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**CareCap Launches Simplified Payment Plan for Funeral Industry,
New Partnership Provides Access to 22,000 Funeral Service Providers Across U.S.**

AtNeedCredit.com and CareCap Enter Strategic Partnership Launching
Industry's First Simple Funeral Payment Plan (SFPP)

BELLEVUE, Wash. – CareCap, the company behind a popular payment platform that makes it easier for consumers to access and pay for services, today announced a new partnership with AtNeedCredit.com -- an online marketplace that enables any funeral home, cemetery or cremation business to offer payment plans to their customers.

Under terms of the deal, CareCap has designed and powered the industry's first Simple Funeral Payment Plan (SFPP) that goes live beginning today on the AtNeedCredit.com website.

“This is a tremendous opportunity for both companies to help consumers through an already difficult period,” said CareCap CEO Nevil Hermer. “Setting money aside for funeral services is something that a lot of people never get around to doing. So, when a death occurs, many people are not prepared for the cost. With SFPP, families and funeral directors have an easy, affordable financial option that helps make those costs more manageable.”

Access to immediate credit is a growing concern for many consumers in this country as evidenced by a recent report from the Federal Reserve revealing 47 percent of Americans aren't able to pay unexpected bills of more than \$400 without borrowing money. At the same time, 63 percent of Millennials don't have a credit card -- and with average FICO scores of 628, have very limited access to emergency lending or financing when they need it. These trends, and several others, are driving many U.S. consumers to look for easier, more manageable ways to pay for services like funeral costs.

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“Having to cope with the loss of a loved one is stressful by itself,” said Jeff Harbeson, managing partner of At Need Credit. “Having the added responsibility of making and paying for funeral arrangements can make it even more so. That’s where we believe CareCap’s solution is invaluable to our network of funeral service providers and their customers.”

With CareCap powering At Need Credit’s SFPP, it will be easy for funeral service providers to offer in-house payment plans to their customers – streamlining and automating the billing and collection of customer payments. Consumers can sign up for a payment plan in a matter of two or three minutes and, as a result, achieve a customizable payment plan that allows them to stay within a monthly budget. The Simple Funeral Payment Plan may be used to collect and administrate funeral home accounts receivables as well.

About At Need Credit

At Need Credit is based in Mount Pleasant, South Carolina and is led by funeral industry thought leader and innovator Jeff Harbeson. The company is focused on assisting families with little or no life insurance, low credit card limits and/or limited cash to pay for funeral costs. More information on the company and its services can be viewed online at www.atneedcredit.com.

About CareCap

Founded in 2013, CareCap is the company behind a new cloud-based payment platform that makes it easy for businesses to offer flexible Merchant Provided Financing to their customers. The privately-held company is based in Bellevue, Wash. and currently serves more than 500 merchants and their customers. More information on the company can be viewed online at www.carecap.com.