



Mindset Media.

Contact:
Jennifer Handshew
DiGennaro Communications
212-966-9525
jen@digennarony.com

For Immediate Release

IS THERE A “GOOD CREDIT” MINDSET?

People Who Pay Credit Cards off Each Month

*Found to be More Considered and Less Modest Than Population at Large,
According to Mindset Media Study*

NEW YORK, January 23, 2008 – Mindset Media (www.mindset-media.com), an online ad network that enables brand advertisers to reach millions of people with the personality traits that fit their brands, today released a Mindset Profile™ of credit card users, which the company generated from a recent study conducted using Nielsen’s Online panel (www.nielsen-online.com).

With the looming threat of recession and jittery global markets, U.S. banks and lending institutions are in for a rough ride. But, Mindset Media has some findings that should interest stressed-out credit managers nationwide. According to a recent study conducted by the Mindset Media, people who report that they always pay their credit card balances in full each month, are 33 percent more likely than people in the general population to be highly deliberate, or in Mindset Media parlance, “Deliberation 5’s.” The study also revealed that these “Transactors” tend to be far less modest than the rest of the population at large -- “Modesty 1’s,” who are, perhaps, unable to resist bragging about their highly responsible credit habits.

Mindset Media defines Deliberation 5’s as those have virtually ridded their lives of haste and impulse. They like to take time to consider decisions, and fear the downside of bad decisions far more than they crave the rush of lucky good ones. Modesty 1’s are people

Mindset Media and Nielsen Reveal the Traits of “Transactors”/2

who believe themselves to be exceptional—often at the risk of being considered conceited or arrogant by others.

“Credit card marketers that deliver their brand’s advertising messages to audiences with a high composition of Deliberation 5’s have the potential to see lower delinquency rates down the line,” said Sarah Welch, COO and co-founder of Mindset Media. “This is just another example of how Mindset Media can help marketers fill the top of ‘the funnel’ with more people with the right stuff to be better customers.”

About Mindset Media

Mindset Media is the internet ad network for brands. Using its proprietary psychographic standard, Mindset Media enables brand advertisers to target millions of people with the personality traits that fit their brands in online media buys. The company works in partnership with Nielsen Online to develop consumer profiles that help brand marketers specify their psychographic targets. For more information, visit www.mindset-media.com.

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