



## **CRIF Continues U.S. Expansion with the Acquisition of Aimbridge Indirect Lending, LLC and Member Lending Acceptance, LLC**

*Move Brings Greater Range of Lending and Risk Management Solutions to U.S. and European Credit Markets*

**Denver, Colorado and Bologna, Italy** – August 6, 2009 – Aimbridge Indirect Lending, LLC and Member Lending Acceptance, LLC, specialized providers of integrated lending services to the automotive industry, today announced they were acquired by CRIF, a global leader in credit services. The acquisition will enable CRIF to offer Aimbridge specialized services to organizations in Europe and other parts of the world. As part of the agreement, Aimbridge Indirect Lending, LLC and Member Lending Acceptance, LLC will operate as wholly-owned subsidiaries of CRIF.

“Aimbridge Indirect Lending, LLC and Member Lending Acceptance, LLC are a perfect fit for the CRIF family of companies because we share the common vision of providing exceptional service levels to help our lending partners provide their consumer customers ease of financing. Both Aimbridge and CRIF have implemented enhanced technology to make loan approvals faster, more accurate and virtually paperless,” said Carlo Gherardi, CRIF CEO.

Established in 1988 in Bologna (Italy), CRIF is a global company specializing in the management of credit reporting, business information and decision support systems, to support financial institutions, service providers, businesses and consumers around the world. The company’s acquisition of Aimbridge Indirect Lending, LLC and Member Lending Acceptance, LLC is part of its continuing expansion in the U.S. In June 2009, CRIF acquired FLS Services of Dallas, Texas – a major provider of indirect lending software to financial institutions. Last year CRIF acquired Teres Solutions™ of Austin, Texas – one of the top providers of direct, indirect and merchant lending software to credit unions and financial institutions. Aimbridge Indirect Lending, LLC and Member Lending Acceptance, LLC, CRIF, Teres Solutions and FLS Services will collaborate to offer a complete range of lending solutions across the financial services market.

“We welcome Aimbridge Indirect Lending, LLC and Member Lending Acceptance, LLC into the CRIF Group that include Teres Solutions, Magnum Communications, and FLS Services. The Aimbridge Indirect Lending, LLC and Member Lending Acceptance, LLC national distribution system that connects lenders with direct and indirect sales networks can add value to all our members,” said Larry Howell, member of the CRIF International Advisory Board and Chairman of the Board for Teres Solutions.

“We’re very excited to join the CRIF family,” said Stephen Bentley, Founder and CEO of Aimbridge. “Working with CRIF and their subsidiaries will provide Aimbridge Indirect Lending a greater local, regional, national and even international reach for our products and services that were unreachable prior to this transaction.”

## About Aimbridge

Founded in 1984, Aimbridge® Lending Solutions is a provider of integrated multi-channel, multi-lender auto buying and lending services which markets auto loans and insurance products through partnerships with financial institutions and auto dealerships. Aimbridge's turn-key solutions include indirect auto loan origination processing, funding, and loan closing, direct lending systems, after hours underwriting support services, imaging and document management technologies, and aggregated online inventory shopping and lending websites. Aimbridge's proprietary workflow management systems allow lenders and dealers to work together seamlessly within the AppLine™ and AimbridgeConnect™ online portals. The company successfully operates in 16 major US markets and is headquartered in Denver, Colorado. Visit [www.aimbridge.com](http://www.aimbridge.com) for additional information on Aimbridge® Lending Solutions and its wide array of products and services.

## About Teres Solutions, Inc.

[Teres Solutions](http://www.teresolutions.com)™, Inc., a wholly-owned subsidiary of CRIF, was founded in 2002 for the express purpose of developing direct and indirect lending software products that define the state-of-the-art for the financial institution market. Its Software Application for Integrated Lending ([SAIL](http://www.teresolutions.com)®) direct and indirect lending products allow financial institutions to streamline lending decisions, increase revenue through enhanced loan application processing efficiency, improve dealer and member relations, and augment loan tracking and reporting capabilities. Teres Solutions has been recognized as a Microsoft Gold Certified Partner with accredited core competencies. Visit [www.teresolutions.com](http://www.teresolutions.com) for more information on Teres Solutions, its products and services.

## About CRIF

CRIF is a global company specializing in the development and management of credit reporting, business information and decision support systems. Established in 1988 in Bologna (Italy), CRIF has an international presence, operating over four continents (Europe, America, Africa and Asia). The company supports banks and financial institutions, insurance companies, utilities and general businesses in every phase of client relations. CRIF is currently the leading group in continental Europe in the field of banking credit information and one of the main operators on an international level concerning integrated services for business & commercial information and for credit & marketing management. More than 1,400 banks and financial institutions all over the world use CRIF services on a daily basis.

[www.crif.com](http://www.crif.com)

*Contacts CRIF Press office*

[communication@crif.com](mailto:communication@crif.com)