

### **Credit Solutions Receives First Platinum-Level Recognition in Leading Industry Association**

*Credit Solutions has become the first Platinum-level member of the International Association of Professional Debt Arbitrators (IAPDA), the industry's leading training and certification body.*

RICHARDSON, Texas (Business Wire EON) October 3, 2008 -- "We are very proud to recognize Credit Solutions' outstanding achievements and leadership in the debt settlement industry," said IAPDA Executive Director Laurence Larose, adding, "The Platinum Member participation level was created to recognize the companies that best embrace IAPDA's principles."

The IAPDA itself was founded to provide industry orientation, training and certification for individual debt settlement professionals, whose numbers are growing rapidly because:

Changes in U.S. bankruptcy laws have made it more difficult for consumers to clear debts. The drop in housing prices has resulted in a decrease in available cash for consumers. American consumers are more than \$2.46 trillion in debt, mostly credit card debt. Credit card companies are teaming up to track late payments by consumers. Because of new laws, creditors are able to raise consumers' interest rates even if they paid on time with them but paid late with a different creditor. "With this certification, Credit Solutions provides additional guarantees to our clients that we are committed to maintaining the highest standards of professional conduct," said Credit Solutions CEO Doug Van Arsdale.

#### About IAPDA

The International Association of Professional Debt Arbitrators grew from the commitment of its members to establishing and maintaining the highest standards of ethics, professional conduct and responsible trading in the Debt Settlement industry. IAPDA membership is comprised of individuals with firms of all sizes, from small (1-4 members) to many of North America's leading and largest debt arbitration and settlement firms. It is the only certification program focused on certifying individual debt professionals rather than debt settlement companies. For more, see <http://www.iapda.org>.

#### About Credit Solutions

The largest for-profit debt management company in the United States, Credit Solutions has been recognized by American Business Awards for the "Best Customer Services Department in Financial Services." For more information about the Credit Solutions and its debt management program, visit <http://www.creditsolutions.com>.

#### Contact Information

##### **Credit Solutions**

Credit Solutions

<http://www.creditsolutions.com>

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