

news release

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Experian and Credit Builders Alliance Announce Partnership to Establish Data Reporting For Microlenders

Costa Mesa, Calif. and Alexandria, Va. — April 22, 2008 - Experian[®], a global information services company, and Credit Builders Alliance (CBA), a nonprofit organization, have joined together to launch a data-reporting partnership that enables CBA's members to report microloan repayment data to Experian. This relationship enables CBA members, community lenders from across the nation, to professionalize their portfolios while helping thousands of entrepreneurs build a credit history, an important step in establishing access to capital and financial self-sufficiency.

As a result of this pilot initiative, United States-based lenders including Community Development Financial Institutions (CDFIs), microenterprise and housing development organizations, asset building organizations and community credit lenders are now able to report the repayment history of their borrowers. To date, more than 3,000 loans have been reported into Experian.

"We are pleased to be the first credit bureau to work with CBA to create a path for small business owners to establish a credit history by reporting credit information to Experian. We applaud CBA for their pioneering work and we are already seeing the great results of this beneficial collaboration," said Zaydoon H. Munir, senior vice president, Marketing, Product and Data Development for Experian.

"This partnership with Experian is a great opportunity for micro-lenders to provide information to the credit bureaus and give small business owners a fair opportunity to build stronger credit profiles and scores and access the formal banking system," said Vikki Frank, executive director, Credit Builders Alliance.

Emily Talley, senior director of community affairs at Capital One adds, "A good credit score is an important step along the road to economic self-sufficiency, and Capital One is proud to support this initiative. We are pleased that Credit Builders Alliance is working with Experian to ensure more borrowers are appropriately credited for their successful payment histories with CDFIs and other lenders."

Munir continued, "This partnership is another example of Experian's quest to broaden access to affordable credit and financial services for consumers and provide lenders with industry-leading risk management tools."

For more information about Experian Consumer Information Solutions, please call 1 888 414 1120 and visit www.experian.com.

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For more information, visit the Group's Web site on www.experiangroup.com.

About Credit Builders Alliance

Credit Builders Alliance -- CBA -- was incorporated in 2006 as a non-profit organization to help community lenders -- including CDFIs, microenterprise and housing development organizations, asset building organizations and community credit unions - report loan repayment data to the major credit bureaus. CBA was born out of the tightening credit industry and the community-based financial services fields' response to help their customers build assets and move into the financial mainstream. Over the past year, CBA has developed an innovative business model in coordination with community lenders and the major credit bureaus -- and a package of products and services that bridges the needs and demands of the two industries for reliable, high quality data on unbanked and underbanked families. CBA is now a one-stop shop to aggregate data from hundreds of small lenders to furnish it to the major credit bureaus. Please visit CBA at www.creditbuildersalliance.org.

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