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MERIDIANLINK PROVIDES NEXT LEVEL OF COMPLIANCE SUPPORT

Platform Accommodates REG Z, REG C and REG E Requirements

COSTA MESA, Calif. – June 24, 2010 – The latest release of MeridianLink’s loan origination and deposit platform, supports new industry regulations and rules, including features to facilitate compliance with new amendments to **REGULATION Z**. MeridianLink is the *first* to incorporate Open-End Lending plan tracking, identification of plans (online/inbranch) and automated linking of advance requests and trigger thresholds into their platform. The MeridianLink system also provides auto-calculation and warnings for high-cost mortgage loans (HOEPA/Section 32) and for higher-priced mortgage loans (HPML/Section 35) to support new rules effective October 1, 2009. The development and delivery of this new platform release exemplifies MeridianLink’s ongoing commitment of bringing to market real solutions and real value.

In addition, the new platform release features a built-in rate spread calculator for **REGULATION C (HMDA)**. The account opening side offers compliance with the new **REGULATION E** requirements, which are effective July 1, 2010, by allowing consumers to easily choose to Opt In/Opt Out of overdraft services while opening a deposit account online.

Using sophisticated web-based technology, the MeridianLink system enhances the convenience and delivery of lending and account opening. The platform includes XpressAccounts™ to handle account opening and funding, and LoansPQ™, an intelligent loan management system, which streamlines every aspect of the lending process — from application, to processing, tracking, and closing — and features credit-reporting, ID verification, screening and automated decisioning. The MeridianLink platform can be set up to communicate with any existing system and technology, offers tight integration with a broad range of third-party products and easily consolidates applicant data from all existing channels — web, branch, call center, indirect, and kiosks.

Over the last decade, MeridianLink has stood on the cutting edge of innovation in web-based software solutions for the financial industry. Important MeridianLink “firsts” include the development of the *first* web-based credit reporting system; the *first* web-based loan origination software for all types of consumer loans; the *first* new account opening solution which could be used throughout a financial institution — inbranch, online and via call centers; and the *first* end-to-end platform to automate and connect multiple financial services, from new accounts and deposits through loan processing, within one convenient system.

About MeridianLink

MeridianLink, Inc., developer of the industry's first multi-channel account opening and loan origination platform, is a leading provider of enterprise business solutions for over 26,000 end users in the financial services industries. The company’s passion for excellence is reflected in their web-based credit reporting, lending, and new membership/deposit opening technologies, which all enjoy solid reputations as being cutting edge, reliable, and affordable. Based in Costa Mesa, California, MeridianLink is committed to creating “Smart Solutions” that deliver “Real Value.” For more information, visit www.meridianlink.com.

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