

New study shows chamber of commerce members offer safer bet when it comes to business credit risk

Chamber members pay their bills faster, possess better credit scores than other businesses

ALEXANDRIA, Va. – February 22, 2010 -- The [American Chamber of Commerce Executives \(ACCE\)](#) today announced the publication of [a new study](#) detailing the credit scores and payment behavior of ten local chambers of commerce across the United States, comparing their member businesses with other regional, state and national business averages. Produced by [Cortera](#)TM, a community-driven business credit bureau, on behalf of ACCE, the study includes the Bowling Green (KY) Area Chamber of Commerce, Greater Boca Raton (FL) Chamber of Commerce, Greater Durham (NC) Chamber of Commerce, Greater Omaha (NE) Chamber of Commerce, Helena (MT) Area Chamber of Commerce, Lake Champlain (VT) Regional Chamber of Commerce, Lubbock (TX) Chamber of Commerce, Salem (OR) Area Chamber of Commerce, San Diego (CA) Regional Chamber of Commerce, and Tulsa (OK) Metro Chamber. According to the study, chamber of commerce members possess an average credit score of 629, compared to a 557 average score for businesses at large. Such scores – the payment behavior from which they are derived -- play a significant role in attracting lines of credit and securing favorable terms from lenders and suppliers.

A complete copy of the study, which includes both the aggregate findings, as well as the individual commercial credit scores for each of the ten local chambers, is available on the [ACCE](#) and Cortera sites. The study was contracted by ACCE and performed by Cortera, which reviewed payment behavior for chamber member businesses.

"Chamber members have long been seen as responsible and reliable members of their community," said Mick Fleming, president and CEO of ACCE. "What this study indicates is that the perception is right. From a credit standpoint, chamber members on average are better businesses, and as a result they have significant advantages in obtaining the funds they need. In this economy and the tight credit environment we are experiencing, that's especially important."

"The economic health of the entire supply chain is dependent on the payment behavior of each of its stakeholders," said Jim Swift, president and CEO of Cortera. "This study suggests that chamber members are among the most dependable participants in this ecosystem."

About the American Chamber of Commerce Executives

Established in 1914, ACCE is the only national association serving the professional development needs of chamber professionals throughout the United States and Canada. Representing more than 7,300 individuals, ACCE enhances the knowledge, leadership skills, and management effectiveness of chamber executives and their staff through education, benefits programs, trend analysis, benchmarking, and network development. ACCE promotes the highest standards of professional excellence and integrity within the chamber profession.

About Cortera

In a sea of business information providers, Cortera is different. With over 15 years of experience serving finance professionals, Cortera combines premium business information and innovative tools with a fresh community approach to commercial credit. It represents the first community for small business credit reporting and a fundamentally new way to capture the collective insight of millions of financial transactions. As a result, small businesses can make smarter, informed decisions to ensure optimal cash flow while attracting more favorable payment terms from existing and potential business partners. Free credit reports on millions of businesses are available at <http://start.cortera.com/>.

For more information on Cortera, please visit <http://www.cortera.com/>.