

Launching of Personal Loan Guarantee Business in Tie-up with
The Yamagata Bank, Ltd.

We are pleased to inform you that ACOM CO., LTD. (President & CEO: Shigeyoshi Kinoshita, hereinafter, "ACOM") will commence the guarantee business for unsecured small loans made by The Yamagata Bank, Ltd. (President: Kichishige Hasegawa) from September 12, 2008.

The purpose of tie-up is to respond the customer's diverse funding and settlement needs applying for the new card loan introduced by The Yamagata Bank, Ltd. by combining ACOM's expertise on credit screening in extending personal loan and Bank's financial expertise.

ACOM intends to further expand its tie-ups in guarantee business mainly with tier regional banks in order to expand revenue basis and diversify business segments.

Product Outline

Product	The Yamagata Bank Card Loan
Commencement Date	September 12, 2008
Loan Amount	100,000 yen to 3,000,000 yen
Interest Rate	8.0% - 14.8% p.a. (effective interest rate)
Application Method	By telephone, internet, mobile phone, mail, and FAX

*For further information on the product and service, please contact The Yamagata Bank, Ltd. (tel: 023-634-7003)

List of Tie-up Partners in Guarantee Business

(As of September 12, 2008 (planned), Number of Tie-up Partners: 15 banks and 1 Corporate)

Partners	Commencement Date	Product
THE HOKKAIDO BANK, LTD.	MAY 21, 2001	rapiDO card
THE HIROSHIMA BANK, LTD.	August 20, 2001	HELLO LOAN WIDE
THE SURUGA BANK, LTD.	September 10, 2001	DIRECT A
	July 14, 2008	e-BUSINESS DIRECT CARD/LOAN (Business Loan)
THE JUROKU BANK, LTD.	October 22, 2001	Q-LOAN
DC Cash One Ltd.	March 4, 2002	CARD LOAN
The Aomori Bank, Ltd.	April 30, 2002	A Cashing
The Hachijuni Bank, Ltd.	June 6, 2002	HACHININO KANTAKUN CARD
THE NISHI-NIPPON CITY BANK, LTD.	August 19, 2002	NCB CashA
THE BANK OF NAGASAKI, LTD.	November 1, 2002	NAGASAKI CashA
THE NANTO BANK, LTD.	March 24, 2003	CASH QUICK
THE HOKURIKU BANK, LTD.	October 14, 2003	Quick Man
THE Joyo Bank, Ltd.	October 3, 2005	JOYO CASHPIT
The Gunma Bank, Ltd.	October 3, 2005	NICE SUPPORT CARD
The Bank of Iwate, Ltd.	November 15, 2005	ERUPASU
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	November 5, 2007	BANQUIC
The Yamagata Bank, Ltd.	September 12, 2008 (Planned)	The Yamagata Bank Card Loan