

Edgar Filing: CIT GROUP INC - Form 424B3

CIT GROUP INC  
Form 424B3  
November 14, 2002

**Filed under Rule 424(b)(3), Registration Statement Nos. 333-92258 and 333-98743**

Pricing Supplement No. 1 dated Tuesday, November 12, 2002 (To: Prospectus Dated September 13, 2002 and Prospectus Supplement Dated November 01, 2002)

CUSIP Number	Principal Amount	Price to Public	Gross Concession	Net Proceeds	Interest Rate	Interest Payment Frequency	Maturity Date	1st Interest Payment Date	1st Interest Payment Amount Per Thousand Dollars of Principal Amount	Survivor's Option	Ranking
12557WAA9	\$58,289,000.00	100.000%	.625%	\$57,924,693.75	5.650%	SEMI-ANNUAL	11/15/2005	05/15/2003	\$28.25	YES	Senior Unsecured Notes

**Redemption Information: Non-Callable**

**Joint Lead Managers and Lead Agents:** Banc of America Securities LLC, INCAPITAL, LLC **Agents:** BMO Nesbitt Burns Corp., Charles Schwab & Co., Inc., Edward D. Jones & Co., L.P., Fidelity Capital Markets, a division of National Financial Services, LLC, RBC Capital Markets, Salomon Smith Barney, UBS PaineWebber Inc., Wachovia Securities

CUSIP Number	Principal Amount	Price to Public	Gross Concession	Net Proceeds	Interest Rate	Interest Payment Frequency	Maturity Date	1st Interest Payment Date	1st Interest Payment Amount Per Thousand Dollars of Principal Amount	Survivor's Option	Ranking
12557WAB7	\$38,823,000.00	100.000%	1.000%	\$38,434,770.00	6.000%	QUARTERLY	11/15/2007	02/15/2003	\$15.00	YES	Senior Unsecured Notes

**Redemption Information: Non-Callable**

**Joint Lead Managers and Lead Agents:** Banc of America Securities LLC, INCAPITAL, LLC **Agents:** BMO Nesbitt Burns Corp., Charles Schwab & Co., Inc., Edward D. Jones & Co., L.P., Fidelity Capital Markets, a division of National Financial Services, LLC, RBC Capital Markets, Salomon Smith Barney, UBS PaineWebber Inc., Wachovia Securities

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										of Principal Amount	Senior Unsecured Notes
12557WAC5	\$86,966,000.00	100.000%	1.500%	<b>\$85,661,510.00</b>	7.800%	SEMI-ANNUAL	11/15/2012	05/15/2003	\$39.00	YES	

**Redemption Information: Callable at 100.000% on 11/15/2004 and every interest payment date thereafter.**

**Joint Lead Managers and Lead Agents:** Banc of America Securities LLC, INCAPITAL, LLC **Agents:** BMO Nesbitt Burns Corp., Charles Schwab & Co., Inc., Edward D. Jones & Co., L.P., Fidelity Capital Markets, a division of National Financial Services, LLC, RBC Capital Markets, Salomon Smith Barney, UBS PaineWebber Inc., Wachovia Securities

The CIT InterNotes due 11/15/2012 will be subject to redemption at the option of CIT Group Inc., in whole or from time to time in part on the interest payment date occurring 11/15/2004 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the CIT InterNotes due 11/15/2012 plus accrued interest thereon, if any, upon at least 30 days prior notice to the noteholder and the trustee, as described in the prospectus supplement.

Trade Date: Tuesday, November 12, 2002 @ 12:00 PM ET  
 Settle Date: Friday, November 15, 2002  
 Minimum Denomination/Increments: \$1,000.00/\$1,000.00  
 Initial trades settle flat and clear SDFS: DTC Book Entry only  
 DTC Number 0262 via BNY Clearing Services, LLC  
 Trustee: Bank One Trust Company, N.A.

**CIT Group Inc.  
 \$2,000,000,000 CIT  
 InterNotes**

If the maturity date, date of earlier redemption or repayment or an interest payment date for any note is not a business day (as term is defined in prospectus supplement), principal, premium, if any, and interest for that note is paid on the next business day, and no interest will accrue on the amount payable from, and after, the maturity date, date of earlier redemption or repayment or such interest payment date.

CIT Group Inc.  
 1 CIT Drive  
 Livingston NJ 07039

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