

FOR IMMEDIATE RELEASE

## armcor.com on Factoring and the State of the Economy

The Factoring Industry Will Play a Stabilizing Role during the Worldwide Economic Recovery

**Issued by**  
armcor.com Ltd.  
P. O. Box 6507  
McLean, Virginia 22106-6507

**Telephone**  
1 (800) 873-4161

**Facsimile**  
1 (703) 852-7389

**Internet**  
<http://www.armcor.com>

Copyright © 2008 armcor.com Ltd. All rights reserved. armcor.com and the armcor.com logo are trademarks of armcor.com Ltd. All other marks are the property of their respective owners.

Fairfax County, Virginia (November 3, 2008) – Small businesses fuel the engine of economic growth, providing jobs, prosperity, needed tax revenue, and innovation. But small businesses do not usually have significant bank reserves and cannot afford disruptions to the flow of cash that funds operations and payroll. Unpredictable interruptions and sustained shortfalls can result in contract performance defaults, layoffs, slow payments, and revenue contraction.

“Cash crunches are very destructive for small businesses,” says armcor.com CEO John Fedewa. “They often trigger a cascading series of negative events, and the end result can be the collapse of the enterprise. This is bad for everyone—business owners, employees, clients, investors, debtors, and, eventually, the tax base and the economy as a whole.”

“That’s where factoring comes in,” says Fedewa. “While banks have been nearly paralyzed by tight credit markets, factoring has been largely unaffected. If anything, the demand for factoring has increased and we expect to see industry volume numbers come in at multi-year high levels.”

Factoring uses a different underwriting standard and focuses on the value of accounts receivable, not on the creditworthiness of the provider of the goods or services delivered.

“We will do our part to get the economy moving again,” says Fedewa. “And to accommodate increased demand, we will reopen our secured debt trust series for one year.”

Now open to residents of the Commonwealth of Virginia, armcor.com secured debt trusts pay a monthly compounded interest equal to 12.68% APY after the first twelve months.

###