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# Press Release

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## The National Credit Reporting Association Honors Susan Cataldo

**ATLANTA, November 20, 2012 --** eCredable, an alternative credit reporting agency that helps consumers prove their creditworthiness to potential creditors, today announced that Susan Cataldo, Chief Compliance Officer, has been recognized by the National Credit Reporting Association (NCRA) as a 2012 Board Member of the Year for her role as Co-Chair of the NCRA Education and Compliance Committee.

"We are very proud of Susan and her accomplishments," said Steve Ely, CEO of eCredable. "Susan's active participation for the past 12 years with the NCRA has provided Susan with a tremendous opportunity. Her role as a thought leader, as well as a contributor on many different committees over the years, has resulted in her being recognized by her peers and the management of the NCRA".

Susan served on the Board of Directors of the NCRA for 12 years. She served as President of the association in 2007, and was recognized as Board Member of the Year in 2003.

### **About the National Credit Reporting Association**

Founded in 1992, the National Credit Reporting Association, Inc. (NCRA) is a national trade organization of consumer reporting agencies and associated professionals that provide products and services to hundreds of thousands of credit grantors, employers, landlords and all types of general businesses.

Headquartered in the Chicago suburb of Bloomingdale, Illinois, NCRA serves members in the United States and Puerto Rico. NCRA's membership includes two of every three mortgage credit reporting agencies in the United States that can produce a credit report that meets the requirements of Fannie Mae, Freddie Mac and HUD for mortgage lending. Additionally, our members produce reports for employment screening and tenant screening.

NCRA members must agree to comply with all federal and state applicable laws, including the Fair Credit Reporting Act, the Fair and Accurate Credit Transactions Act, and the Gramm- Leach-Bliley Act. These laws define the appropriate procedures for obtaining consumer and credit information, establishing the responsibilities and privacy protocols of the users and furnishers of consumer information.

NCRA's Online Study Guide, Employee Certification Program, and Comprehensive Information Security Program set one of the most stringent " Best Practices" standards in the industry to assist its members in adhering to the Federal regulations. NCRA's members are committed to solid business practices, including agreement with the associations Code of Ethics.

NCRA shares its knowledge and understanding of the industry with its members through the Annual Conference, Educational Tele- Seminars, and weekly educational publications.

For more information, please visit <http://www.ncrainc.org/>

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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.