



Crednology Holding Corporation
199 E. Clinton St
Gray, GA 31032
PH. 866-307-9696
FX. 678-401-0337

Crednology Holding Corp - Shareholder Update

ScoreNavigator, Inc. is happy to announce the launch of ScoreNavigator 3B in 2016. Consumers can now access a single TransUnion report or all 3 Bureaus Reports & Scores from TransUnion, Equifax, and Experian. Having access to all 3 reports, combined with our proprietary analytical software, allows consumers the ability to quickly understand their credit data. Newly revamped short and long term recommendations give the consumer a competitive edge when applying for credit.

TransUnion, a major credit reporting agency, completed an analysis of approximately 10 million consumer reports showing that, on the VantageScore scale of 300 to 850, 43% of borrowers between the ages of 18 and 36 have a subprime credit score of 600 or below. The analysis report shows people between 18 and 36 use 79% of the credit available to them. This group owes an average of \$47,089 on a total credit limit of \$59,514. Balances to high credit ratios on revolving credit impacts the scoring algorithms as much or more than negative credit. ScoreNavigator, Inc. analyzes the credit data and determines how many points can be recovered, informs the consumer the correct day to make their payment, and when to have their credit reports looked at for financing.

On the VantageScore scale, consumers between the ages of 37 and 51, 33% of borrowers are considered subprime. Consumers between 52 and 70, are just 20%, and those over 70 are at 9%. These groups owe \$43,271 on a credit limit of \$85,628 approximately 51% of their credit limit. ScoreNavigator, Inc. offers consumers a financial analysis program to help with budgeting. ScoreNavigator's Money Simulator shows consumers the best way to disperse money to recover valuable points.

ScoreNavigator, Inc. is continuing marketing efforts to the mortgage professionals, auto dealerships, debt management & settlement companies, student loan consolidation companies, finance companies and bankruptcy attorneys.

CreditDNA, Inc., a Credit and Financial Wellness company, completed an extensive programming overhaul and now offers members a more informative 3 Bureau credit report. With the addition of the credit analytics & month-to-month score comparisons, our trained specialists can determine a more precise recommendation plan for members.

CreditDNA has been busy recruiting licensed locations and continues marketing to debt settlement, student loan consolidation, insurance companies, and debt management companies. Once consumers complete the repayment process on their debt, CreditDNA will be able to assist them in re-entering the credit market. We have seen a great improvement in the behavioral changes from members based on the long and short term recommendations our analytics provide.

CreditDNA and ScoreNavigator have teamed up with www.scorevalidator.com to grow the Business to Consumer products. ScoreValidator, Inc. allows a consumer to have an already existing PDF credit report

analyzed for free. Now the over 10 million consumers who opted for a free credit report and score from Credit Karma will have access to Point Deduction Technology® through ScoreValidator, Inc. The consumers will then be able to enroll in either ScoreNavigator.com or CreditDNA.us. In anticipation, we have begun training call centers to handle a volume of consumer leads. ScoreValidator, Inc. also offers Mortgage Companies and Auto Dealerships to have their borrower's reports analyzed, as well as having the Target Score Simulator®. This will eventually help build the Business to Business platform we started 14 years ago.

Product recognition is a continuous build and we are asking shareholders to spread the word on the unique approach we use to help consumers. Given the financial situation facing our country today, our Credit and Financial Wellness services provide hope to millions of Americans. Our team of credit and financial specialists work closely with consumers encouraging them and providing them with valuable strategies so they may conquer their goals to have a healthy credit and financial lifestyle. Our state-of-the-art technology and software programs do a complete analysis of our members' finances and credit to design a step by step plan to educate how managing both simultaneously will give them positive results.

CreditDNA, Inc. and ScoreNavigator, Inc. offer compensation to affiliates who help market our products. Feel free to contact us to find out how to become an affiliate or referring partner.

About Crednology Holding Corp

Crednology Holding Corp, a Delaware corporation, a leading provider of technology and software to the credit industry which offers developmental solutions worldwide for real estate professionals, mortgage originators, property management and financial advisers. Its subsidiaries, ScoreNavigator and CreditDNA, utilize the company's exclusive Point Deduction Technology. This technology has the unique ability to analyze a credit report and give full visibility to the points being deducted for each account. For further information, visit www.credholdingcorp.com.

About ScoreNavigator

ScoreNavigator, a wholly owned subsidiary of Crednology Holding Corp, is a credit analysis tool designed for consumers and loan originators. It analyzes the electronic version of a credit report and recommends the quickest way to achieve a credit score and to achieve the score needed for loan approval. It is a scientific analytical tool. Its recommendations are based on the understanding of credit score calculations and how different factors affect scores either positively or negatively. ScoreNavigator can only suggest actions a consumer can take. ScoreNavigator itself cannot directly cause credit scores to rise or fall. ScoreNavigator is a tool used by consumers and loan originators to maximize a credit score resulting in more approvals and closed loans. For further information, visit www.scorenavigator.com.

About CreditDNA

CreditDNA, Inc., a wholly owned subsidiary of Crednology Holding Corp, is a Credit Management company with exclusive technology that other companies do not have. We help you establish or re-establish a good credit history, and provide ongoing training and support. CreditDNA, Inc. provides you with up-to-date credit education material and your own credit coach to assist in keeping you on the right credit path. For further information, visit www.creditdna.us.

Contact: Crednology Holding Corp:

ir@credholdingcorp.com

Corporate Website: <http://www.credholdingcorp.com>