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INFORMATION SOLUTIONS, INC.

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THE NATIONAL CREDIT REPORTING ASSOCIATION PARTNERS WITH LEADING IDENTITY THEFT SERVICE PROVIDERS

- NCRA endorsement provides its members with next generation resolution and detection services -

INDIAN WELLS, CALIFORNIA (November 9, 2006) – The National Credit Reporting Association, Inc.(NCRA), a national trade association of consumer reporting agencies and associated professionals that provide products and services to hundreds of thousands of credit grantors, employers and landlords announced today an agreement with Merchants Information Solutions, Inc., a nationally recognized consumer and business credit information company, and NXG Strategies, Inc (NXG), a nationally recognized marketing and consulting firm, to support NCRA’s new identity theft program for credit reporting agency members.

NCRA’s decision to partner with Merchants/NXG is in response to the numerous identity theft service providers offering assisted and/or partial solutions that fall short of providing a comprehensive identity theft program, according to Terry Clemans, Executive Director of NCRA.

This agreement will offer over 120 of NCRA’s credit reporting agency members an identity theft program that supports its customers by offering a fully managed recovery solution in response to the increasing epidemic of data breaches and identity theft related events throughout the United States. In addition, educational resources including identity theft prevention information and latest tips are available to all members through an educational website.

“The comprehensive identity theft program solution being offered by Merchants Information Solutions and NXG Strategies focuses on helping NCRA members increase sales while helping to improve customer/member retention for its business clients,” said Don Unger, a member of NCRA’s board. “Customers are looking to the businesses and institutions they trust to take proactive steps to protect them against identity theft. This is another quality product that provides an important and timely value for our members and their customers,” said Unger.

“We are excited to bring this identity theft solution to NCRA and its credit reporting agency members,” said Scott Smith, President of NXG Strategies. “Our identity theft program, called IDSafeChoice, responds to financial and non-financial identity theft related events.” According to the FTC, 49 percent of identity theft is related to a financial instrument including credit/debit cards, checking/savings accounts, loans, etc. This means that 51 percent of identity theft is non-financial including fraudulent



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use of medical insurance, driver's license information, tax information, employee ID number, student ID number, financial aid, etc.

Mark Pribish, Director of Identity Theft Management Services for Merchants stated that since 1990, the company has helped resolve over 29,000 cases of fraud – including medical, public records, identity theft and credit card fraud. Additionally, Merchants expanded its services to include resolution of all forms of identity theft. According to Pribish, Merchants' highly experienced recovery advocates are FCRA (Fair Credit Reporting Act) certified and will handle an identity theft victim's case from beginning to end – until it is brought to final resolution. "With the growing number of identity theft crimes in the nation, many victims have no idea how to handle their situation or where to turn for guidance. We are delighted to be working with NCRA and provide their members with the one-to-one service they need until their identity is fully restored."

About Merchants Information Solutions, Inc.

Phoenix-based Merchants Information Solutions, Inc. has been in business since 1912, and is a privately held company with more than 2,600 business clients. Merchants is a nationally recognized consumer and business credit information company focused on corporate risk reduction. The company provides consumer, business, and mortgage credit information, employment, resident, background screening services, identity theft management solutions and full-service collections services. For more information about Merchants Information Solutions, please visit www.merchantsinfo.com.

About The National Credit Reporting Association, Inc.

The National Credit Reporting Association is a national trade organization of consumer reporting agencies and associated professionals that provide products and services to hundreds of thousands of credit grantors, employers, landlords and all types of general businesses. Headquartered in the Chicago suburb of Bloomingdale, Illinois, NCRA serves members in the United States and Puerto Rico. NCRA's membership includes two of every three mortgage credit reporting agencies in the United States that can produce a credit report that meets the requirements of Fannie Mae, Freddie Mac and HUD for mortgage lending. Additionally, their members produce reports for employment screening and tenant screening. For more information visit www.ncrainc.org.

About NXG Strategies, Inc.

NXG Strategies, Inc. is an industry leader in developing innovative programs to combat the effects of the fastest growing crime in America today - Identity Theft. As a nationally recognized consulting and marketing organization, specializing in consumer attraction and retention programs, NXG Strategies represents the nation's top providers of identity theft monitoring and resolution programs. NXG Strategies, Inc. is headquartered in Brentwood, Tennessee. For more information about NXG Strategies, Inc. visit www.nxgstrategies.com.