

MERCHANT CASH ADVANCE LEADER CONTINUES TO EDUCATE BUSINESS OWNERS

AdvanceMe, Inc. Releases Third White Paper Advocating Informed Funding Decisions

Atlanta (August 24, 2009) – AdvanceMe, Inc. (AMI), the nation's leading provider of Merchant Cash Advances for small and mid-sized businesses, today released a new white paper entitled Merchant Cash Advance: Not for Every Business. Is it Right for Yours? This White Paper is the third in a series addressing current issues impacting the Merchant Cash Advance (MCA) industry and educating business owners so they can make more informed decisions regarding their businesses.

AdvanceMe's previous White Papers have been focused on funding companies, discussing self-regulation as well as best practices within the MCA funding industry. In this White Paper, AdvanceMe now addresses business owners directly – suggesting areas to consider to ways to help them make smart decisions when their businesses need working capital. This White Paper urges business owners and their advisors to make "informed choices" of whether an MCA—or any working capital solution -- is the most appropriate option for their businesses. Through education, investigation, preparation and planning tThose informed choices become smart business choices decisions.for small businesses through education, investigation, preparation and planning.

The weak economy, and the pressure it puts on small businesses and many of their sources of financing and funding, make MCAs an increasingly relevant as an option. Today, even stable small businesses that in the past could get bank financing are being declined under today's tighter underwriting guidelines. Business owners needing to obtain funding for their businesses must make responsible decisions to ensure the longevity and success of their businesses. Therefore, in certain scenarios, it may be appropriate to work with a bank, while in still others, a leasing company. Based on a careful consideration of the options, the opportunities and the requirements, some business owners should feel comfortable seeking alternative options such as an MCA.

AdvanceMe urges business owners to investigate all available alternatives and decide which form of capital suits their unique business needs;; to develop a clear picture of the business' cash flows to ensure the business can comfortably operate under the requirements associated with the new capital;; and prepare a plan to maximize the benefits the new capital will bring to the business.

"AdvanceMe recognizes that small businesses are a major engine of the U.S. economy, and we want to see them not only survive, but also thrive," said Glenn Goldman, President and Chief Executive Officer of Capital Access Network, the parent company of AdvanceMe. "In these difficult times, business owners need straightforward guidance. We aim to educate the small business community about available options and encourage them to answer the hard questions they should be asking themselves before locking into a working capital solution. Those business owners who inform themselves, prepare their businesses, and then make good choices, stay smart and vigilant while seeking a solid funding strategy to get through today's economic climate will be the biggest winners as the economy recovers."

An electronic version of both the White Paper as well as this document can found on AdvanceMe's website at www.MCABestPractices.com.

Press Release



About AdvanceMe, Inc.

AdvanceMe, Inc. is the nation's leading provider of Merchant Cash Advances to small and mid-sized businesses. Since 1998, AdvanceMe has made almost 60,000 fundings, providing more than 25,000 businesses in all 50 states with nearly \$1.5 billion in working capital. Owners use AdvanceMe capital to renovate, purchase new equipment and supplies, fund advertising, manage unexpected expenses and seasonal downturns and free themselves from second mortgage liens and personal guarantees associated with loans. For more information about AdvanceMe's innovative working capital solution, call toll-free 1-866-838-5097 or visit www.AdvanceMe.com.

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