



FOR IMMEDIATE RELEASE

**NOESIS DATA TO PARTICIPATE IN
NATIONAL CREDIT EDUCATION WEEK**

BATON ROUGE, La. (September 18, 2006) — Noesis Data, a Louisiana-based company that provides background intelligence and insight on businesses, consumers and employees, is participating in National Credit Education Week (NCEW) Sept. 18-23. Sponsored by ACA International, the Association of Credit and Collection Professionals, NCEW is a public service campaign to educate the public on the basics of personal finance. The theme for this year's campaign is *Play Your Cards Right: Don't Gamble with Your Credit!*

"In the game of personal finance, consumers hold the cards," said Layne McDaniel, president of Noesis Data. "But you might be surprised to find that using credit doesn't have to be a gamble. If you know the rules and understand how our modern credit system works, you can use it as a positive tool for accomplishing your financial goals."

The 2006 National Credit Education Week campaign features tips to help consumers "play their cards right," including:

- **Always Bet on Black.** Budget carefully so your checkbook stays in the black. Don't live beyond your means. If you're spending more than you're making each month, you may be able to get by for a while on credit, but if uncorrected, it's only a matter of time before you go bust.
- **Never Go "All-In."** You know that exceeding your credit limit results in a hefty fee. But were you aware that running a tab close to your limit on any credit line makes prospective creditors nervous, and is reflected in your credit score? Determine your limit on each account and try to keep the balance under 50 percent. This will prevent your score from being docked and will help you avoid over-limit fees.

- more -

11606 Southfork Ave
Suite 100
Baton Rouge, LA 70816

225.922.4704 [T]
800.568.2027
225.922.4711 [F]
www.noesisdata.com

Page 2
Noesis Data

- **Always Double Down.** If you carry a balance on a credit card, be sure to pay more than the minimum payment each month. If possible, take the minimum payment amount and double it. Doing this consistently will help you reduce debt and save big on interest.

Take the Personal Finance Quiz that gives consumers a chance to test, and possibly improve, how much they know about credit. For more information on National Credit Education Week, visit www.noesisdata.com or www.nationalcrediteducationweek.com.

About Noesis Data

Noesis Data, LLC is an independent sales and marketing representative for the Credit Bureau of Baton Rouge, Inc. and its corporate partners, including Equifax, ChoicePoint, Fidelity National Information Services, AccuData and others. Its relationships with its corporate partners provide clients with the most comprehensive array of consumer information products and services available in the industry. Noesis Data provides innovative, industry-leading consumer information solutions including credit reports and data products, debt recovery products, fraud detection and prevention, employee background screening, residential tenant screening, check authorization, mortgage reporting, direct marketing, personal solutions and much more. For more information on Noesis Data, visit www.noesisdata.com.

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Interviews, Photos and Graphics Available.

NOESIS DATA MEDIA CONTACT: Shelly Dupré *shelly@object9.com*

(225) 368.9899 or (337) 962.5288 mobile

11606 Southfork Ave
Suite 100
Baton Rouge, LA 70816

225.922.4704 [T]
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225.922.4711 [F]
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Personal Finance Statistics

Over 40 percent of American families annually spend more than they earn.
(Observer, Jan. 12, 2004)

Total U.S. consumer credit outstanding is \$2.2 trillion. This excludes mortgages and all debt secured by real estate.
(Source: The Federal Reserve, G.19 Release, viewed May 4, 2006)

Mortgage debt outstanding in the U.S. was \$8.6 trillion at the end of 2005.
(Source: The Federal Reserve)

Fifty-six percent of Americans carry over their credit card balances from month to month.
(Source: The Federal Reserve)

The number of consumer bankruptcy filings over the past decade equates to one in every seven U.S. households.
(Source: American Bankruptcy Institute, ABIworld.com)

The number of electronic payment transactions surpassed the number of check transactions for the first time in 2003. There were 44.5 billion electronic transactions and 36.7 billion checks paid in 2003.
(Source: The 2004 Federal Reserve Payments Study, December 2004)

The number of bounced checks in 2003 was approximately 200 million, for a value of approximately \$151.2 billion. This averages out to 548,000 checks bounced every day, for a value of \$414 million.
(Source: The 2004 Federal Reserve Payments Study, December 2004)

Average college tuition and fees at four-year public institutions during the 2005/06 school year rose 7 percent over the previous year to \$5,491. The increase at four-year private institutions was 6 percent, for an average \$21,235 in 2005/06.
(Source: The College Board, Trends in College Pricing 2005)

Seventy-six percent of college undergrads have at least one credit card. The average student owes a balance of \$2,169.
(Source: Nellie Mae, Undergraduate Students and Credit Cards, May 2005)