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# Press Release

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## American Banker – 10 Big Ideas for Banking in 2013

eCredable Highlighted to Help Banks and Credit Unions Acquire More Customers

**ATLANTA, January 8, 2013 --** eCredable, an alternative credit reporting agency that helps consumers prove their creditworthiness to potential creditors, was singled out as one of the top 10 big ideas for banking in 2013. American Banker publishes a list of the top 10 big ideas every year, and is widely regarded as a source of thought leadership for the banking and credit union community.

"We are very proud that American Banker has acknowledged our company," said Steve Ely, CEO of eCredable. "We have worked very hard for the past several years to develop a solution that consumers need, and the banks and credit unions can use to expand their customer base. One out of four adults in America is creditworthy, but just can't prove it. We can help consumers access mainstream financial services, while helping banks and credit unions ensure they take on additional customers without taking on unnecessary risk".

eCredable is a Credit Reporting Agency that uses routine payments people make which are not typically reported to the national credit bureaus. eCredable's proprietary credit scoring model (AMP Credit Rating®) is a tool banks and credit unions can use to assess the creditworthiness of a consumer without a traditional credit history. Payments like rent, utilities, and insurance are among the many payments that help demonstrate that these consumers have a track record of on-time payments, and are worthy of consideration when it comes to extending credit.

To view the entire press release from American Banker, please visit

[http://www.americanbanker.com/magazine/123\\_1/ten-big-ideas-for-banking-in-2013-1055135-1.html](http://www.americanbanker.com/magazine/123_1/ten-big-ideas-for-banking-in-2013-1055135-1.html)

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### About eCredable

eCredable is an alternative Credit Reporting Agency that helps consumers demonstrate their creditworthiness to prospective creditors. Launched in 2009, eCredable allows creditors to comply with the Equal Credit Opportunity Act (ECOA), which requires any creditor using credit related information to assess the creditworthiness of an individual to consider any similar payment information the consumer puts forth to demonstrate their creditworthiness. eCredable's patent-pending credit information gathering product allows consumers to record their monthly bill payment accounts, monitor their progress towards their AMP Credit Rating® goal, request verification of their payment history, and create a verified AMP Credit Report® that meets all financial industry standards. The consumer can then share their AMP Credit Report® and AMP Credit Rating with any potential

creditor, service provider or employer. eCredable uses a unique AMP Credit Rating™ that shows the consumer, and the potential creditor, where the consumer's credit rating stands on a clear, straightforward scale of A to F. eCredable's AMP Credit Rating provides a powerful tool to assist the consumer in understanding the importance of making payments on time. AMP stands for All My Payments. The company is headquartered in Alpharetta, Georgia.