

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

# **Crednology Holding Corp Announces Increases And Moving Forward**

Crednology Holding Corporation announced results for its year-ended December 31, 2014 and 2013 financial statements. During the year-ended December 2014, revenues increased by \$197,172 as compared to the year-ended December 2013. An increase of 31.23%. The Company also reported a working capital increase of \$129,757 or 58.31% as compared to the same period the previous year.

Net income for the year-ended December 2014 was \$73,260 as compared to \$3,044 for the same period ended December 2013. The increases above were mainly due to focusing on public awareness that the unique products CreditDNA.us and ScoreNavigator.com offer to both businesses and consumers.

The Company's goals are pretty simple for 2015, we want to continue growing organically by establishing new relationships while growing with the high level strategic partners who joined our team in 2014. Our marketing plans this year will also now include television, social media, along with the continued sponsorships of UFC rising star Cole Miller and LPGA golfer Ashlan Ramsey, as well as our informative monthly radio show.

CEO, Rusty Bresse says "I am very pleased with our entire team's output in 2014 which includes our professional customer service, financial and credit experts, our IT department which continues providing innovative credit solutions, sales & marketing partners who have introduced us to decision makers who share our same vision, and our loyal team of shareholders who stand guard for the company and encourage me to steer this company to its highest level. As we continue growing Nationally and Internationally we will have to rely on our experience but also on the patience it takes to stay focused and disciplined."

Our new licensing and affiliate platform has already begun bringing dividends and we are happy to announce Attorney Bert R. Oliver with The Credit Ladder has joined our team. Attorney Bert R. Oliver practices finance, commercial and real estate law. He began his career at a large New York Park Avenue law firm and relocated to Miami as one of the early partners in what is now Florida's largest law firm and one of the nation's largest. He has since been the founder or partner of large, mid-size and boutique law firms. Mr. Oliver also draws on first-hand

experience in working with entrepreneurial businesses. He served as Chief Operating Officer of a publishing company and as founder, Director and Senior Vice President / Strategic Alliances of an internet business solution provider. "When I walked into the offices of Kelly Drye and Warren on Park Avenue in NYC in 1970, after graduating law school and spending time in "this man's Army", I was told, "You are in the real estate department." For the following 38 years I was a "dirt lawyer" and loved it. In 2008, I fancied myself out of work and started to look around. A trusted friend encouraged me to look at the debt settlement industry. He told me the industry was desperate for a "white knight"; someone who would always put the client's interest first and the bottom line a distant second. In the Spring of 2010, I jumped in and I was "hooked". Helping people struggling with hardships caused by market forces beyond their control, getting them out from under the burden of excessive debt, providing employment for others in a down economy, and making money (in that order) felt very good at that stage of my life."

Oliver continues, "At lunch last November, I met with Kalypso Investments LLC management team who mentioned ScoreNavigator and CreditDNA to me. I was encouraged to check out a unique product and software being introduced into the marketplace. My father told me to always, "Consider the source." Already having experience with Kalypso's team and them encouraging, even before going through the Webinar, I was ready to be a reseller. Once I understood the product, I got even more excited. ScoreNavigator and CreditDNA empowers people to do that which they could do before, manage their Finances and Credit Score. Helping people understand the makeup of their Credit Score enhances the quality of the financial aspect of people's lives. I'm in!"

As a Company, our Mission is still on track. As an online Financial and Credit Management company, ScoreNavigator & CreditDNA, Inc.'s goal is to enhance the quality of its customers' lives by improving their financial and credit worthiness. 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 the tools to understand and manage their finances and credit.

Because having a good financial and credit profile has become essential in our society, ScoreNavigator & CreditDNA's target market is enormous. It encompasses a huge spectrum of people and the companies who evaluate their financial stability.

Our moderately priced, renowned Financial and Credit Management Program uniquely analyzes a credit report and singularly calculates how many points are being deducted from our customers' overall credit scores (generated by each of the major three Credit Bureaus TransUnion, Experian and Equifax). We are unaware of any other entity that has this capability.

Special software analyzes financial data allowing consumers to strategically spread residual income to stabilize and grow their credit portfolio. Now with the analytical credit score comparison addition in ScoreNavigator, we are getting noticed as a necessity not an option in credit data providers.

An integral piece of the program is providing members ongoing, up-to-date credit education material and professional one-on-one credit coaching to assist in keeping members on the right financial and credit path and so they do not make the mistakes of the past.

CreditDNA equips its customers with a myriad of benefits and services. We handle many of the financial affairs of credit challenged customers, such as budgeting software which enables them to truly determine whether or not they can realistically afford or maintain obligations, such as mortgages and car loans.

Our Mission, through the development and focus on innovating software in the credit and financial industry, is to ensure the public will build confidence once again. ScoreNavigator & CreditDNA shields its customers from the complexities of financial and credit management. This way they are on the outside looking in and can best control their lives and be fiscally sound.

## **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 <a href="https://www.credholdingcorp.com">www.credholdingcorp.com</a>.

### **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.

#### Safe Harbor Statement

Matters discussed in this press release contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. When used in this press release, the words "anticipate," "believe," "estimate," "may," "intend," "expect" and similar expressions identify such forward-looking statements. Actual results, performance or achievements could differ materially from those contemplated, expressed or implied by the forward-looking statements contained herein, and while expected, there is no guarantee that we will attain the aforementioned anticipated developmental milestones. These forward-looking statements are based largely on the expectations of the Company and are subject to a number of risks and uncertainties. These include, but are not limited to, risks and uncertainties associated with: the impact of economic, competitive and other factors affecting the Company and its operations, markets, product, the impact on the national and local economies resulting from terrorist actions, and U.S. actions subsequently.

Contact: Crednology Holding Corp:

<u>ir@credholdingcorp.com</u>

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