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Critical Point Group Launches Secondary Applications Services Platform *- Technology used for account analysis and valuation -*

CHARLOTTE, N.C., Oct. 10, 2006 – Critical Point Group (CPG), a provider of insured risk solutions, account valuation analysis tools and outsourced marketing technology for banks, credit unions and similar financial institutions, announced the release of its Secondary Applications Services Platform (SASP), a Web-based technology platform that enables CPG to pull key information out of a particular financial institution's system for account analysis and valuation and provide an online marketplace for banks to offer risk solutions.

SASP is used by CPG to analyze the value of each institution's deposit accounts, establish an account's risk score and appropriately identify secondary products and earned credits to be made available to the account's owner in order to maximize the deposit account's value for the banks.

CPG's outsourced platform provides financial institutions and third-party vendors a common connection point, reducing the time and expense of testing a variety of products to further strengthen the relationships between financial institutions and consumers. The SASP platform makes available a number of CPG products including Income Continuation Solutions (ICS), identity theft solution as well as several products customized specifically for a bank's small business customer.

"SASP offers financial institutions a competitive edge by providing a set of third-party products that differentiate themselves and enable them to more effectively understand their customers' needs," said Ken Long, founder, president and CEO of Critical Point Group. "Information gathered by SASP, through enhanced account analysis and valuation, enables us to help financial institutions encourage more profitable behaviors among their customers."

By using SASP, banks are able to merge financial products with third-party risk products to deliver a safeguarded product intended to protect each customer's account. In order to support this risk-free feature, SASP also provides outsourced marketing services aimed at customizing offers based on each customer's risk score and value.

About Critical Point Group

Critical Point Group (Charlotte, N.C.) provides banks, credit unions and other financial institutions with a comprehensive suite of risk analysis tools that enable them to enhance marketing and cross-selling capabilities. CPG offers the Secondary Applications Services Platform, which pulls information from legacy systems to help determine the most effective ways to promote additional products to customers, generate a customized financial statement, drive customers to use online financial services and generate additional business for financial institutions. For more information about Critical Point Group, visit www.criticalpointgrp.com.