

BIIA

Business Information Industry Association Asia Pacific – Middle East

BIIA News Flash!

TransUnion News Release Issued: December 1, 2008 7:00 AM EST

Credit Karma Provides Consumers With *Free* Access to Their TransUnion Credit Scores Thanks to TrueCredit.com

Credit Experts Empower Consumers to Take Critical Step to Understanding their Financial Situation

SAN FRANCISCO, Dec. 1 /PRNewswire/ -- Credit Karma, a resource that helps empower consumers to actively manage their financial health, today announced an agreement with TrueCredit.com, a leading provider of credit reports and consumer credit education, that will enable consumers to obtain their TransUnion credit scores at no cost. Both companies believe that it is more important than ever to provide consumers with the tools and information to better understand how lenders are evaluating them.

A recent Federal Reserve Board survey showed tightening lending standards across every major loan category, including mortgage and credit card interest rates. Moreover, financial experts suggest that to qualify for the best mortgage rates in today's market, consumers need a much higher credit score; some suggest it will need to be as high as 750 to qualify for the most favorable rates.

"Credit scores are being scrutinized more than ever before, so it is critical for consumers to know what their score is and how it's likely to be viewed by a lender," said Lucy Duni, vice president of Consumer Education at TrueCredit.com by TransUnion. "Since your credit score is derived from the data in your credit report, reviewing your report on a regular basis is also essential to gaining a truly holistic view of your overall finances."

"We are proud to partner with TrueCredit.com to provide consumers with the chance to access their score for free," said Kenneth Lin, founder and CEO of Credit Karma. "Credit scores are a window into one's financial health, and Credit Karma remains committed to giving consumers free access to that score as well as educating them about the tools they can use to understand it."

To obtain your free TransUnion score from Credit Karma, visit <http://www.creditkarma.com/>, and to learn more about credit management, log onto <http://www.gotruecredit.com/> and visit the learning cen

Business Information Industry Association Asia Pacific – Middle East Limited

1101 Wilson House, 19-27 Wyndham Street, Central, Hong Kong

Telephone: +852 2525 6120; Fax: +852 2525 6171; E-mail: info@biia.com; www.biia.com

Registered Office: Unit B, 8th Floor, Jonsim Place, 228 Queen's Road East, Hong Kong

Certificate of Incorporation: 979425

About TrueCredit.com

Since 1999, TransUnion's TrueCredit.com has helped millions of consumers manage their own credit health. Through a suite of educational materials, free monthly newsletters and easy-to-use products, the company helps consumers understand personal credit management and empowers them to achieve greater financial well-being. TrueCredit.com's online products include credit reports, credit and insurance scores, credit monitoring, debt management tools and identity theft insurance services. TrueCredit.com is the direct-to-consumer arm of Chicago-based TransUnion Interactive, a subsidiary of TransUnion, a global leader in credit and information management. Manage your credit. Manage your life.(SM) <http://www.gotruecredit.com/>

About Credit Karma

Based in San Francisco, Credit Karma is a pro-consumer credit score company dedicated to helping consumers better understand the power of their credit by giving them completely free access to their TransUnion credit score as often as they wish, providing a host of tools and services to help them understand that score, and helping them become better overall credit consumers. At <http://www.creditkarma.com/>, consumers not only learn their score, but they can identify what behaviors will impact their score and then gain preferred product pricing based on their credit score range.

SOURCE: Credit Karma, Inc.

CONTACT: Michael Azzano of Cosmo PR, +1-415-596-1978, for Credit Karma; or Aimee Eichelberger of CKPR, +1-312-568-7324, for TrueCredit.com

Web site: <http://www.creditkarma.com/>
<http://www.gotruecredit.com/>

The content of this News Flash does not necessarily reflect the opinion of BIIA and its members. BIIA is not responsible for the use which might be made of the information contained in this News Flash. Nothing in this News Flash implies or expresses a warranty of any kind. Neither will BIIA be responsible for any errors.

Business Information Industry Association Asia Pacific – Middle East Limited

1101 Wilson House, 19-27 Wyndham Street, Central, Hong Kong

Telephone: +852 2525 6120; Fax: +852 2525 6171; E-mail: info@biiia.com; www.biiia.com

Registered Office: Unit B, 8th Floor, Jonsim Place, 228 Queen's Road East, Hong Kong

Certificate of Incorporation: 979425