Japan Airlines, First National Bank of Omaha and Prestige International USA Inc. Launch New Credit Card *Product also benefits Japanese expatriates*

El Segundo, CA - September 29, 2010: Japan Airlines, First National Bank of Omaha and Prestige International USA Inc. jointly announced today the launch of a new U.S. dollar-based credit card, called JAL USA CARD, a MasterCard® product that offers distinct reward options and mileage-earning opportunities to Japan Airlines' customers. Applications for the new card are available to customers starting today.

The JAL USA CARD has been specifically designed to help meet the needs of a special customer base including Japanese expatriates, who have recently become residents of the U.S. and need the convenience of a U.S. dollar-based credit card.

"We are pleased to introduce the JAL USA CARD, which will be especially beneficial to individuals moving to the U.S., but may not yet have an established credit history in this country," said Hidekazu Fujioka, Vice President Passenger Marketing – The Americas for Japan Airlines. "In addition, with the card's unique choice of two reward options, cardholders will enjoy earning JMB miles for everyday purchases."

First National Bank of Omaha will issue the JAL USA Card. "We are excited about the opportunity to offer this new product to the JAL Mileage Bank members," said Stephen F. Eulie, President First National Credit Card Center, Inc. "It will provide a valuable financing tool to help meet the needs of expatriates living in the United States."

A Choice of Reward Options and Benefits



Unique from most credit cards, JAL USA CARD primary cardholders will be able to choose from two reward options – Basic Rewards or Premium Rewards. The cardholder can also change his or her designed reward option at anytime.

Basic Rewards will offer an accrual rate of 1 mile per \$2 spent. Premium Rewards will offer an accrual rate of 1 mile per \$1 spent with an annual upgrade fee. Accumulation will be credited to the customer's JAL Mileage Bank (JMB) account.

A commemorative campaign is underway to celebrate the new JAL USA CARD, which will offer numerous added benefits including special mileage earning opportunities on JAL Group flights and for other qualifying spending on the card.

Additional Services for JAL USA CARD Cardholders

Customer support for JAL USA CARD users will be available in Japanese and English through a partnership with Prestige International USA Inc. In addition, as credit card programs in Japan significantly differ from those in the U.S., the knowledgeable customer service representatives will be able to answer even detailed queries.

"We hope that all parties will take a huge leap forward with this new program," said Shinichi Tamagami, Chairman of Prestige International USA, Inc. "and we trust that the JAL USA CARD will indeed be successful."

For added convenience, account information including daily activity can be viewed online at anytime. Online bill payment is also available for cardholders to set-up automatic deduction of monies from the cardholders' U.S. bank checking account on the payment due date (registration required).

For more details about the JAL USA CARD, please visit <u>www.jalusacard.com</u> or call JAL USA CARD Customer Service at 1-877-443-5587. For inquires regarding JAL Mileage Bank, please visit <u>www.ar.jal.com</u>.

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About Japan Airlines

Awarded the most punctual major global airline in 2009, Japan Airlines is a member of the **one**world® Alliance and has a global network reaching more than 225 airports in 38 countries and regions together with its codeshare partners. The airline's frequent flyer program, JAL Mileage Bank (JMB), is one of the world's largest loyalty programs, with more than 20 million members worldwide. The carrier's U.S gateways include New York, Chicago, Los Angeles, San Francisco, Honolulu and Kona.

About First National Bank of Omaha

First National Bank of Omaha is a leader in the credit card partnership arena. With currently more than 600 financial institution, co-brand, and affinity partners, First National Bank's history in the partnership space spans over 42 years. As a Top 15 issuer of credit cards, First National Bank is committed to its customers offering quality products and superior service to help them to achieve their goals. First National Bank is a subsidiary of First National of Nebraska, Inc. First National of Nebraska has grown into the largest private banking company in the United States. First National and its affiliates have \$17 billion in managed assets and more than 5,000 employee associates. Primary banking offices are located in Nebraska, Colorado, Illinois, Iowa, Kansas, South Dakota and Texas.

About Prestige International USA Inc.

Prestige International USA Inc. – is a wholly owned subsidiary of Prestige International Inc. that provides global multilingual call center and BPO solutions. Prestige International USA Inc. offers a variety of consumer products and services to the Japanese expatriate community in the U.S. including full service auto club, emergency assistance and claims adjudication services for those holding overseas insurance policies, a comprehensive medical and dental program for Japanese expatriates, as well as a co-branded credit card offered in partnership with Japan Airlines and First National Bank of Omaha.

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