



PRESS RELEASE

Contact:
Mike Lawson
DML Communications
760/845-8146
dmlcomm@gmail.com

Syphr Study Shows Low-Loan-Hunting Website Viable

Syphr employs Glatt Consulting to conduct usage survey to report on the validity of SaveOnYourLoans.com, providing an additional lead generation source for CUs.

Ferndale, NY – August 18, 2009 – The results are in: SaveOnYourLoans.com is a winner. Syphr, LLC, recently employed Glatt Consulting to conduct a consumer usage survey to gain a fix on the market viability of its new “low-loan-hunting” website called SaveOnYourLoans.com (SOYL) – scheduled to launch in October.

SOYL will help consumers save and lower their monthly bills — by being matched with a local credit union. The site isn't a debt consolidation tool or a budget tracker; instead, it pulls information from a consumer's Experian Credit Report™ and matches them with a credit union in real time through the company's patent-pending rate and payment-saving wizard.

To gauge market acceptance, Syphr had Glatt Consulting poll hundreds of consumers and potential credit union members from across the country. Visit <http://www.syphronline.com/survey> to see the survey in its entirety.

Based on the scope of responses to the survey's question set, the following key trends for the validity of SOYL emerged:

- The SOYL process is quick and easy, and the value proposition is understood.
- The SOYL service is a valuable resource for consumers.
- The SOYL service has broad geographic and generational appeal.

“In these times, knowing what's on your credit report is more important than ever,” says Chris Langley, President of Syphr, LLC, “With SaveOnYourLoans and a local credit union,



consumers will now also come to understand that it can be the key to saving \$50, \$100, \$200 or more every month.”

“The survey results revealed that our timing couldn’t be better,” said Langley.

About Glatt Consulting, LLC

Glatt Consulting, LLC is a strategic consulting firm specializing in service to credit unions nationwide. Consulting programs range from strategic planning support to product development, and are designed to improve clients' financial performance and competitive standing. For more information, visit www.glattconsulting.com.

About Syphr, LLC

Syphr, LLC, is a technology and marketing CUSO that develops solutions for credit unions to provide them with the opportunity to reach prospective members via web-based channels. Working with Fiserv’s Galaxy, Syphr developed CreditMine[®], CreditMart[™], iSwitchKit, and Member Relationship Plus solutions. Syphr’s own RateMatch[™] uses patent-pending technology to match participating credit unions with thousands of credit report purchasers per month. RateMatch compares the loans on these reports with those of participating credit unions, shows the consumer how they can save money, then sends the consumer's information to the participating credit union or bank. For more information, visit www.massxvelocity.com.

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