

Firethorn Teams Up with San Diego's Largest Locally Based Financial Institution

ATLANTA — November 18, 2008 — Firethorn Holdings, LLC, a Qualcomm company (Nasdaq: QCOM), today announced the addition of San Diego County Credit Union (SDCCU®) to its growing list of financial institution customers, further establishing Firethorn as a leading provider of mobile financial services for the nation's top credit unions. As San Diego's largest locally based financial institution, SDCCU will begin offering the Firethorn mobile application to its more than 196,000 members in early 2009.

The collaborative agreement will enable SDCCU members to manage their finances through Firethorn's application platform and upcoming SMS solution. Using their mobile devices, this new association will give the SDCCU members immediate access to:

- check balances
- view transaction details
- transfer funds
- view and pay bills
- track rewards points
- receive offers

In addition, an upcoming SMS solution will provide real-time balances, alerts for low balances, pending bills and unusual account activity.

With \$4.2 billion in assets, SDCCU is the fourth largest credit union in California and is one of the top financial cooperatives in the country. As one of San Diego's premier financial institutions, SDCCU has 25 branches located throughout San Diego, Riverside and Orange Counties and has been voted Best Credit Union for the past nine years in the *San Diego Union-Tribune Readers Poll*.

"San Diego County Credit Union has provided superior products and services to our members for 70 years," said Irene Oberbauer, SDCCU's president and CEO. "Our philosophy is to continually be proactive and work with industry leaders to better serve our members. The decision to collaborate with Firethorn was easy—they share our passion for providing our members the best products available now, and a clear path to meet their future mobile commerce needs."

“Given the current volatility in the economic and financial sectors, financial institutions are recognizing the advantage of advancing their mobile strategies to increase customer loyalty and retention,” said Tripp Rackley, chief executive officer of Firethorn. “As a leading credit union, SDCCU is continuing its tradition of innovation. Firethorn is proud to collaborate with SDCCU on its current mobile commerce strategies and to help advance their approach.”

Firethorn is the mobile commerce subsidiary of global wireless technology leader Qualcomm. As such, Firethorn is able to leverage Qualcomm’s substantial wireless technology innovations and its leading development expertise to design and deliver a superior mobile user experience.

About Firethorn

Firethorn, a Qualcomm company (Nasdaq: QCOM), is a mobile commerce enabler chosen by some of the nation’s leading financial institutions and wireless operators. The Firethorn mobile wallet is a single, secure, certified application embedded on select wireless handsets. It enables financial institutions to deliver branded services to consumers via the mobile device; wireless operators to deliver consumer-convenient, mass-market applications to subscribers; and mobile device users to access and add multiple financial relationships with one password. For more information on Firethorn, visit www.firehornmobile.com.