

**CREDITDNA SUPPORTS ELEVATE'S CLINTON GLOBAL INITIATIVE AMERICA COMMITMENT TO ACTION
TO END THE CYCLE OF SUB-PRIME**

***Program designed by Elevate and RLJ Financial to empower sub-prime consumers through high impact
financial wellness tools***

FORT WORTH, Texas – June 17, 2015 – CreditDNA announced it is lending its support to a Clinton Global Initiative America (CGI America) Commitment to Action made by [Elevate](#), a leading provider of innovative online credit solutions, and RLJ Financial, LLC, founded by businessman and Elevate board member Robert L. Johnson, to identify and deploy financial tools and content that will effectively help hundreds of thousands of sub-prime borrowers improve their financial wellness. Vision Critical, the leading customer intelligence platform provider, will also partner with Elevate and RLJ Financial on the CGI Commitment to Action to measure the impact of financial literacy content and delivery methods.

“Elevate is committed to offering innovative credit solutions that help sub-prime consumers meet today’s financial challenges while leaving them in a better position to meet future financial goals,” said Ken Rees, CEO, Elevate. “Sub-prime borrowers face a number of challenges, and we believe that basic financial literacy is key to improving their circumstances and integral in efforts to end the cycle of sub-prime. With this CGI Commitment to Action, we are seeking to identify the tools that will most effectively help sub-prime consumers improve their financial wellness with the ultimate goal of helping them move up the credit spectrum toward prime credit solutions.”

During the two year program, Elevate and RLJ Financial will identify the subjects and forms of financial literacy that most directly and positively impact the present day financial wellness of sub-prime consumers. The program will aim to help consumers improve credit scores, decrease debt, increase savings and better manage their budgets and cash flow.

“I have always been passionate about the need for financial solutions that meet the unique needs of underserved consumers,” said Robert L. Johnson, Founder & Chairman, of The RLJ Companies and RLJ Financial. “RLJ Financial has a lengthy track record of fighting for better solutions for the sub-prime borrower and we are proud to join with Elevate on this CGI Commitment to Action. Many financial services providers offer financial literacy tools and content, but the impact of these programs is unclear. This program is a major undertaking that we hope will permeate across the broader financial services industry and drive better outcomes for millions of sub-prime consumers.”

The Ending the Cycle of Sub-prime program will evaluate financial literacy content with a broad set of consumers as executed by Vision Critical. The content identified as most effective will be implemented with Elevate’s two U.S.-based products, *RISE* and *Elastic*. Content will be tested using multiple delivery methods, evaluating the impact across a wide variety of measurements both quantitative and qualitative, including improvement to FICO scores. By linking the financial literacy tools to Elevate’s existing short term credit products, Elevate will be able to adapt the tools to the consumers’ needs, improving financial wellness outcomes for thousands of sub-prime borrowers.

In addition to CreditDNA, contributors to this program include TransUnion, a global leader in information and risk management; and Financial Education & Literacy Advisors, a leading, independent provider of financial education services and educational technology solutions. Elevate will continue to

identify additional participants as well as content and technology contributors that bring a unique perspective to financial wellness and further strengthen the commitment.

About CreditDNA Inc.

CreditDNA Inc. created and offers an online portal for consumers to view and interact with their credit reports 24/7. CreditDNA has combined credit and financial literacy together along with predictive and behavioral analytics. Using exclusive Point Deduction Technology, a Scientific Analytical Mathematical Software Program, consumers are provided with the only report that recognizes many factors used in credit scoring and assigns a point deduction number per item on a credit report. As an online Financial and Credit Management company, CreditDNA, Inc.'s goal is to enhance the quality of its customers' lives by improving their financial and credit worthiness through education. This includes making sure that credit reports accurately reflect financial responsibility and educating the consumer about how finance and credit impacts a vast array of today's decision makers whether they be lenders, employers, insurers or other industry. CreditDNA seeks to provide financial freedom for its customers by providing tools such as target score and money simulators and easy to use budget programs. www.CreditDNA.us

About Elevate

Elevate's innovative online credit solutions provide immediate relief to customers today and help them build a brighter financial future. The company is committed to rewarding borrowers' good financial behavior with features like lower interest rates, free financial training, and free credit monitoring. Elevate's suite of groundbreaking credit products includes *RISE*, Sunny, and Elastic. The company is privately held and is backed by respected Silicon Valley venture capital firms including Sequoia Capital and Technology Crossover Ventures.

About The RLJ Companies

The RLJ Companies, founded by Robert L. Johnson, is an innovative business network that provides strategic investments in a diverse portfolio of companies. Within The RLJ Companies portfolio, Johnson owns or holds interests in businesses operating in a publicly traded hotel real estate investment trust; private equity; financial services; asset management; automobile dealerships; sports and entertainment; and video lottery terminal (VLT) gaming. The RLJ Companies is headquartered in Bethesda, MD, with affiliate operations in Charlotte, NC; Little Rock, AR; Los Angeles, CA; San Juan, PR; and Monrovia, Liberia. Prior to founding The RLJ Companies, Johnson was founder and chairman of Black Entertainment Television (BET). For more information visit: www.RLJcompanies.com.

About Vision Critical

Vision Critical provides a cloud-based customer intelligence platform that allows companies to build engaged, secure communities of customers they can use continuously, across the enterprise, for ongoing, real-time feedback and insight. Designed for today's always-on, social and mobile savvy customer, Vision Critical's technology helps large, customer-centric enterprises discover what their customers want so they can deliver what they need. Unlike traditional customer research, which is slow, expensive and gathers dust on a shelf, Vision Critical's customer intelligence platform replaces static data and cumbersome reports with real-time actionable customer intelligence that companies need to build better products, deliver better services and achieve better business outcomes.

Hundreds of high-performance organizations use Vision Critical's technology. Learn more at www.visioncritical.com. Follow us on Twitter at <https://twitter.com/visioncritical>.

About CGI America

The Clinton Global Initiative (CGI), an initiative of the Clinton Foundation, convenes global leaders to create and implement solutions to the world's most pressing challenges. Established in June 2011 by President Bill Clinton, the Clinton Global Initiative America (CGI America) addresses economic recovery in the United States. CGI America brings together leaders in business, government, and civil society to generate and implement commitments to create jobs, stimulate economic growth, foster innovation, and support workforce development in the United States. Since its first meeting, CGI America participants have made more than 500 commitments, which have improved the lives of nearly 2.4 million people.

CGI also convenes an Annual Meeting, which brings together global leaders to take action and create positive social change, CGI University (CGI U), which brings together undergraduate and graduate students to address pressing challenges in their community or around the world. For more information, visit clintonglobalinitiative.org and follow us on Twitter @ClintonGlobal and Facebook at facebook.com/clintonglobalinitiative.

Media Inquiries:

Kelly Ann Doherty, 817-928-1534, kdoherly@elevate.com

Emily Serafin, 646-277-1245, emily.serafin@icrinc.com

[Traci Otey Blunt, 240-743-7620, tblunt@rljcompanies.com](mailto:tblunt@rljcompanies.com) (for Bob Johnson & RLJ Financial)

#