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Arsenal Capital Partners Announces \$30 Million Investment in FirstAgain

*Investment in Innovative Online Consumer Lender with
Experienced Management Team will Accelerate Growth*

NEW YORK, February 13, 2008 – Arsenal Capital Partners, a leading New York-based private equity firm that invests in middle-market specialty industrial, healthcare and financial services companies, today announced that it has made a \$30 million investment in FirstAgain, LLC, an online consumer lender focused on providing innovative loan products to individuals with excellent credit profiles.

San Diego-based FirstAgain offers the AnythingLoan, the nation's first completely paperless, consumer loan, which is unsecured and can be used for any purpose, including home improvements, vehicle purchases, educational and medical expenses, timeshares and loan refinancing. The FirstAgain lending experience is fast and convenient, offering same-day funding along with highly competitive interest rates and loan amounts from \$10,000 to \$100,000.

The co-founders of FirstAgain, CEO Gary Miller and president and COO Dave Zeller, previously founded PeopleFirst.com, which became the nation's largest online auto lender prior to its sale to Capital One in 2001. FirstAgain's senior management team also includes Randy Ellpersmann, who serves as CFO, the position he also held at PeopleFirst.com.

According to Carty Chock, a principal of Arsenal Capital who co-heads the firm's investments in financial services, "In the past six months, Arsenal has evaluated a number of quality investment opportunities in financial services. Given FirstAgain's

track record and the significant market opportunity, we are very pleased to work with such a high quality management team. We look forward to FirstAgain's next phase of growth and accelerated expansion in the underserved and expanding lending market for individuals with excellent credit."

"We are excited about our new partnership with Arsenal Capital," said Miller. "Arsenal's expertise and resources will be instrumental in helping us take FirstAgain's world-class lending business to the next level."

"Arsenal is very pleased to complete our first investment in the financial services sector," said Jeff Kovach, managing director of Arsenal Capital. "After identifying financial services as one of our key focus areas, Arsenal Capital was fortunate to partner with Carty Chock, an investor with more than 12 years of experience in the sector."

About Arsenal Capital Partners

Arsenal Capital Partners is a New York-based private equity firm that makes investments in specialty industrial, healthcare and financial services companies. Arsenal makes investments in sectors where the firm has prior knowledge and experience, and targets businesses that have the potential for further value creation by working closely with management to accelerate growth and leverage the firm's operational improvement capabilities. Arsenal currently has \$800 million of committed equity capital. For additional information on Arsenal Capital Partners, please visit www.arsenalcapital.com.

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