

Exhibit 1. Alternative Credit Reporting Services

Teletrack

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Founded in 1989, Teletrack, an FCRA-compliant consumer reporting agency, gathers records from businesses across the country who cater to non-traditional credit consumers. Teletrack delivers data and decisioning solutions to a variety of businesses including payday loan companies, rental purchase stores, non-traditional credit consumer finance businesses, non-prime auto lenders and credit unions. Data delivered includes: credit inquiries, account charge-offs, paid charge-offs, and open loan data from businesses whose target market is primarily high-risk, non-prime consumers. Teletrack databases also include landlord/tenant court records from across the U.S. and consumer bankruptcy data.

Frequently Asked Questions:

How can a credit union use Teletrack?

Merchants or credit unions can choose to use Teletrack for three purposes:

- 1) To inquire whether the customer has a PDL outstanding or a recent inquiry, any charge-offs or paid charge-offs, or any loans with rent-to-own stores or buy-here/pay-here stores.
- 2) To obtain a PDL-specific credit score based on:
 - a. Storefront Model – an empirically derived Regulation B compliant score based on application data and Teletrack’s data. Used by brick and mortar based lenders.
 - b. Cyberscore Model – an empirically derived Regulation B compliant score based on Teletrack’s data only. Used by lenders issuing loans via the Internet.
 - c. Pass/Fail Score – not empirically derived or regulation B compliant, based on Teletrack’s data only.
- 3) Decision Manager along with a credit score – This option allows a credit union to define underwriting characteristics it would like to use in its decision, such as maximum current loans, maximum loan amount, maximum number of rollovers, maximum number of consecutive loans, etc. These “rules” can be credit-union specific.

CL Verify, LLC

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CL Verify, LLC is a credit bureau providing data and decision support solutions for near-prime lenders. Its solutions are built on a proprietary and ever-expanding source of consumer identity, fraud, payday advance, and demand deposit account data to provide lenders with a comprehensive network of information for mitigating risk and preventing identity fraud. CL Verify's network of near-prime lenders provides unique data about high-risk loan applicants not available through traditional credit reporting channels.

Frequently Asked Questions:

How can a credit union use CL Verify?

CL Verify has a state of the art technology system designed to integrate a customer's access via FTP, XML or through the Web. Customized integration is also available.

What are the costs associated with using CL Verify?

Decision support tools provide for varied levels of billing structures from per inquiry to bundled pricing. The minimum charge to a client to integrate with CL Verify is \$50 per month.

What information is included in a credit report?

CL Verify currently offers more than 10 different reports for our clients based on their needs. Information regarding these reports can be accessed at the company's Web site under the "Solutions" tab. An example of a report summary is attached below.

How many merchants are using CL Verify?

CL Verify currently has thousands of active merchants in the US using its decision support tools, including credit unions. Client relationships are treated in a confidential manner.

Note: Cost and product information was collected in November, 2008. It may have since changed. Credit unions should contact this provider for up-to-date cost and product information before deciding to proceed. This information does not imply an endorsement by the National Credit Union Foundation (NCUF).

What are the costs associated with using Teletrack?

The least expensive method for credit unions to access Teletrack is through Internet access and a web browser. The credit union receives a merchant ID and pass key to pull up a credit report or to report back to Teletrack.

Costs for this basic service are based on the number of inquiries a credit union expects in a month's time, as follows:

- a) \$85/mo. for 45 inquiries
- b) \$95/mo. for 55 inquiries
- c) \$105/mo. for 75 inquiries

After reaching the maximum number of inquiries based on the different plans, there is a charge per inquiry of about \$.79. A credit union can change from one plan to the other as experience dictates. There is no additional charge for reporting activity.

What information is included in a credit report?

The credit report will go back seven years by law. The credit union can indicate how much inquiry history it wants. The report provides a list of inquiries, open and paid charge-offs, whether the Social Security number was issued within the past five years, whether not issued or issued to a deceased person, landlord tenant court records and optionally, credit score, decisioning, OFAC and bankruptcy information.

How many merchants are using Teletrack?

Teletrack is used by approximately 15,000 merchants with high risk customers that don't normally report to the major credit bureaus. About 70% of payday lenders and other sub-prime merchants, such as rent-to-own stores, and buy-here/pay-here auto finance companies report to Teletrack.

How many credit unions are using Teletrack?

There are approximately 85 credit union merchants.

Credit unions can also do a "data scrub" to learn how many of its members are using payday lenders.

What is the cost to do a scrub?

The cost is \$500 regardless of the number of accounts to do a data scrub, for what Teletrack calls a summary analysis of a "retro-active append." Credit unions provide Teletrack with a list of its members including Social Security numbers, names and addresses. Teletrack can go back as far as seven years, if desirable. The analysis provides a summary for 3-, 6-, 9-, 12-, 18-, and 24-months of the credit union members' activity with merchants in its data base.

Can a credit union find out which of its members are using payday lenders?

Teletrack can provide the raw data and credit attributes along with the summary analysis. The incremental cost for raw data and attributes is \$500. The total cost for both the summary analysis and the raw data is \$1,000.

Sample consumer reports can be found at the following Web site:

http://www.teletrack.com/brochure_pdfs/consol.pdf.

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Example Report Summary from CL Verify, LLC

Report Summary	
Applicant Information	Quick View
SSN: 123-45-6789 Name: JOHN SMITH Address: 3030 N. Maple Drive St. Petersburg, FL 33703 Phone: 727-475-4092 Work Phone: 727-452-1409 Birth Date: 09-29-1965 ABA: 12376598 Account: 988899 DL State: FL DL Number: 562112345670 Requested: 150.00	Merchant: CL Verify Report Date: 2008 - 6-18 09:04:53 Tran Code: A1A1A1 Event position: 6 Event Purchased Count: 0 <hr/> Score: 100 Model CLV Approved: N/A Amount: <hr/> Reasons: 5X SSN mismatch with name submitted and name in debit files 4A Account closure due to fraud 5U Unpaid bad loans in last 90 days 5W Bad loans over 180 days

Consumer Information		
Name on file: JOHN SMITH		
Address Information		
3030 N. Maple Drive St. Petersburg, FL 33703	3030 N. Maple Drive St. Petersburg, FL 33703	950 Central Street Largo, FL 33771

PDA Report					
Loans	Inquiries	Other			
Bad Loans: 3 Last Bad Loan Date: 04-06-2008 Total Open Loans: 3 Last Loan Date: 04-06-2008 Loans Past Due: 0 Loans In Collections: 0 Loans Charged Off: 3 FDIC Loan Days: 0	Recent Inquiries: 5 Last Inquiry Date: 6-18-2008 Total Inquiries: 15 Total Lenders: 10 Recent Lenders: 5	MICR SSNs: 5 Phone Consumer Count: 4 SSN Quick Check: Good Consumer Status: Normal			
Loan Detail					
Loan Date	Status	Lender	Amount Paid	Date	Phone
04-06-2008	Written Off	Easy Money	300.00		800-999-9999
03-26-2008	Written Off	Friday Funds	300.00		435-777-7777
03-26-2008	Written Off	Hard Cash	300.00		302-666-6666
03-25-2008	Paid	Front Ya	300.00		877-999-9999
Inquiry Detail					
Inquiry Date	Lender	City, State, Zip	Phone	Merchant : ID	Inq. Freq
06-18-2008 09:04:36	Mr. Money Bags	Sliema, FL 11111	204-999-9999		5
06-18-2008 09:04:34	Friday Funds	Logan, UT 84341	435-777-7777		4
06-18-2008 09:04:08	Hard Cash	Newark, DE 19711	302-666-6666		3
06-18-2008 09:03:54	Show me the Money	Salt Lake City, UT 84106	516-222-2222		2
06-18-2008 09:03:48	Payday is NOW	Salt Lake City, UT 84111	866-888-8888		1
04-06-2008 12:37:08	Easy Money 4U	Carson City, NV 89701	800-999-9999		3
04-06-2008 12:34:59	Have Money Now	Salt Lake City, UT 84101	801-333-3333		2
04-06-2008 12:34:49	Mr. Money Bags	Sliema, FL 11111	204-999-9999		1
03-25-2008 14:32:25	Mr. Money Bags	Sliema, FL 11111	204-999-9999		7
03-25-2008 14:32:23	Deep Pockets	Espanola, NM 87532	866-888-8888		6
03-25-2008 14:32:23	Friday Funds	Logan, UT 84341	435-777-7777		5
03-25-2008 14:32:17	Hard Cash	Newark, DE 19711	302-666-6666		4
03-25-2008 14:32:12	Payday is NOW	Salt Lake City, UT 84111	866-888-8888		3
03-25-2008 14:32:11	Everyday is Payday	Atlanta, GA 30326	800-888-8888		2
03-25-2008 14:22:47	Front YA	Spokane, WA 99201	877-999-9999		1