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## **Frost Enhances VisualGAP Web Application to Support Credit Insurance And Debt Cancellation Products with Carleton SmartCalcs**

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Cincinnati, Ohio, May 15, 2008 ----- Frost Financial Services, Inc. (Frost) announced that it is integrating Carleton Inc.'s SmartCalcs financial calculation software into its popular VisualGAP web tool. Credit Unions that use the VisualGAP web application will now be able to effectively offer Credit Insurance or Debt Cancellation products to their members via VisualGAP's menu-selling feature.

"Credit Unions are looking for ways to increase their cross-selling success and fee income from sales of payment protection products like GAP, Service Contracts and Credit Insurance," said Phil Markwell, partner, Frost Financial Services. "With the addition of Carleton's SmartCalcs software, our Credit Union clients that use VisualGAP can now enjoy the true benefits of menu-selling in order to better serve their members and to increase fee income from all of their payment protection products."

"Frost is committed to providing our clients with flexible solutions and with the addition of SmartCalcs, VisualGAP will now be able to support all of our clients existing Credit Insurance or Debt Cancellation programs. Credit Unions can now look to improve their cross selling success and increase fee income by using the VisualGAP web tool without the need to change their Credit Insurance vendors."

### **About Frost ([www.frostinsure.com](http://www.frostinsure.com))**

Frost is the largest "independent" GAP program administrator serving the Credit Union market and currently serves more than 800 Credit unions nationwide. Founded in 1972 to serve the Ohio Credit Union market, Frost is now a national company with the single focus of providing GAP Administration and payment protection solutions for Credit Unions. The Frost VisualGAP web application has been vital to the growth and success of Frost and has been the leading technology tool for the GAP administration market.

### **About Carleton ([www.carletoninc.com](http://www.carletoninc.com))**

Carleton Inc. has been the leading provider of financial calculation software and loan origination compliance support for the Financial and Insurance communities for more than 40 years. Founded in conjunction with the Truth in Lending Act in the late 1960's, its client list has grown to include most of the major lenders, credit insurance companies and loan origination software providers in the United States.