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## Press Release

## For Immediate Release

## eCredable Adds Industry Veterans to Advisory Board

**Atlanta, June 3, 2014:** eCredable, an alternative credit reporting agency that helps consumers demonstrate their creditworthiness to potential creditors, today announced two new additions to the **eCredable Advisory Board**, comprised of leading educators, consumer advocates, banking, and credit industry experts. The two new members of the board include:

Mark Kapczynski is a successful serial entrepreneur in consumer eCommerce, media technology (including social TV), advertising services, and mobile experiences. Mark last served as VP of Corporate Development and Strategy for Experian's consumer businesses which includes leading consumer brands: Experian, FreeCreditReport.com, and ProtectMyID. Executing on more than 8 M&A transactions, Mark helped to facilitate Experian's under-lying growth and profitability. Mark also serves as an Executive Director of the UCLA Venture Capital Fund, helping to foster innovation connected to the university. Programs include early stage investing, mentoring, and access to Intellectual Property from university patents.

Robert Fite has over 20 years of experience in the credit & risk management industry, with expertise in data, analytics, and decision management technology. For the past 20 years, Rob has held various management and or leadership positions with Experian (one of the three national credit bureaus), Fair Isaac (a global provider of analytic and decision management solutions), and LexisNexis (one of the largest providers of public record data in the United States). Over the years Rob has had the opportunity to work with many of the credit industry's largest providers of credit, including many major banks, credit card issuers, auto finance companies, alternative loan providers, and credit unions. His unique background and years of experience has enabled him to become an industry expert in credit decisioning – in both traditional and alternative credit data sources.

The eCredable Advisory Board meets regularly with the company's senior management team and its partners to provide critical guidance as eCredable builds the credit bureau into the leading provider of alternative credit information – driven by the empowered consumer.

"We are very proud that Mark and Rob have agreed to help eCredable achieve its goal of becoming the credit bureau of choice for consumers choosing to leverage the routine bills they pay to build or enhance their credit profile in the United States," said Steve Ely, CEO of eCredable and a former Equifax senior executive. "Their knowledge and insight will be invaluable to our team and our partners as eCredable continues to grow its presence with both consumers and the credit granting community."

For more information, please visit <u>www.eCredable.com</u>.

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## About eCredable

eCredable is a credit bureau 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. The eCredable patent-pending credit information gathering service 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. Their 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.