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FOR IMMEDIATE RELEASE:

Decision Dynamics, Inc.–Georgia Bankers Association Partnership Renewed as First Mandatory ELT Deadline Approaches

Decision Dynamics, Inc. announces the renewal of its strategic partnership with the Georgia Bankers Association as Mandatory ELT approaches in Georgia.

Lexington, SC, November 6, 2012 – Decision Dynamics, Inc. (DDI) is pleased to announce the renewal of its strategic partnership with the Georgia Bankers Association (GBA).

“DDI is happy to receive the continued endorsement of the Georgia Bankers Association. We look forward to serving Georgia's bankers, especially when the Department of Revenue is just weeks away from implementing its mandatory ELT program,” said Glenn Thames, president and CEO of DDI “Because the GBA puts its trust in DDI as the Strategic Partner for ELT services, Georgia banks will have confidence when they select the ELT software that provides them with the most efficient, cost-effective ELT solution on the market without a locked-in contract.”

As Thames remarked, DDI’s extended partnership with the GBA comes at an important time for the state. Previous participation in Georgia’s electronic title and lien program, ELT, was voluntary, but on Jan. 1, 2013, Georgia will begin its discretionary phase-in of mandatory ELT for all lenders.

“The new state law being phased in requires lenders to use a state-approved ELT program such as DDI’s to record and receive notice of security interests and liens on motor vehicles with the Georgia Department of Revenue,” Joe Brannen, president and CEO of the Georgia Bankers Association, said.

The Georgia regulation requires that lenders with 500 or more security interests or liens on Georgia certificates in the 2012 calendar year must participate in ELT by January 1. Lenders with 200 or more security interests or liens in the same calendar year must participate by July 1, 2013, while lenders with five or more security interests or liens on Georgia certificates of title in the immediately prior calendar year or the same calendar year must begin to participate by January 1, 2014.

Since the state began its ELT program in 2008, DDI has worked closely with GBA members, helping set up and support Georgia customers using Premier eTitleLien™, a secure, web-based application. The ap-



DDI is a software company specializing in providing electronic vehicle titling services for lenders.

Because the GBA puts its trust in DDI as the Strategic Partner for ELT services, Georgia banks will have confidence when they select the ELT software that provides them with the most efficient, cost-effective, ELT solution on the market.

plication allows lienholders to participate in the state's ELT program while remaining in complete control of their title portfolios. As Georgia lenders transition to ELT, DDI continues to offer its quality product combined with superior customer support.

"Decision Dynamics is an outstanding partner to the Georgia Bankers Association and its member banks. The electronic lien and title product they offer saves Georgia banks time and money," Brannen said.

When fully implemented, Georgia's ELT program will help simplify and streamline its motor vehicle titling process. It will also save taxpayers and lienholders money by cutting associated paper, storage and mailing costs, and reducing title fraud.

As a technology company providing ELT services and software solutions to more than 2,200 lienholders in the United States, DDI is proud to work with Georgia lenders and the GBA.

"We look forward helping Georgia lenders and the GBA reach their ELT goals," Thames said.

For more information on electronic titling and Premier eTitleLien™, visit etitlelien.com.

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