

Edgar Filing: CIT GROUP INC - Form 424B2

CIT GROUP INC
Form 424B2
December 17, 2007

Filed Under Rule 424(b)(2), Registration Statement No. 333-131159

Pricing Supplement No. 45 dated December 17, 2007
To Prospectus Dated January 19, 2006 and Prospectus Supplement Dated February 10, 2006

CUSIP Number	Price to Public	Gross Concession	Coupon Type	Interest Rate	Interest Payment Frequency	Maturity Date	1 st Interest Payment Date	1 st Interest Payment Amount Per Thousand Dollars of Principal Amount	Survivor's Option	Ranking	Moo Ratin
12557WSQ5	100.000%	0.300%	FIXED	6.125%	SEMI-ANNUAL	06/15/2009	06/15/2008	\$28.58	YES	Senior Unsecured Notes	A2

Redemption Information: Non-Callable.

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC **Agents:** Bear, Stearns & Co. Inc., Charles Schwab & Co., Inc., Citigroup, Edward D. Jones & Co., L.P., Merrill Lynch & Co., Morgan Stanley, Raymond James, RBC Capital Markets, UBS Securities LLC, Wachovia Securities

CUSIP Number	Price to Public	Gross Concession	Coupon Type	Interest Rate	Interest Payment Frequency	Maturity Date	1 st Interest Payment Date	1 st Interest Payment Amount Per Thousand Dollars of Principal Amount	Survivor's Option	Ranking	Moo Ratin
12557WSR3	100.000%	0.625%	FIXED	6.500%	SEMI-ANNUAL	12/15/2010	06/15/2008	\$30.33	YES	Senior Unsecured Notes	A2

Redemption Information: Non-Callable.

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC **Agents:** Bear, Stearns & Co. Inc., Charles Schwab & Co., Inc., Citigroup, Edward D. Jones & Co., L.P., Merrill Lynch & Co., Morgan Stanley, Raymond James, RBC Capital Markets, UBS Securities LLC, Wachovia Securities

CUSIP Number	Price to Public	Gross Concession	Coupon Type	Interest Rate	Interest Payment Frequency	Maturity Date	1 st Interest Payment Date	1 st Interest Payment Amount Per Thousand Dollars of Principal Amount	Survivor's Option	Ranking	Moo Ratin
12557WSS1	100.000%	1.000%	FIXED	7.300%	SEMI-ANNUAL	12/15/2012	06/15/2008	\$34.07	YES	Senior Unsecured Notes	A2

Redemption Information: Callable at 100.000% on 12/15/2008 and every interest payment date thereafter.

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC **Agents:** Bear, Stearns & Co. Inc., Charles Schwab & Co., Inc., Citigroup, Edward D. Jones & Co., L.P., Merrill Lynch & Co., Morgan Stanley, Raymond James, RBC Capital Markets, UBS Securities LLC, Wachovia Securities

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The CIT InterNotes due 12/15/2012 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 12/15/2008 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the CIT InterNotes due 12/15/2012 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.

CUSIP Number	Price to Public	Gross Concession	Coupon Type	Interest Rate	Interest Payment Frequency	Maturity Date	1 st Interest Payment Date	1 st Interest Payment Amount Per Thousand Dollars of Principal Amount	Survivor's Option	Ranking	Moo Ratin
12557WST9	100.000%	1.500%	FIXED	7.800%	SEMI-ANNUAL	12/15/2017	06/15/2008	\$36.40	YES	Senior Unsecured Notes	A2

Redemption Information: Callable at 100.000% on 12/15/2009 and every interest payment date thereafter.

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC **Agents:** Bear, Stearns & Co. Inc., Charles Schwab & Co., Inc., Citigroup, Edward D. Jones & Co., L.P., Merrill Lynch & Co., Morgan Stanley, Raymond James, RBC Capital Markets, UBS Securities LLC, Wachovia Securities

The CIT InterNotes due 12/15/2017 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 12/15/2009 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the CIT InterNotes due 12/15/2017 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.

	<p>Offering Dates: Monday, December 17, 2007 through Friday, December 21, 2007 Trade Date: Friday, December 21, 2007 @ 12:00 PM ET Settle Date: Thursday, December 27, 2007 Minimum Denomination/Increments: \$1,000.00/\$1,000.00 Initial trades settle flat and clear SDFS: DTC Book Entry only DTC Number: 0235 via RBC Dain Rauscher Inc. Trustee: The Bank of New York, as successor in interest to JPMorgan Chase Bank, N.A.</p> <p>These security ratings are not a recommendation to buy, sell or hold the securities offered hereby. The ratings may be subject to revision or withdrawal at any time by Moody's, Standard and Poor's and Fitch Ratings. Each of the security ratings included in this pricing supplement should be evaluated independently of any other security rating.</p> <p>If the maturity date, date of earlier redemption or repayment or an interest payment date for any note is not a business day (as such term is defined in the prospectus supplement), principal, premium, if any, and interest for that note will be 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.</p> <p><i>InterNotes® is a registered trademark of Incapital Holdings LLC. All Rights Reserved.</i></p>	<p style="text-align: center;">CIT Group Inc. \$ 3,000,000,000 CIT InterNotes</p>	