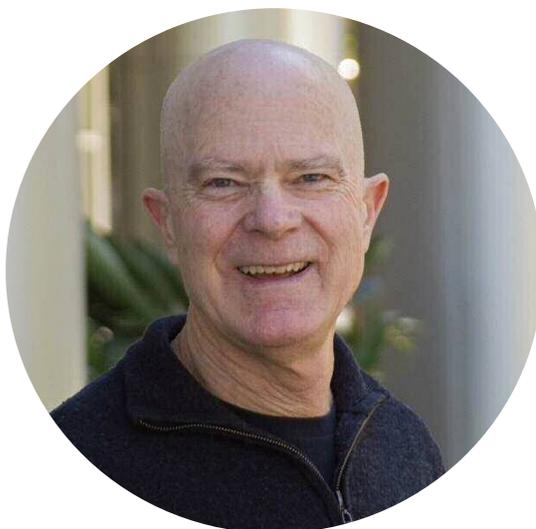


Digital Marketplace Lets Customers Pay for Products Over Time at Zero Percent Interest



Michael Thiemann
CEO and Co-Founder



Marc Schneider
President and Co-Founder

Zebit, Inc
www.zebit.com

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Interview conducted by: Lynn Fosse, Senior Editor, CEOCFO Magazine

CEOCFO: Mr. Thiemann, what is the concept behind Zebit, Inc?

Mr. Thiemann: The concept behind Zebit is buy now, pay over time at 0% APR always. We give anyone with at least \$16,000 of gross annual income no-cost credit to buy what they want from our digital marketplace and pay over time without interest, fees, or a credit check. Members can shop millions of products from hundreds of different vendors with their interest-free credit.

CEOCFO: Why the need for such a service today?

Mr. Thiemann: 75% of Americans make their significant purchases on some form of credit. For those people who are lucky enough to have low-cost credit, like a credit card at a low rate, that works really well. However, most people who purchase on credit do not have access to inexpensive credit, and if they do, it is often fully utilized. Therefore, Zebit gives nearly 50% of the U.S. population that cannot handle an unexpected \$400 purchase access to no-cost credit to buy the things that they need and pay over time. Up until the creation of Zebit, the only option might be rent-to-own, lease-to-own, payday loans or expensive point of sale financing, which often doubles or triples the cost of the item itself.

CEOCFO: Would you tell us about the range of products available and how someone accesses and perhaps researches what you have?

Mr. Schneider: We originally went to market offering Zebit as a voluntary benefit to employees, where the employer communicated Zebit as a voluntary benefit or purchasing program to their employees. We also go direct to consumers via