



Keeping Bad Debt in Check

800-544-6359  www.credit-adjustments.com

Press Release

For Immediate Release

SBA Loan Poises CAI for Aggressive Growth in 2011

January 12, 2011 (Defiance, OH): Credit Adjustments, Inc. (CAI), a nationally-operated collection agency, has announced it has received U.S. Small Business Administration-backed financing from Huntington Bank, effective November 2010. This transaction enables the firm to expand operations with current clients, restructure debt at more favorable terms, and have funds available to react quickly as growth opportunities present themselves in higher education, healthcare, and other creditor markets in 2011 and beyond.

Notably, this transaction gave CAI the additional financial wherewithal needed to withstand the financial pressures associated with performing as a subcontractor for a Private Collection Agency (PCA) now serving the U.S. Department of Education (ED) on its collection agency contract. CAI projections for its work as an ED subcontractor are trending favorably, identifying CAI as a front-runner for a small-business set aside award from ED in its next procurement, slated for 2013.

The transaction also positions CAI to continue to grow its healthcare recovery operations in bad debt collection, early-stage receivables management, and eligibility services, while also enabling the firm to pursue various other markets for new business.

Commenting on this transaction, Huntington Bank Business Banking Market Manager Jeremy Gutierrez, stated, "We're committed to helping small businesses, which is clear from our ranking as the #1 SBA lender in Ohio. Small businesses are the backbone of our communities, and our goal is to help them drive our economy forward. We're proud to help CAI overcome its unique challenges and provide this growing company with the working capital it needs to continue its success."

CAI Chief Executive Officer Michael Osborne added, "We are pleased to make this announcement because of our confidence in how this financing will lead to additional growth," he stated, adding, "Not only has it helped us stay the course with our ED portfolio, but also it will enable us to be financially ready to tackle other large client implementations in 2011 and beyond."

CAI is a leading provider of collection solutions for healthcare, educational, and consumer organizations nationally. The company's tagline, *Keeping Bad Debt in Check*, reflects CAI's long-term, risk-averse, winning strategy to think and act like a chess grandmaster in all aspects of company operations to deliver the benefits of the following three attributes to clients and consumers: Professionalism, Compliance, and Performance. The firm's website is www.credit-adjustments.com.




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Contact:

Dexter A. Smith, President

P: 800-544-6359 / E: dexter.smith@credit-adjustments.com

330 Florence Street  Defiance, OH 43512  Facsimile: 419-784-9784

1000 Cobb Place Boulevard  Building 400, Suite 420  Kennesaw, GA 30144  Facsimile: 770-425-7899