

For Immediate Release

January 15, 2007

ProfitGuard is pleased to announce the addition of Timothy P. Derey to our team. He joins ProfitGuard as a senior financial analyst. Tim will be responsible for helping our clients safely navigate their corporate credit exposures.

Tim was previously a senior adjuster for Farmers Insurance Group and was a senior credit analyst with Bank of America. He holds a BS and MBA in Finance. We are excited to have Tim join our team and believe his experience and background will be a great asset in helping clients effectively manage credit risk in their businesses.

About ProfitGuard: ProfitGuard is the only credit advisory and alert service exclusively for the metals industry. Founded in 2000, ProfitGuard provides credit decision support and monitoring of key accounts through a simple annual subscription service. For more information, please visit www.eprofitguard.com.