



Member of the AEGON Group

400 Galleria Parkway SE, Suite 1000  
Atlanta, GA 30339  
Phone: (800) 521-1670, ext. 2377  
Internet: [www.creditorresources.com](http://www.creditorresources.com)  
E-mail: [RJones@aegonusa.com](mailto:RJones@aegonusa.com)

FOR IMMEDIATE RELEASE

## NEWS RELEASE

Contact: Robin Jones

Phone: 1-800-521-1670 (US)

1-800-336-2900 (Canada)

Fax: (678) 402-2112

### **CRI Establishes Partnership with N.A.D.A.**

*CRI's XML Interface Brings Greater Cost Savings and Efficiency to Loan Processing*

ATLANTA – Creditor Resources Inc. (CRI), the Atlanta-based marketer of credit insurance and related technology products, has partnered with the N.A.D.A Official Used Car Guide<sup>®</sup> Company (N.A.D.A.) to provide an enhancement to its Criterion32<sup>®</sup> automation system. The result is an XML interface that directly integrates N.A.D.A. vehicle data into Criterion32.

This new interface seamlessly integrates N.A.D.A. information directly into CRIterion32. It eliminates double entry, provides automatic VIN validation and is directly accessible from CRIterion32's loan processing module. These time saving measures allow staff members to spend less time processing loans and eliminate the need for maintaining and updating NADA software.

Accessing the most current data available directly from N.A.D.A. allows a credit union greater accuracy with vehicle valuations. In some instances, the manufacturer's suggested retail price (MSRP) is available for new cars. The interface also allows for adjustments for mileage and other factors affecting vehicle values.

"It is just a super enhancement for ease of use, time-sensitivity and cost," said Loan Services Manager Pam Basham of Freedom First Federal Credit Union in Roanoke, VA. "When you can enhance all three things with a product, that's all you can ask for." Freedom First was one of CRI's first credit union clients to begin utilizing the interface in April 2004. Basham estimates that each of Freedom First's 17 member service representatives (MSRs) access the N.A.D.A. information 40 to 50 times daily.

"It was so easy to learn to use," said Basham. "In the first month, the MSRs were commenting about how wonderful the feature was. They feel it is such an advantage compared to what they were using before."

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The agreement CRI established with N.A.D.A. allows CRI to offer each vehicle value at a reduced cost, providing cost savings to credit union clients. "Before, we were paying in the neighborhood of \$1,500 a year for blue books, software, and the cost of sending those items to each branch," said Basham. "We would have to pull 10,000 values a year to equal what we were spending before, and that is unlikely."

CRI introduced the 32-bit version of its Criterion Windows<sup>®</sup>-based automation system in 1999. With customized modules for loan services, member services and cross selling, Criterion32 speeds up lending and member service functions while integrating credit insurance sales enhancements. Criterion32 is compatible with most credit union data processors and other CRI technology tools, such as Admin eSuite.

For more information on Criterion32 or the N.A.D.A. interface, please contact Richard Ross at 1-800-521-1670, ext. 2350.

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