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Edinboro grad gets credit for creating covers for cards

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Anthony David Adams and his friend Elliott Bisnow wanted to create an inexpensive product that would sell millions. It took just about a half-hour for a light bulb to go off in Adams' head.

"I've got it. We're going to put



Anthony David Adams:
Co-founder,
chief executive
of CreditCovers,
LLC.

stickers on credit cards," he said.

Adams, an Edinboro University of Pennsylvania graduate, is co-founder and chief executive of CreditCovers, LLC. Founded in February, the company makes adhesive covers or "skins" that can be used to personalize credit cards. The covers stick to the front of the cards and do not need to be removed

when the cards are used.

The covers were first sold at his girlfriend's clothing store in Madison, Wis., in 2006. They soon became the best-selling product.

"People would see the covers, go crazy and start calling all

► Please see **IDEA, 2B**



CONTRIBUTED PHOTO

EUP grad came up with idea for credit card "skins."

Idea: Edinboro graduate finds business niche

Continued from 1B

their friends," Adams said.

He said CreditCovers continues to gain popularity through word-of-mouth and the Internet.

Adams, 26, says that he still has not paid a single dollar for an advertisement. The product was featured in the New York Times Sunday magazine, among other publications.

CreditCovers are now sold at more than a dozen retailers and can be purchased online for \$4.99.

Those close to Adams are not surprised by his career. His interest in entrepreneurship became clear at a young age.

"I've always felt that he would pursue a nontraditional career path," said his father, Ken

Adams, Ph.D., who is the dean of education at Edinboro University.

Adams wrote a password-protected computer program used to record journal entries when he was 11 years old. He uploaded the program to the Internet as shareware, and it was downloaded by people all over the world. He still occasionally gets checks in the mail from those who have used the software.

Adams also has an anti-authoritarian side to his personality, which he attributes to his parents.

When he attended McDowell High School, he helped to start "The Pub," an underground newspaper that questioned high school culture. He created

a distribution network for the paper, and it was widely read among students.

Adams said this rebellious attitude led him to want to create covers for credit cards.

"The credit card is the icon of consumer capitalism," Adams said. "To be able to reclaim that for the individual is very appealing to me."

Adams said he continued to hone his entrepreneurial skills at Edinboro University. While playing ultimate frisbee at Edinboro, Adams met Todd Arthur Wolf.

Adams soon approached Wolf, an artist who had many of his paintings featured at the Erie Art Museum, about using one of his paintings for a cover design.

"I was flattered that Anthony

would think of featuring my work," Wolf said.

Adams graduated from Edinboro in spring 2003 with a bachelor's degree in psychology. He still makes an effort to participate in an annual ultimate frisbee competition at Presque Isle State Park.

Adams said he looks forward to future challenges. He recalls when his manager fired him when he worked as a waiter at Quaker Steak & Lube at 7851 Peach St.

"Some people are born to be waiters, and some people aren't," the manager told him.

@ For more information, visit www.creditcovers.com.

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