

CRIF Acquires Cypress Software Systems

Atlanta, May 3, 2011

Move Supports Continued Expansion of CRIF in the Financial Services Technology Marketplace.

CRIF, a global leader in credit services, today announced that it has acquired Cypress Software Systems of North Richland Hills, Texas. The purchase of Cypress Software Systems, one of the top providers of loan origination software for community and regional banks, credit unions and financial institutions, will further expand CRIF Lending Solutions technology offerings in the U.S. and abroad.

CRIF Lending Solutions is the U.S. arm of CRIF and is comprised of a team of five leading automated lending technology and services companies: Aimbridge, APPRO, FLS, Magnum and Teres. CRIF Lending Solutions is headquartered in Atlanta, Georgia and supports 650 of the most successful U.S. banks, credit unions and financial institutions.

Cypress Software Systems L.P. provides an array of software and services that help financial institutions automate their loan application, underwriting and decisioning processes. These tools help institutions enhance risk management efforts, ensure regulatory compliance and decrease costs through higher lending efficiency and quality. Currently, Cypress serves more than 100 clients in the U.S. and 16 other countries.

“We are honored to have Cypress Software Systems as the newest member of the CRIF Lending Solutions family,” said CRIF Lending Solutions Division Chairman, Larry Howell. “Cypress will bring our clients a unique and powerful set of technology products and services to help them more efficiently and effectively serve their clients’ lending needs.”

“CRIF has assembled one of the most powerful suites of financial services technology available in the marketplace,” said Stephen G. Sargent, Co-founder, President and CEO of Cypress Software Systems L.P. “We look forward to working with CRIF Lending Solutions to help banks, credit unions and other financial institutions succeed in this changing lending landscape.”

Cypress Software Systems will become a part of the ACTION business unit of CRIF Lending Solutions along with APPRO and Teres. Cypress technology offerings will be marketed and distributed under the CRIF Lending Solutions ACTION brand of loan and account origination system products and services.

About Cypress Software Systems

Headquartered in North Richland Hills, Texas, USA, Cypress Software Systems LP is a leading developer of automated credit application decision support technology. Cypress provides community and regional banks, finance companies and credit unions with loan application decision and tracking tools equivalent to those used by the largest national lending institutions. Clients, nationwide and in 16 countries, use the company’s flagship products, Mark IV and BizMark, to quickly and consistently process consumer and small commercial loan applications. Cypress Mark IV offers a flexible, risk-based processing approach that includes tracking

consumer loan applications from point of entry to point of decision. Cypress' BizMark loan automation software processes commercial loan requests within a customer relationship management environment. Both products may be licensed in the bundled Cypress Suite and are offered in either an application service provider (ASP) or traditional business model. The company's product line also includes AppMark, an ASP-only consumer lending solution for community banks with assets of \$250 million or less.