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Press Release

LendingPoint and eCredable to Bring Personal Loans to More Consumers Nationwide

Partnership Extends the reach of LendingPoint to eCredable Members

ATLANTA, March 22, 2017 -- eCredable, The Consumer's Credit Bureau[™], announced a new agreement that will provide an opportunity for more consumers to apply for personal loans from LendingPoint.

"Every day people come to eCredable looking for affordable personal loans," said Steve Ely, CEO of eCredable. "Some have no credit history at all and can't qualify for affordable loans. With this agreement, we look forward to helping many more people qualify for a loan from LendingPoint."

LendingPoint is a balance sheet lender built for the modern world, with a vision to revolutionize access to credit. The company uses a unique credit modeling process that adds other dimensions to credit analytics – allowing LendingPoint to get a more complete financial story of the customer and approve more people who otherwise may have been overlooked by traditional FICO results.

eCredable's mission is to help our Members manage their financial health for the long term. By providing awareness of quality companies like LendingPoint, we are helping them achieve their financial goals and avoid doing business with lenders who charge exorbitant financing terms.

"A person's credit score is not their complete financial story, and so a lot of creditworthy people get overlooked when it comes to qualifying for a loan," said Juan Tavares, Chief Strategy Officer of LendingPoint. "We're in the business of unlocking access to affordable loans, whether you need it for home or auto repair, a wedding, or your dream vacation. We look forward to working with eCredable to serve even more people and help them improve their financial lives."

eCredable is available to all consumers across the United States. LendingPoint is available in 17 states, with nationwide rollout expected in the first half of the year. For more information, refer to http://www.eCredable.com/LendingPoint

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ECREDABLE ANNOUNCES RELATIONSHIP WITH LENDING POINT

About eCredable

eCredable, The Consumer's Credit BureauTM, is a consumer-friendly credit bureau focused on the 45 million adults considered to be "credit invisible". eCredable connects these consumers to lenders based on a credit score derived from payments for rent, utilities, mobile phone, and insurance. AMP Connect Plus[®] allows consumers to automatically download their monthly bill payment accounts to their eCredable Profile, monitor their progress towards their AMP Credit Score[®] goal with AMP Score Watch[®], request verification of their payment history for accounts that cannot be automatically updated, 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 Score with any potential creditor, service provider or employer. eCredable uses a unique scoring model that shows the consumer - and the potential creditor where the consumer's credit score stands on a clear, straightforward scale of A to F along with a numerical score in the range of 1-100. eCredable also provides substantial financial education to assist consumers in understanding the complexities of the financial services marketplace. AMP stands for All My Payments. The company was founded in 2009, and is headquartered in Alpharetta, Georgia.