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FOR IMMEDIATE RELEASE

ILT and RateGenius Integrate Systems

Austin, TX – January 7, 2009 – Indirect Lending Technologies, L.L.C and RateGenius, Inc. have completed the technical integration of their two Internet based systems.

ILT provides a complete system for managing indirect lending, including an automated underwriting system, for its credit union and dealer clients. ILT's system is known as Dealer Indirect Lending and Leasing System™, or DILLS™.

RateGenius provides marketing and fulfillment capabilities and expertise for lenders to acquire quality loans and satisfied customers. Together, RateGenius and ILT present financial institutions with a fully integrated system to manage the loan process from beginning to end. A+ Federal Credit Union in Austin, Texas, a DILLS™ user since June 2003, is the first credit union to utilize the new connection with RateGenius.

"Our integration with RateGenius gives our clients the opportunity to attain higher loan volumes from credit-worthy customers without the additional staffing necessary to acquire and process these loans internally," according to William McGregor, President of ILT.

RateGenius utilizes proprietary and automated technology within their operation to complete loan packages to lender specifications, obtain and verify all loan documents from customers, fund loans on behalf of the lender, as well as secure and perfect the title for each auto loan. In addition, RateGenius offers a personal-touch fulfillment process that result in high closing rates, cross-selling after-market product opportunities, and satisfied consumers and lenders.

"We're excited about the capabilities ILT and DILLS™ offer our lenders for efficient, versatile decisioning of auto loans," says Chris Brown, CEO of RateGenius. "This integration will be an effective, profitable solution for credit unions and other lending institutions."

RateGenius is a multi-state, web-based loan brokerage company based in Austin, Texas. Established in 1999, RateGenius has brokered more than 47,000 loans resulting in \$940 million in loan volume for its lender base. ILT has offered indirect lending solutions since 2001, and is based in Salt Lake City, Utah.

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