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Press Release

eCredable and RoadLoans.com® Join Forces to Provide Affordable Vehicle Loans to Underbanked Consumers

*Leading Online Auto Lender Helps Americans
Seeking Access to Mainstream Auto Lending*

ATLANTA, July 11, 2012 -- eCredable, an alternative credit reporting agency that helps consumers prove their creditworthiness to potential creditors, today announced a relationship with RoadLoans.com (a brand of Santander Consumer USA Inc.) to aid in the credit decisioning associated with consumers who do not have traditional credit histories. RoadLoans.com is a leading online auto lender in the U.S. that specializes in serving customers with less-than-perfect credit.

"eCredable is uniquely positioned to help consumers prove they are creditworthy," said Steve Ely, CEO of eCredable. "Almost 36 percent of the U.S. adult population doesn't have a traditional credit history that can be used in an automated credit scoring system, which means they struggle to qualify for affordable auto financing. We help these people prove they are creditworthy by verifying the bill payments they routinely make on time and as promised. Our AMP Credit Report™ contains their history of payments. Our AMP Credit Rating™ helps them and the creditors know where they stand on a scale of A-F."

Every year millions of consumers apply online for vehicle loans from RoadLoans.com. This allows the consumer to get pre-approved for a loan before they ever talk to a dealer. "We see a lot of consumers apply for a loan without a credit history," said Lana Johnson, Senior Vice President of Loan Originations at RoadLoans.com. "Now, we can offer this consumer a second chance to get approved by earning an 'A' or 'B' credit rating from eCredable so they can get a quality vehicle that fits within their budget."

Consumers who can't qualify for a loan from RoadLoans.com typically resort to a Buy-Here-Pay-Here auto dealership. Most of these vehicles are used and have high mileage. Being able to qualify for a loan and have a larger selection of vehicles to choose from can mean significant savings for the consumer, and also allow them to drive a vehicle with a vehicle service contract. In Georgia, Buy-Here-Pay-Here dealers can charge 28 percent interest on a loan. (The legal limit allowed by federal law is 36 percent).

RoadLoans.com offers an 11.99 percent interest rate for someone with an AMP Credit Rating™ of "A," resulting in a savings of \$5,173 on a \$15,000 loan financed over 5 years. Given that the average household income is \$52,000, this represents a substantial savings. Furthermore, RoadLoans.com reports the

consumer's payment activity to the national credit bureaus, which starts the consumer on a path to build a traditional credit history, and access to mainstream financial services.

For more information, please visit www.eCredable.com/RoadLoans

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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. Our patent-pending credit information gathering product allows consumers to record their monthly bill payment accounts, 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. Our 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.

About RoadLoans.com and Santander Consumer USA Inc.

Santander Consumer USA Inc., owner of the RoadLoans.com®, Drive® and Santander Auto Finance® brands, is a leading company in the automotive finance sector, whose core business is indirect, direct, and third-party originations and servicing of auto loans. The company has a serviced auto loan portfolio of approximately \$21 billion and relationships with nearly 14,000 dealers in the U.S. The company began originating loans in 1997 and is headquartered in Dallas. (<http://www.santanderconsumerusa.com> and <http://www.roadloans.com>)

Santander Consumer USA Inc. is a majority owned subsidiary of Banco Santander. **Banco Santander (SAN.MC, STD.N, BNC.LN)** is a retail and commercial bank, based in Spain, with a presence in 10 main markets. Santander is the largest bank in the euro zone and is among the top 15 in the world by market capitalization. Founded in 1857, Santander had EUR 1.383 trillion in managed funds, more than 102 million customers, 14,760 branches – more than any other international bank – and 193,000 employees at the close of 2011. It is the largest financial group in Spain and Latin America. Furthermore, it has significant positions in the United Kingdom, Portugal, Germany, Poland and the U.S. northeast. Santander Consumer Finance operates in the Group's core markets as well as in the Nordic region. In 2011, Grupo Santander registered EUR 7,021 million in recurring net profit.