

Credit Karma™

COMPANY BACKGROUNDER

“The free and easy way to access, improve, and leverage your credit.”

COMPANY VITALS

Credit Karma
San Francisco, California
Founded 2007
www.creditkarma.com

COMPANY MISSION

To educate, inform and empower individuals about the use and importance of their credit so that they can become better consumers.

COMPANY DESCRIPTION

Credit Karma is a pro-consumer credit score company dedicated to helping consumers better understand the power of their credit score by giving them completely free access to it as often as they wish, and then providing a host of tools and services to help them improve and monetize that score. At www.creditkarma.com, consumers not only learn their score, but they can identify what behaviors will positively impact their score and then gain preferred product pricing based on their credit score range. As a staunchly pro-consumer company, Credit Karma never shares consumers' personal information with advertisers or third parties.

COMPANY FOUNDER

Kenneth Lin is the founder and CEO of Credit Karma. Ken is a veteran marketer who has spent many years in the financial services industry. Most recently, he founded Multilytics Marketing, a data driven marketing agency that actively managed more than \$30 million in online marketing dollars. Ken also spent a number of years developing statistical models and marketing programs for the credit card industry before leading the marketing teams at both Upromise and E-LOAN, experiences that proved a viable business model could be built on a pro-consumer premise.

