

Legal Notice of Class Action Settlement

IF YOU OR YOUR COMPANY HAVE ACCEPTED MASTERCARD AND/OR VISA CARDS FOR PAYMENT AT ANY TIME FROM OCTOBER 25, 1992 THROUGH JUNE 21, 2003, YOU MAY BE ELIGIBLE TO RECEIVE BENEFITS.

Your rights may be affected. Please read this Court-ordered Class Action Notice.

If you or your company have accepted MasterCard or Visa-branded credit cards or debit cards as payment for goods or services at any time from October 25, 1992 to June 21, 2003, you or your company may be affected by the settlement of a class action lawsuit pending in the United States District Court for the Eastern District of New York styled *In re Visa Check/MasterMoney Antitrust Litigation (a/k/a Wal-Mart Stores, Inc. et al. v. Visa U.S.A. Inc. and MasterCard International, Inc.)*, No. CV-96-5238. Defendants Visa and MasterCard have entered into separate settlement agreements by which they would, among other things, allow merchants to accept the Visa or MasterCard branded credit cards without accepting their debit cards (and vice versa), reduce the prices charged to merchants for off-line signature debit transactions for a period of time, and pay over ten years into a Settlement Fund amounts totaling \$3.05 billion (before payment of attorneys' fees, costs and expenses to be awarded by the Court).

If you are a member of this Class, you may be entitled to benefits if the settlement is approved, and you are encouraged to seek additional information about the settlement of the case, the nature of the claims, your right to object to the settlement and to participate in a fairness hearing, and your right to opt-out of the settlement if you are a New Merchant (*i.e.*, if you first began accepting Visa and/or MasterCard cards for payment after June 21, 2002).

PLEASE NOTE THE FOLLOWING IMPORTANT DATES:

Filing of Plan of Allocation/Distribution of Settlement Proceeds: August 18, 2003
Filing of Class Counsel Application for Fees, Costs and Expenses: August 18, 2003
Deadline for All Class Members to Object/New Merchants to Opt-out: September 5, 2003
Fairness Hearing: September 25, 2003

**FOR DETAILED INFORMATION
AND TO OBTAIN A COPY OF THE COMPLETE NOTICE, VISIT THE WEBSITE AT
www.InReVisaCheck-MasterMoneyAntitrustLitigation.com**

**OR CONTACT THE CLAIMS ADMINISTRATOR
The Garden City Group, Inc.
P.O. Box 9000-6014
Merrick, NY 11566-9000
Attn: In Re Visa Check/MasterMoney Antitrust Litigation
Toll-free: 1 (888) 641-4437**

**OR CONTACT LEAD COUNSEL FOR THE PLAINTIFFS,
Constantine & Partners, (212) 350-2799, www.cpnyc.com**

EXCEPT AS INSTRUCTED IN THE NOTICE, PLEASE DO NOT CONTACT THE COURT.