ISSUER INFORMATION AND DISCLOSURE STATEMENT PURSUANT TO RULE 15c2-11

SECURITIES EXCHANGE ACT OF 1934

CREDNOLOGY HOLDING CORPORATION

DATED: November 14, 2015

CUSIP NUMBER: 22547L 107

ALL INFORMATION FURNISHED HEREIN HAS BEEN PREPARED FROM THE BOOKS AND RECORDS OF CREDNOLOGY HOLDING CORPORATION *("COMPANY")* IN ACCORDANCE WITH RULE 15c2-11 PROMULGATED UNDER THE SECURITIES EXCHANGE ACT OF 1934, AS AMENDED.

NO DEALER, SALESMAN OR ANY OTHER PERSON HAS BEEN AUTHORIZED TO GIVE ANY INFORMATION OR TO MAKE ANY REPRESENTATIONS NOT CONTAINED HEREIN IN CONNECTION WITH THE COMPANY. ANY REPRESENTATIONS NOT CONTAINED HEREIN MUST NOT BE RELIED UPON AS HAVING BEEN MADE OR AUTHORIZED BY THE COMPANY.

DELIVERY OF THIS INFORMATION DOES NOT IMPLY THAT THE INFORMATION CONTAINED HEREIN IS CORRECT AS OF ANY TIME SUBSEQUENT TO THE DATE OF THIS ISSUER INFORMATION AND DISCLOSURE STATEMENT.

INFORMATION AND DISCLOSURE STATEMENT

All information in this Information and Disclosure Statement has been compiled to fulfill the disclosure requirements of Rule 15c2-11 promulgated under the Securities Exchange Act of 1934, as amended. The enumerated items and captions contained herein correspond to the format as set forth in that rule.

Part A General Company Information

Item 1: **The exact name of the issuer and its predecessor (if any)**

The Company's name is Crednology Holding Corporation. The issuer's predecessor name was Cooper Holding Corporation. Upon receipt of approval and an effective date from FINRA, the Company changed its name from Cooper Holding Corporation to its current name on May 3, 2013.

Item 2: **The address of the issuer's principal executive offices**

199 E. Clinton St
Gray, GA 31032
Office: 866-307-9696
http://www.credholdingcorp.com
Investor Relations Contact: Crednology Holding Corporation (866) 307-9696

Item 3: **The jurisdiction(s) and date of the issuers' incorporation or organization**

The Company was organized under the laws of the State of Delaware on October 13, 1998.

Part B Share Structure

Item 4: **The exact title and class of securities outstanding**

The Company has one class of capital stock consisting of 1,000,000,000 shares of Common Stock. 324,222,500 shares of Common Stock were issued and outstanding as of September 30, 2015. 294,672,500 shares of Common Stock were issued and outstanding as of December 31, 2014. The Company's trading symbol and CUSIP number are COHO and 22547L 107, respectively. On May 3, 2013, the Company effectively completed a 1:100 reverse stock split.

Item 5: **Par or stated value and description of the security**

The Common Stock has a par value of $.001. The Common Stock has a one share one vote right with future rights to dividends.

Preferred Stock: The Preferred Stock may be divided into and issued in one or more series. The preferences, powers, limitations, qualifications, restrictions and relative rights of the Preferred Stock may vary between series in any and all respects, but shall not vary within a series. The Board of Directors shall have the authority to fix by resolution or resolutions one or more series of unissued shares of the Preferred Stock and to designate and establish the preferences, powers, limitations, qualifications, restrictions, and relative rights of any series pursuant to, and to the fullest extent allowed by, the

General Corporation Law of Delaware. The Board of Directors may increase or decrease the number of shares within each such series; provided, however, that the Board of Directors may not decrease the number of shares within a series below the number of shares within such series that is then issued.

Item 6: The number of shares or total amount of the securities outstanding for each class of securities authorized

As of: October 31, 2010
Preferred Stock: 20,000,000
Preferred Issued: NONE
Common Stock Authorized: 280,000,000
Common Stock Outstanding: 86,219,285
Public Float: 8,621,928
Number of Shareholders of Record: 449

As of: December 31, 2011
Preferred Stock: 20,000,000
Preferred Issued: NONE
Common Stock Authorized: 4,000,000,000
Common Stock Outstanding: 2,343,935,913
Public Float: 286,514,664
Number of Shareholders of Record: 471

As of: December 31, 2012
Preferred Stock: 20,000,000
Preferred Issued: 1
Common Stock Authorized: 1,000,000,000
Common Stock Outstanding: 693,945,913
Public Float: 531,091,824
Number of Shareholders of Record: 471

As of: March 31, 2013
Preferred Stock: 20,000,000
Preferred Issued: 1 share Preferred A and 2 shares Preferred B
Common Stock Authorized: 1,000,000,000
Common Stock Outstanding: 693,945,913
Public Float: 531,091,824
Number of Shareholders of Record: 468

As of: June 30, 2013
Preferred Stock: 20,000,000
Preferred Issued: 1 share Preferred A and 2 shares Preferred B
Common Stock Authorized: 1,000,000,000
Common Stock Outstanding: 84,889,703
Public Float: 13,891,062
Number of Shareholders of Record: 493

As of: September 30, 2013
Preferred Stock: 20,000,000
Preferred Issued: 1 share Preferred A and 2 shares Preferred B
Common Stock Authorized: 1,000,000,000
Common Stock Outstanding: 318,284,864
Public Float: 202,866,339
Number of Shareholders of Record: 508

As of: December 31, 2013
Preferred Stock: 20,000,000
Preferred Issued: 1 share Preferred A and 2 shares Preferred B
Common Stock Authorized: 1,000,000,000
Common Stock Outstanding: 283,672,500
Public Float: 182,028,698
Number of Shareholders of Record: 515

As of: March 31, 2014
Preferred Stock: 20,000,000
Preferred Issued: 1 share Preferred A and 2 shares Preferred B
Common Stock Authorized: 1,000,000,000
Common Stock Outstanding: 283,672,500
Public Float: 182,028,698
Number of Shareholders of Record: 515

As of: June 30, 2014
Preferred Stock: 20,000,000
Preferred Issued: 1 share Preferred A and 2 shares Preferred B
Common Stock Authorized: 1,000,000,000
Common Stock Outstanding: 294,672,500
Public Float: 182,028,698
Number of Shareholders of Record: 527

As of: September 30, 2014
Preferred Stock: 20,000,000
Preferred Issued: 1 share Preferred A and 2 shares Preferred B
Common Stock Authorized: 1,000,000,000
Common Stock Outstanding: 294,672,500
Public Float: 182,028,698
Number of Shareholders of Record: 528

As of: December 31, 2014
Preferred Stock: 20,000,000
Preferred Issued: 1 share Preferred A and 2 shares Preferred B
Common Stock Authorized: 1,000,000,000
Common Stock Outstanding: 294,672,500
Public Float: 182,028,698
Number of Shareholders of Record: 536

As of: March 31, 2015
Preferred Stock: 20,000,000
Preferred Issued: 1 share Preferred A and 2 shares Preferred B
Common Stock Authorized: 1,000,000,000
Common Stock Outstanding: 302,422,500
Public Float: 182,028,698
Number of Shareholders of Record: 540

As of: June 30, 2015
Preferred Stock: 20,000,000
Preferred Issued: 1 share Preferred A and 2 shares Preferred B
Common Stock Authorized: 1,000,000,000
Common Stock Outstanding: 304,422,500
Public Float: 187,678,698
Number of Shareholders of Record: 546

As of: September 30, 2015
Preferred Stock: 20,000,000
Preferred Issued: 1 share Preferred A and 2 shares Preferred B
Common Stock Authorized: 1,000,000,000
Common Stock Outstanding: 324,222,500
Public Float: 207,478,698
Number of Shareholders of Record: 554

Part C Business Information

Item 7: The name and address of the transfer agent

Transfer Online, Inc.
512 SE Salmon Street
Portland, OR 97214
carolyn@transferonline.com
503.595.2985 Office
503.227.6874 FAX

Our transfer agent is registered under the Exchange Act and is regulated by the Securities and Exchange Commission.

Item 8: The nature of the issuer's business

A. Business Development.

1. The form of organization of the issuer (e.g.. corporation, partnership, limited liability company, etc.):

The organizational form of the issuer is a Corporation.

2. The year the issuer (or any predecessor) was organized

The issuer was organized in 1998.

3. The issuer's fiscal year end date

The issuers' fiscal year end date is 12/31.

4. Whether the issuer has been in bankruptcy, receivership or any similar proceeding

The issuer has never been in bankruptcy, receivership or any similar proceeding.

5. Any material reclassification, merger, consolidation, or purchase or sale of a significant amount of assets

On December 18, 2000, Celebrity Entertainment Group, Inc. ("Celebrity"), and its wholly-owned subsidiary, Sharp Florida Acquisition Corp., entered into an Agreement and Plan of Merger and Reorganization ("Agreement") with Sharp Technology, Inc. Pursuant to the Agreement, Celebrity acquired all of the issued and outstanding shares of Sharp Technology, and Sharp Technology became a wholly-owned subsidiary of Celebrity. As consideration for the shares of Sharp Technology, Celebrity issued an aggregate of 6,518,248 shares of Celebrity's common stock to the former Sharp Technology stockholders affecting a 3-for-1 exchange of Sharp Technology's shares for those of Celebrity. Following the transaction, Sharp Technology's former stockholders owned approximately 71% of Celebrity's issued and outstanding shares. The exchange of the consideration involved resulted from arms-length bargaining, and there was no previous relationship between Celebrity and Sharp Technology and/or its stockholders.

The Merger between Celebrity and Sharp Technology was accounted for as a recapitalization of Sharp Technology for financial reporting and accounting purposes; therefore, Sharp Technology was considered the predecessor company.

On April 19, 2001, pursuant to an affirmative vote of its shareholders, Celebrity entered into an Agreement and Plan of Merger (the Agreement) with and into its wholly owned Delaware subsidiary, Sharp Holding Corporation.

Under the terms of the Agreement, Sharp Holding was the surviving corporation. As a result, our name was changed from Celebrity Entertainment Group, Inc., to Sharp Holding Corporation, and our state of domicile was moved from Wyoming to Delaware. Further, all of the issued and outstanding shares of Celebrity common stock, and all stock options and stock purchase rights outstanding in Celebrity were exchanged for an identical number of shares and rights in Sharp Holding. At the close of the transaction, our new certificate of incorporation provided for 80,000,000 shares of common stock authorized, $.001 par value, and 20,000,000 shares of preferred stock authorized, $.001 par value.

Sharp Technology, a Delaware corporation, was incorporated on October 13, 1998, but did not commence operations until January 1999. SCAN USA Corporation, a Delaware corporation, was incorporated on September 16, 2003, but did not commence operations until June 2004. Reserve Energy Corporation, a Delaware corporation, was incorporated on February 3, 2004, but did not commence operations until May 2004.

On March 10, 2010, pursuant to an affirmative vote of its shareholders, Sharp Holding Corp entered into an Agreement with Cooper Hunting Incorporated, a privately owned company. Under the terms of the Agreement, Cooper Hunting Inc. would become the surviving company. As a result, the name was to be changed from Sharp Holding Corp to Cooper Holding Corp, and Cooper Hunting Inc. shall become a wholly owned subsidiary of Cooper Holding Corporation. Our State of Domicile shall remain in Delaware. On November 5, 2010, Cooper Holding Corp (formally Sharp Holding Corp) acquired all of the issued and outstanding shares of Cooper Hunting Industries, Inc., a Tennessee corporation having its principal place of business in the State of Tennessee, in a one for one share exchange by issuing 77,735,000 shares of common stock.

On March 30, 2013, Cooper Holding Corp and Crednology, Inc. executed and closed on an Agreement and Plan of Share Exchange, whereby the Company agrees to issue one thousand (1000) shares of common stock for each outstanding share of common stock of Crednology. At Closing, Crednology had fifty thousand (50,000) shares of common stock outstanding. The Company's one share of Preferred stock outstanding shall be assigned to a designee of Crednology. Within 10 business days of Closing, Cooper Holding Corp will file an amendment to the Articles of Incorporation with the state of Delaware to form a newly designated Preferred share. The new Preferred shall grant each shareholder the right to convert one share of Preferred held into 9.5% of the common

shares outstanding at the time of conversion. The Company shall issue one share each to Daniel Cooper and Timothy Durant. The share issued to Mr. Cooper is secured against any remaining liabilities.

On April 8, 2013, Cooper Holding Corporation, a Delaware corporation (the "Company"), filed a Certificate of Amendment to its Certificate of Incorporation with the Delaware Secretary of State to (i) change the name of the corporation from "Cooper Holding Corporation" to "Crednology Holding Corporation" and (ii) to designate two new series of Preferred stocks titled Series A and Series B.

On June 18, 2013, the Company incorporated CreditDNA, Inc. within the state of Georgia. CreditDNA is a for profit corporation with 20 million shares of common stock authorized. The Company shall be the sole shareholder and CreditDNA, Inc. shall remain a wholly owned subsidiary.

On June 21, 2013, Crednology Holding Corp disposed of certain assets net of related liabilities of its subsidiary, Crednology, Inc. to a non-affiliated third party.

6. Any default of the terms of any note, loan, lease, or other indebtedness or financing arrangements requiring the issuers to make payments

There has not been any default of any note, loan, lease, or other indebtedness or financing arrangement requiring the issuer to make payments.

7. Any change of control

Dan Cooper had taken control of Sharp Holding Corporation on March 19, 2010. The change of control was effectuated by the resignation of George Sharp and his appointment of Dan Cooper as stated in the Board Resolution signed by George Sharp on March 17, 2010. The Company changed its name from Sharp Holding Corp to Cooper Holding Corporation on March 17, 2010.

Concurrent with the acquisition of Crednology, Inc., Mr. Cooper resigned from his position as President and Chairman of the Board of Directors. Mr. Cooper was issued one share of Preferred B stock entitling him to convert this one share into 10% of the common shares outstanding at the time of conversion.

Concurrent with the acquisition of Crednology, Inc., Timothy Durant resigned from his position as Vice-President and. Mr. Durant was issued one share of Preferred B stock entitling him to convert this one share into 10% of the common shares outstanding at the time of conversion.

Concurrent with the acquisition of Crednology, Inc., Rusty Bresse was assigned the one share of Preferred A stock previously held by Mr. Cooper. The one share of Preferred A stock may be converted into 50% of the common shares outstanding at the time of conversion.

8. Any increase of 10% or more of the same class of outstanding equity securities?

No

9. Any past, pending or anticipated stock split, stock dividend, recapitalization, merger, acquisition, spin-off, or reorganization

On March 10, 2010, pursuant to an affirmative vote of its shareholders, Sharp Holding Corp entered into an Agreement with Cooper Hunting Incorporated, a privately owned company. Under the terms of the Agreement, Cooper Hunting Inc. would become the surviving company. As a result, the name was to be changed from Sharp Holding Corp to Cooper Holding Corp, and Cooper Hunting Inc. shall become a wholly owned subsidiary of Cooper Holding Corporation. Our State of Domicile shall remain in Delaware.

It was also agreed; all issued and outstanding shares of Sharp common stock, all stock options and stock purchase rights outstanding in Sharp were to be reversed split on a 100/1 ratio after which exchanged for an identical number of shares and rights in Cooper Holding. For each Cooper Holding share received, 1 warrant is to be issued for the purchase of 100 additional shares at a conversion price of $1.00 each.

However on August 24, 2010 our Board of Directors met and after much deliberation, found it to be in the best interest of our shareholders to execute a 25/1 reverse with a $0.10 warrant, in lieu of the 100/1 reverse with the $1.00 warrant. This change in ratio will preserve shareholder equity and provide a firm foundation in the market for trading. At the close of the transaction, our new Certificate of Incorporation provides for 280,000,000 shares of common stock at .001 par value and 20,000,000 shares of preferred stock authorized at .001 par value. The current outstanding is 212,107,139 shares of common stock and after the 25/1 reverse will be 8,484,285. In addition to the outstanding, 8,484,285 warrants shall be issued, each providing the additional purchase of 25 shares at a price of $0.10 each. This transaction became effective on October 28, 2010.

On April 4, 2013, a majority vote of shareholders holding the Company's capital stock approved a name change to Crednology Holding Corp and a 1:100 reverse stock split. The Company had 993,945,913 common shares outstanding prior to the reverse stock split. Upon completion of the reverse stock split, the Company had 9,939,460 common shares

outstanding with 1 Billion common shares authorized. No fractional shares were issued in connection with the split and stockholders who would be entitled to fractional shares received a whole share of common stock in lieu of receiving fractional shares.

On April 8, 2013, Crednology Holding Corporation, a Delaware corporation (the “Company”), filed a Certificate of Amendment to its Certificate of Incorporation with the Delaware Secretary of State to (i) decreases the number of authorized shares of its common stock and correspondingly decreases the number of issued and outstanding shares (i.e. implements a reverse split/share consolidation) whereby every 100 shares of common stock which are issued and outstanding are automatically converted into one (1) share of common stock; provided, however, that the Corporation shall issue one (1) full share of common stock for any fractional interest remaining after conversion of all outstanding shares of common stock pursuant hereto and (2) to increase the authorized shares to One Billion Twenty Million (1,020,000,000) shares and to specifically provide that of these **One Billion (1,000,000,000)** shares shall be deemed common stock, with the par value of $.001 per share (hereinafter designated the "Common Stock") and **Twenty Million (20,000,000)** shares shall be deemed preferred stock, with the par value of $.001 per share (hereinafter designated the "Preferred Stock"). The Corporation’s previously designated Preferred Stock shall not be affected.

10. Any delisting of the issuers securities by any securities exchange or deletion from the QIC Bulletin Board

There has not been any delisting of the issuers securities by any securities exchange or deletion from the OTC Bulletin Board.

11. Any current, past, pending or threatened legal proceedings or administrative actions either by or against the issuer that could have a material effect on the issuer's business, financial condition, or operations and any current, past or pending trading suspensions bv a securities regulator. State the names of the principal's parties, the nature and current status of the matter, and the amounts involved

There are no current, past, pending or threatened legal proceedings or administrative actions either by or against the issuer that could have a material effect on the issuer's business, financial condition, or operations and any current, past or pending trading suspensions by a securities regulator. State the names of the principal's parties, the nature and current status of the matter, and the amounts involved.

B. Business of Issuer

Crednology Holding Corp is the parent Company for its two operating subsidiaries, CreditDNA, Inc. and ScoreNavigator, Inc. CreditDNA is a Credit Management company that utilizes an exclusive Point Deduction Technology. Its proprietary technology has the unique ability to analyze a credit report and give full visibility to the points being deducted for each account, which then allows our trained staff the ability to create an actionable plan that will help our members reclaim those precious points and raise their credit score. CreditDNA provides members with up-to-date credit education material and assigns a credit coach to assist in keeping members on the right credit path. CreditDNA's Credit Management Program is recommended for anyone concerned with establishing a credit history that will allow them to become desirable borrowers for lenders, for anyone that is paying high insurance premiums, for anyone that is thinking of applying for credit or even a new job. CreditDNA offers you the ability to view all three credit bureaus: Equifax, Experian and TransUnion 24/7 through a private secured website designed to help members manage and monitor their credit. ScoreNavigator is a credit analysis tool designed for consumers and loan originators. It analyzes the electronic version of a credit report and recommends the quickest way to achieve a credit score and to achieve the score needed for loan approval. ScoreNavigator analyzes your total credit picture based on the data reported by the bureaus. The combinations of your total credit picture, as well as, each individual item are factors in determining the score impact of each individual item on a report. ScoreNavigator determines with 92% accuracy the point impact of each trade line on a credit report, whether positive or negative.

Item 9: The nature of the products and services offered

Crednology Holding Corp ("COHO"), through its subsidiary CreditDNA, specializes in credit management and credit education. The company provides its clients with proprietary, cutting edge technology and recommendations as to how to improve credit reports and scores via the internet. After years of research, COHO boasts extensive knowledge about the secured credit card industry too. These cards are a critical in establishing and re-establishing credit, a basic building block to one's overall creditworthiness. The need to be professionally managed in the complex and complicated area of having good credit is growing exponentially. COHO offers the tools and solutions to credit challenged individuals.

By using the network marketing business model, COHO uses personal contacts with Manufactured Home Dealers, both Independent and Corporate Mortgage Companies, Automobile Dealerships, Insurance Agencies, Bankruptcy Attorneys, Distributors and Credit Call Centers as their target markets. In turn, these contacts actually sell the idea of credit management and secured credit cards to their clients in the United States and Canada. This is advantageous because a bond has already been established with these prospects, making it easier for COHO to turn prospects into leads. Additionally, network marketing creates recurring revenue streams through commissions that COHO earns for the Affiliates recruited that send clients into the credit management program.

Unlike industries that require credit reports such as half the employers in the country, COHO understands that people with "bad credit scores" are not "bad people." Poor scores are often not indicative of irresponsibility since the credit bureaus make significant errors on reports and just a single, unrelated problem from the past, such as having been hospitalized with outstanding bills, can crush one's scores. The answers lie in the company's training as to how to manage credit using its highly sophisticated ways of determining what effects credit the most.

COHO's exclusive technology and software enables vital data and statistics to be available 24/7 at your finger tips to visualize, control, and manage your credit before applying for home and auto loans, insurance, and employment. Our software analyzes credit data, looks for where most errors occur, then assigns a numerical point deduction to determine statistically which credit accounts affect the credit score the most. Recommendations are furnished per account allowing positive results to help manage and maximize scores.

Trademarked **"**Point Deduction Technology" software is an integral tool in understanding credit data. Scores can range from 0 to 100+ depending on the type of accounts reported and the particular algorithm used by each of the three major credit bureaus (TransUnion, Equifax and Experian). The analysis separates and calculates both short term and long term point deductions and posts recommendations to recover the necessary points to increase a credit score.

CreditDNA's unique friendly user target score and money simulator will allow a customer to interact with his credit file mixing a variety of scenarios to determine the best route to achieving credit goals. Customers are to be taught what to do to gain points and what not to do so you won't lose any more valuable points. COHO provides you with up-to-date credit education material and a credit coach to assist in keeping you on the right credit path.

The Company's founders are former marketers of consulting services, credit companies, mortgage and lending, manufactured home sales, insurance sales, and market research.

Item 10: The nature and Extent of the Issuer's Facilities

The business is based in Gray, GA and is operated from an office located at 199 E. Clinton St., Gray, GA 31032. The office is approximately 2,500 square feet.

Part D Management Structure and Financial Information

Item 11:

A. The name of the chief executive officer, members of the board of directors, as well as control persons

The business address for each of the below listed individuals is 199 E. Clinton St., Gray, GA 31032.

Crednology Holding Corp:

Rusty M Bresse – Chief Executive Officer and Director

Rusty M Bresse holds a Bachelor of Arts Degree in Business and has helped pioneer the credit industry since 1981. Mr. Bresse began his career in property management and residential real estate in 1978 until 1981 when he saw the need to get more involved in the financial and credit side of the industry.

During the next 10 years, Mr. Bresse worked directly with consumers and businesses educating them on credit laws, credit bureau strategies, credit investigations, and how credit and credit scoring would play a significant role in future home and automobile financing.

Deciding it was time for a career change Mr. Bresse ventured into the Manufactured Home Industry and became the CEO/President of Advantage Home Sales Corp. from 1995 to 2000. During this time Mr. Bresse sold and financed over 1800 homes at a time when credit scoring was becoming a popular model in financing.

In 2002, Mr. Bresse, with his vast experience in credit and financial management, co-founded the first online credit management company in the United States, Crednology Inc, in Milledgeville Georgia. Mr. Bresse helped build a credit platform allowing consumers to view their credit files 24/7. In 2005, after analyzing over 350,000 credit files, Mr. Bresse introduced Point Deduction Technology into the Credit Industry and this software is now being used in the United States and Canada. Mr. Bresse continues to speak in both the United States and Canada on the importance of credit education, credit management, and the credit updating process.

Mr. Bresse is married and the father to 6 children ages ranging 23 years to 8 month old twin boys. Mr. Bresse has coached baseball, and soccer in his spare time for 18 years.

Brian P. Schwelling –President and Director

Brian Phillip Schwelling is the Senior Vice President and Director of Auto Division of the company. Brian has worked in the automotive industry for the past 28 years. After graduating from Youngstown State University in 1992 with degrees in Political Science, International Business, Management and Russian, Brian worked briefly at United Nations HQ in New York. Later, he'd moved on to work within the family business as finance manager at Warren Nissan Mazda Subaru Hyundai in Warren, Ohio. While there he'd become one of the youngest auto dealers in the US. Brian would eventually sell the operation and has worked with some of the largest automotive groups in the world. He'd worked with Asbury Automotive Group (ABG: NYSE) and Lithia (LAD: NYSE) in corporate and upper management. Brian is an automotive credit expert and operated one of the largest privately held Buy Here/Pay Here automotive retailers in the US for five years. He has consulted with dealers, lenders, and other industry organizations in developing and expanding subprime finance operations. Brian is married with one child and lives in Warner Robins, GA.

Patricia Giankas- Chief Financial Officer and Director

Patricia Giankas brings over twenty years of experience in the Financial Services industry with extensive practice in corporate operations. Mrs. Giankas began her career at a major bank as a teller, moved to personal banker and rose to Branch Manager. After 14 years, Mrs. Giankas relocated to The Associates Financial Services of Canada, Inc. (formerly Beneficial Canada, Inc.) as Manager. In one year, Mrs. Giankas was honored as a top Manager within the company, receiving two Leader of Distinction awards as a leading Manager and representative for the company.

After the sale of The Associates Financial Services of Canada, Inc. to CITI Financial, Mrs. Giankas took her lending expertise and knowledge, and founded Centum Metrocap Mortgage Corporation in 2001. Within a year, Mrs. Giankas produced record gross revenues, and today, under her leadership, Centum Metrocap Mortgage Corp. is one of Canada's fastest growing mortgage brokerage companies. Centum Metrocap Mortgage Corp. was nominated for the Business Entrepreneur Award from the Scarborough Chamber of Commerce for two consecutive years. Centum Metrocap also received awards from the Toronto Residence in Partnership (T.R.I.P Awards).

Kenneth L Ward – Chief Technical Officer, Senior Vice President

Kenneth L. Ward is the Chief Technical Officer/Senior Vice President at Crednology. Kenneth, since day one, has worked side by side with the CEO of the company to build the company's technical infrastructure from the ground up, turning an idea into a reality. He is responsible for developing the overall technological vision and infrastructure while also overseeing the company's internal IT operations. Kenneth is in charge of all Security Technology, Research & Development, and Industry-Standard Compliance for the company. He is accountable for aligning the company's product architecture with business priorities, and uses technology to enhance the company's product offering. He has extensive experience at developing and implementing gateways with the major credit bureaus, and is highly skilled in the area of Database Programming.

From 1998 to 2002, prior to joining Crednology, Kenneth held a senior programming and technical position with a major Broadband Support Services Provider, ISP Alliance later renamed to ZCorum. At ZCorum, he was in charge of web design and development for their whole affiliate network and all of their affiliate's customers. As part of the ICAPP program with Georgia College & State University (GC&SU), within a six month period he completed a very elite and rigorous web development and programming course. Kenneth studied Information Technology & Computer Science at GC&SU.

Kenneth resides in Georgia with his wife Crystal and son Micah.

Janet Bresse – Executive Secretary and Member of the Board of the Directors

Janet Bresse has three years experience in business development, negotiating and finance. As Executive Secretary of Crednology Inc. her responsibility is to assess and evaluate the company's daily operations and maintain the company's organizational structure. Her experience insures that acquisitions and daily operations flow smoothly.

Mrs. Bresse also heads up the Human Relations Department, developing programs to benefit our company. Benefits like health care for employees, paid holidays and bonuses are all part of the programs managed by Mrs. Bresse.

Troy D. Fields – Chief Operating Officer

Troy D. Fields is the Chief Operating Officer at Crednology in charge of licensed Crednology locations, where he is also responsible for overseeing and managing the daily functions/operations of all departments. Troy first became involved with Crednology in March 2009 as the Affiliate Manager for all outside sales companies, both current and the recruitment of new referring partners. His hard work and success quickly led to his promotion to National Sales Manager where he was responsible for all sales across the country. In October 2011, Troy became the Senior Vice President of sales. He is responsible for ensuring that business sales operations are efficient and effective and that the proper management of personnel and services provided to customers are conducted. In addition, Troy is still involved in the application of sales techniques and management of all sales operations. This includes thousands of referring partners and Sales Offices/Licensed Facilities.

Troy joined the United States Air Force in May 2000 and separated March 2009. His primary duty was the installing, configuring, operating and maintaining of network messaging applications, network servers, server-based applications and workstations on both unclassified and classified systems. From December 2002 through May 2003, Troy deployed in support of Operation Noble Eagle, where he was directly accountable for all classified data for the US Air Force portion of the Joint Forces Command, 1st Air Force. In July 2005, Troy was sent to Osan AB, South Korea for a year where he was primarily in charge for the administration of the highly critical Korean Three-Dimensional Display capability system which gave users near real-time view of Korea Battlespace. From 2006-2009, Troy was responsible for securing message transfers for over 87K Air Mobility Command users. During that time, he also found and alleviated 537 network intrusions on the base network.

Education/Recognitions/Awards

A.A.S. Information Systems Technology 2008 - Community College of the Air Force
Security Plus Certified - June 2010
Military CPR Instructor 2005-2009
Non Commissioned Officer of the Year - 2008
Communications and Information (C&I) Non Commissioned Office of the Year - 2008

Troy resides in Georgia with his wife Ciara and his kids Madison, Emily, Kara, Clark and Talia.

Charles R. Levy –Senior Vice President

Charles R. Levy is the Senior Vice President and Director of Marketing of the company. From 2003 to 2007 he served as the National Marketing Director of Credit Bureau Services, Inc, a boutique credit reporting agency, where he interfaced with Crednology's services. The last five years have been spent at the Company. He has a background in private and public securities. Mr. Levy has been President, Vice Chairman and a Senior Partner of three securities brokerage firms. During his role as National Marketing Partner at Winthrop Financial Corporation of Boston from 1982 to 1988, his responsibilities were integral in the raising of $6 billion of equity and debt for a variety of investments. Mr. Levy has lectured to/and or trained thousands of associated professionals. He enjoys an MBA from New York University and a BS in Economics

from the Wharton School of Business at the University of Pennsylvania receiving high honors from both. In 1987, he served as an Associate Trustee of the University of Pennsylvania.

Board members are compensated 5,000 shares of common stock per quarter. The shares are restricted and may be issued quarterly, annually or semi-annually.

B. Legal/Disciplinary History

None of the foregoing persons have, in the last five years, been the subject of:

1. A conviction in a criminal proceeding or named as a defendant in a pending criminal proceeding (excluding traffic violations and other minor offenses);

2. The entry of an order, judgment, or decree, not subsequently reversed, suspended or vacated, by a court of competent jurisdiction that permanently or temporarily enjoined, barred, suspended or otherwise limited such person's involvement in any type of business, securities, commodities, or banking activities;

3. A finding or judgment by a court of competent jurisdiction (in a civil action), the Securities and Exchange Commission, the Commodity Futures Trading Commission, or a state securities regulator of a violation of federal or state securities or commodities law, which finding or judgment has not been reversed, suspended, or vacated; or

4. The entry of an order by a self-regulatory organization that permanently or temporarily barred, suspended or otherwise limited such person's involvement in any type of business or securities activities.

C. Family Relationships

Regarding family relationships in the company; Janet Bresse - Executive Secretary and Board Member, is the spouse of Rusty Bresse-CEO and Chairman. Troy D. Fields-Chief Operations Officer, is the nephew of Rusty Bresse-CEO and Chairman. Other than these relations there are no further affiliated family members involved in the Company.

D. Disclosure of Related Party Transactions

None.

E. Disclosure of Conflicts of Interest

None.

Item 12: Financial information for the issuer's most recent two fiscal years

The financial statements for the most recent fiscal year has been posted in a separate filing on OTC Markets.

Item 13: Similar financial information for such part of the two preceding fiscal years as the issuer or its predecessor has been in existence

The financial information for the past two fiscal years has been posted in a separate filing

Item 14: Beneficial Owners

The following table sets forth certain information, as of September 30, 2015, with respect to any person (including any "group", as that term is used in Section 13(d)(3) of the Securities Exchange Act of 1934, as amended (the "Exchange Act")) who is known to us to be the beneficial owner of more than five percent (5%) of any class of our voting securities, and as to those shares of our equity securities beneficially owned by each of our directors and executive officers and all of our directors and executive officers as a group. As of September 30, 2015, there were 324,222,500 shares of our common stock outstanding.

The number of shares of common stock beneficially owned by each person is determined under the rules of the Commission and the information is not necessarily indicative of beneficial ownership for any other purpose. Under such rules, beneficial ownership includes any shares as to which such person has sole or shared voting power or investment power and also any shares which the individual has the right to acquire within sixty (60) days after the date hereof, through the exercise of any stock option, warrant or other right. Unless otherwise indicated, each person has sole investment and voting power (or shares such power with his or her spouse) with respect to the shares set forth in the following table. The inclusion herein of any shares deemed beneficially owned does not constitute an admission of beneficial ownership of those shares.

The table also shows the number of shares beneficially owned as of September 30, 2015 by each of our individual directors and executive officers, by our nominee directors and executive officers and by all our current directors and executive officers as a group.

Name of Beneficial Owner (1)	Common Stock Beneficially Owned	% of Common Stock
Rusty Bresse(2)	35,000,000	11.12%
Kenneth Ward(3)	13,500,000	4.29%
Janet Bresse(4)	5,500,000	1.75%
Patricia Giankas(5)	20,000,000	6.36%
Brian P. Schwelling(6)	5,150,000	1.64%
Troy Fields(7)	9,000,000	2.86%
Charles Levy(8)	2,200,000	0.70%
Officers and Directors as a Group	84,350,000	28.72%

(1) Beneficial Ownership is determined in accordance with the rules of the Securities and Exchange Commission and generally includes voting or investment power with respect to securities. Shares of common stock subject to options, warrants, Preferred share conversions or convertible debt currently exercisable or convertible, or exercisable or convertible within 60 days of October 28, 2014 are deemed outstanding for computing the percentage of the person holding such option or warrant but are not deemed outstanding for computing the percentage of any other person. Percentages are based on a total of shares of common stock outstanding on November 14, 2015, and the shares issuable upon the exercise of options, warrants exercisable, Preferred share conversions or debt convertible on or within 60 days November 14, 2015.
(2) The shares included in Mr. Bresse's beneficial ownership include 35,000,000 shares held in Mr. Bresse's name. Mr. Bresse holds one share of the Company's Preferred A stock.
(3) The shares included in Mr. Ward's beneficial ownership include 13,500,000 shares held in Mr. Wards name which were issued to Mr. Ward for acquisition related services.
(4) The shares included in Mrs. Bresse's beneficial ownership include 5,500,000 shares held in Mrs. Bresse's name which were issued to Mrs. Bresse for acquisition related services.
(5) The shares included in Ms. Giankas' beneficial ownership include 20,000,000 shares held in Ms. Giankas' name which were issued to Ms. Giankas for serving as Chief Financial Officer.
(6) The shares included in Mr. Schwelling's beneficial ownership include 5,150,000 shares held in Mr. Schwelling's name which were issued to Mr. Schwelling for serving as President.
(7) The shares included in Mr. Fields' beneficial ownership include 9,000,000 shares held in Mr. Fields' name which were issued to Mr. Fields for serving as Executive Vice-President.
(8) The shares included in Mr. Levy's beneficial ownership include 2,200,000 shares held in Mr. Levy's name which were issued to Mr. Levy for serving as Senior Vice-President.
(9) The address for each of the Beneficial Officers listed above is 199 E. Clinton St., Gray, GA 31032.

Item 15: The name, address, telephone number, and email address of each of the following outside providers that advise the issuer on matters relating to the operations, business development and disclosure

Counsel – James R. J. Scheltema, CPA, Esq.
707 E. Cervantes St.
Pensacola, FL, 32501
Telephone (770) 745-4667

Accountant – SDDM
PO BOX 1972
MABLETON, GA 30126
Telephone (404) 826-3902
Fax (404) 826-3902

Item 16: Management's Discussion and Analysis or Plan of Operation

Plan of Operation

The Company intends to complete the following as part of its plan of operation:

- We plan to develop a substantial number of sales and distribution networks that we hope to have in place along with key strategic partners that we believe will be on board both here and abroad

- We believe we can have our R&D department staffed with a number of recognized credit pros in the industry, who are working on what's next in the industry

- We hope to have new products developed for consumer applications

- We plan to have our brand sold to consumers through several marketing channels including: Short form Infomercials, 30 & 60 sec TV commercials, National Print, Radio Spots, Kiosk Retailers, College Intranet - Video Streams, 24-hour shopping channels, Internet Web Stores, On-line Affiliate Network Marketing, E-Coupons & Newsletters, Paid inclusion and custom email

- We plan to expand into Canada

- We are also seeking out strategic partnerships that will support and enhance our product offering and brand. We will be seeking funding revenue sources which support our need for approximately $1,000,000 to expand our platform and enhance our services offered.

Trends driving our business model

Credit Data & Credit Scoring has become essential in today's marketplace. Credit awareness began changing in 1958 and has continued to evolve. During the past 55 years credit scoring models have proven the necessity and value in determining the probability a person has on repaying a loan.

Credit Education has become popular because the importance in understanding the basic rules and regulations helps in decision making and to pass on this information to our children so they will be better prepared is immeasurable.

With today's technology we believe more individuals will be able to utilize our developed software to maximize and maintain a higher credit rating. Our exclusive point deduction technology software goes hand in hand with credit data and scoring. Last year the credit industry had revenues of over $800,000,000.00.

Item 17: List of securities offerings and shares issued for services in the past two years

NONE (No shares were issued for services rendered but for debt conversion.)

Item 18: Material Contracts

The Company has no material contracts that will be required of or performed by them that are not in the normal course of business.

Item 19: Articles of Incorporation and Bylaws

Posted in prior filings

Item 20: Purchase of Equity Securities by the Issuer and Affiliated Purchasers

Neither the Company nor any "Affiliated Purchasers" made any purchases of the Company's equity securities.

Item 21: Issuers Certifications

I, Rusty Bresse, certify that:

1. I have reviewed this Amended Issuer Information and Disclosure Statement of Crednology Holding Corporation.

2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and

3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

Date: November 14, 2015

/s/ Rusty Bresse

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Name: Rusty Bresse
Title: Chief Executive Officer