@PaymentCardSettlement.com

Vui lòng truy cập www.PaymentCardSettlement.com để cập nhật bất kỳ thông tin nào liên quan đến thỏa thuận dàn xếp hoặc quá trình phê duyệt thỏa thuận dàn xếp.

THÔNG BÁO. Tài liệu này là bản dịch của tài liệu tiếng Anh được phê duyệt hợp lệ và chỉ phục vụ cho mục đích thông tin. Trong trường hợp có bất kỳ sự thiếu nhất quán nào giữa bản dịch này và bản tài liệu tiếng Anh gốc mà bản dịch này muốn phản ánh, bản tài liệu tiếng Anh gốc sẽ chi phối.



I, Hannah Smith, hereby certify that the following is, to the best of my knowledge and belief, a true and accurate translation from English into Japanese of the following document(s):

- PCI Long Form Notice
- PCI Short Form Notice
- PCI Website Preregistration Text
- PCI Website Holding Language
- PCI Website

Sworn to before me this

Wednesday, March 06, 2013

Signature, Notary Public

NOTARY PUBLIC-STATE OF NEW YORK
No. 01WA6255670
Qualified in New York County
My Commission Expires February 06, 2016



- I, Hannah Smith, hereby certify that the following is, to the best of my knowledge and belief, a true and accurate translation from English into Spanish of the following document(s):
 - PCI Long Form Notice
 - PCI Short Form Notice
 - PCI IVR Script
 - PCI Live Agent Script
 - PCI Website Preregistration Text
 - PCI Website Holding Language
 - PCI Website

Sworn to before me this

Wednesday, March 06, 2013

Signature, Notary Public

CASEY WARNER
NOTARY PUBLIC-STATE OF NEW YORK
No. 01WA6255670
Qualified in New York County
My Commission Expires February 06, 2016



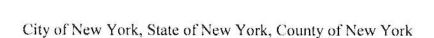
- I, Hannah Smith, hereby certify that the following is, to the best of my knowledge and belief, a true and accurate translation from English into Vietnamese of the following document(s):
 - PCI Long Form Notice
 - PCI Short Form Notice
 - PCI Website Preregistration Text
 - PCI Website Holding Language
 - PCI Website

Sworn to before me this

Wednesday, March 06, 2013

Signature, Notary Public

CASEY WARNER
NOTARY PUBLIC-STATE OF NEW YORK
No. 01WA6255670
Qualified in New York County
My Commission Expires February 06, 2016



I, Hannah Smith, hereby certify that the following is, to the best of my knowledge and belief, a true and accurate translation from English into Thai of the following document(s):

- PCI Long Form Notice
- PCI Short Form Notice
- PCI Website Preregistration Text
- PCI Website Holding Language
- PCI Website

TRANSPERFECT

Sworn to before me this

Wednesday, March 06, 2013

Signature, Notary Public

CASEY WARNER
NOTARY PUBLIC-STATE OF NEW YORK
No. 01WA6255670
Qualified in New York County
My Commission Expires February 06, 2016



- I, Hannah Smith, hereby certify that the following is, to the best of my knowledge and belief, a true and accurate translation from English into Simplified Chinese of the following document(s):
 - PCI Long Form Notice
 - PCI Short Form Notice
 - PCI Website Preregistration Text
 - PCI Website Holding Language
 - PCI Website

Sworn to before me this

Wednesday, March 06, 2013

Signature, Notary Public

CASEY WARNER
NOTARY PUBLIC-STATE OF NEW YORK
No. 01WA6255670
Qualified in New York County
My Commission Expires February 06. 2016



I, Hannah Smith, hereby certify that the following is, to the best of my knowledge and belief, a true and accurate translation from English into Russian of the following document(s):

- PCI Long Form Notice
- PCI Short Form Notice
- PCI Website Preregistration Text
- PCI Website Holding Language
- PCI Website

Sworn to before me this

Wednesday, March 06, 2013

Signature, Notary Public

CASEY WARNER
NOTARY PUBLIC-STATE OF NEW YORK
No. 01WA6255670
Qualified in New York County
My Commission Expires February 06, 2016



- I, Hannah Smith, hereby certify that the following is, to the best of my knowledge and belief, a true and accurate translation from English into Korean of the following document(s):
 - PCI Long Form Notice
 - PCI Short Form Notice
 - PCI Website Preregistration Text
 - PCI Website Holding Language
 - PCI Website

Sworn to before me this

Wednesday, March 06, 2013

Signature, Notary Public

NOTARY PUBLIC-STATE OF NEW YORK
No. 01WA6255670
Qualified in New York County
My Commission Expires February 06, 2016

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Keyword	Campaign
2012 Credit Card Settlement	Interchange
"2012 MasterCard Settlement"	Interchange
2012 Merchant Settlement	Interchange
"2012 Visa Settlement"	Interchange
2013 Credit Card Settlement	Interchange
"2013 MasterCard Settlement"	Interchange
2013 Merchant Settlement	Interchange
"2013 Visa Settlement"	Interchange
Credit Card Antitrust	Interchange
Credit Card Class Action	Interchange
Credit Card Lawsuit	Interchange
Credit Card Settlement	Interchange
Fee Interchange Claims	Interchange
Fee Interchange Class Action	Interchange
Fee Interchange Lawsuit	Interchange
Fee Interchange Settlement	Interchange
Interchange Fee Claims	Interchange
Interchange Fee Class Action	Interchange
Interchange Fee Lawsuit	Interchange
Interchange Fee Settlement	Interchange
Interchange Settlement	Interchange
"MasterCard Class Action"	Interchange
"MasterCard Interchange Fee Settlement"	Interchange
"MasterCard Lawsuit"	Interchange
"MasterCard Settlement"	Interchange
Merchant Credit Card Class Action	Interchange
Merchant Credit Card Settlement	Interchange
Merchant Fee Settlement	Interchange
Payment Card Settlement	Interchange
"Visa Class Action"	Interchange
"Visa Interchange Fee Settlement"	Interchange
"Visa Lawsuit"	Interchange
"Visa Settlement"	Interchange

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interchange settlement

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www.PaymentCardSettlement.com

\$6+ bn settlement with merchants that accepted Visa and MasterCard.

Interchange Settlement | Electronic Payments Coalition

www.electronicpaymentscoalition.org/settlement >

Interchange Settlement. UPDATE: Preliminary Approval Granted 11/9/12; UPDATE: Definitive Settlement Agreement and Motion for Preliminary Approval Filed 10/19/12

Merchants Reach \$7.25B Interchange Settlement with Visa and ...

www.paymentsnews.com/2012/07/...billion-interchange-settlement-with... ▼
Visa and MasterCard have announced that they, and several major US issuers, have reached a \$7 25 billion class-action settlement with US merchants. Visa's statement

Visa, MasterCard, banks in \$7.25 billion retail settlement

www.reuters.com/.../07/...settlement-interchange-idUSBRE86C16H20120714 ▼
Jul 14, 2012 · The settlement, if approved by a judge, would resolve dozens of lawsuits filed by retailers in 2005. The card companies and banks would also allow ...

Visa, MasterCard to pay \$6.05B in credit card interchange ...

www.nafcu.org/News/2012_News/July/Visa *

A class action **settlement** proposed Friday would require Visa, MasterCard and some member banks to pay an estimated \$6.05 billion to retailers, shave **interchange** fees ...

Payment Card Interchange Fee Settlement

https://www.paymentcardsettlement.com *

Payment Card Interchange Fee Settlement In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation | MDL No. 1720(JG)(JO)

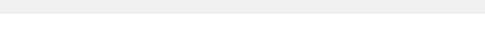


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