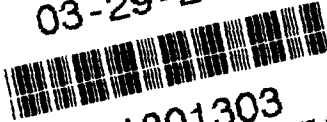


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To the Honorable Commissioner of Patent:

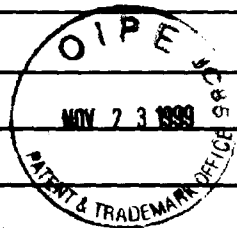
Record the attached original documents or copy thereof.

1. Name of conveying party(ies): CREIGHTON, Catherine

2. Name and address of receiving party(ies):

Name: FCC National Bank

Internal Address:



Street Address: 300 King Street

City: Wilmington State: DE ZIP: 19801

Additional name(s) of conveying party(ies) attached? [] Yes [X] No

Additional name(s) & address(es) attached? [] Yes [X] No

3. Nature of conveyance:

- [X] Assignment [] Merge [] Security Agreement [] Change of Name [] Other

Execution Date: October 25, 1999

4. Application number(s) or patent number(s):

If this document is being filed together with a new application, the execution date of the application is:

A. Patent Application No.(s)

B. Patent No.(s)

29/110,713

Additional numbers attached? [] Yes [X] No

5. Name and address of party to whom correspondence concerning document should be mailed:

6. Total number of applications and patents involved: 1

Name: Robert A. Koons, Jr.

7. Total fee (37 CFR 3.41) \$ 40.00

Internal Address:

- [] Enclosed [X] Authorized to be charged to deposit account

Street Address: 3000 Two Logan Square

8. Deposit account number:

Eighteenth and Arch Streets

50-0436

City: Philadelphia State: PA ZIP: 19103

(Attach duplicate copy of this page if paying by deposit account)

DO NOT USE THIS SPACE

9. Statement and signature.

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document

James W. Bolcsak, Ph.D.

Signature: James W. Bolcsak

Nov. 23, 1999

Name of Person Signing

Signature

Date

Total number of pages including cover sheet, attachments, and document: 2

Mail documents to be recorded with required cover sheet information to: Commissioner of Patents & Trademarks, Box Assignments Washington, D.C. 20231

ASSIGNMENT

I, Catherine Creighton, a citizen of the United States of America, residing at 335 State St., #1L, Brooklyn, New York 11217, U.S.A., hereby declare that I am an inventor relating to a **TRANSACTION CARD** described in an application for Letters Patent of the United States of America filed:

[] herewith.

[X] on September 10, 1999 under U.S. design patent application Serial No. 29/ 110,713.

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I hereby sell, assign, and transfer to FCC National Bank, a Delaware corporation having a place of business at 300 King Street, Wilmington, Delaware, 19801, United States of America, its successors, and assigns, my entire right, title, and interest for all countries in and to said inventions, and all the rights and privileges under any and all Letters Patent that may be granted therefor, and any divisions, continuations, reissues, and extensions thereof.

I agree that, when requested, I will, without charge to said corporation but at its expense, sign all papers, take all rightful oaths, make all rightful declarations, and do all acts which may be necessary, desirable, or convenient for securing and maintaining patents or other forms of protection for said inventions in any and all countries and for vesting title thereto in said corporation, its successors, assigns, or nominees.

I agree that I will communicate to said corporation or its representatives any facts known to me respecting said inventions and, when requested by said corporation and at its expense, will generally do everything possible to aid said corporation, its successors, assigns, and legal representatives or nominees, to obtain or enforce proper protection for said inventions in any and all countries.

I authorize and empower said corporation, its successors, assigns, or nominees, to make application for patent or other form of protection for said inventions in its or their own name, or in my name, in any and all countries and to invoke and claim for any application for patent or other form of protection for said inventions filed by it or them, the benefit of the right of priority provided by the International Convention for the Protection of Industrial Property, as amended, or by any convention which may henceforth be substituted for it, and to invoke and claim such right of priority without further written or oral authorization from me.

I hereby consent that a copy of this assignment shall be deemed a full legal and formal equivalent of any assignment, consent to file, or like document which may be required in any country for any purpose and, more particularly, in proof of the right of said corporation or its successors, assigns, or nominees to apply for patent or other proper protection for said inventions, and to claim the aforesaid benefits of the right of priority provided by the International Convention for the Protection of Industrial Property, as amended, or by any convention which may henceforth be substituted for it.

I covenant with said corporation, its successors, assigns, legal representatives, and nominees, that to the best of my knowledge, the right, title, and interest herein conveyed by me are free and clear of any incumbrance, and that I have full right to convey the same as herein expressed.

September 25 1999
(date)
State of New York :
County of New York :

Catherine Creighton
CATHERINE CREIGHTON

This ___ day of _____, 199___, before me personally came _____ personally known as the individual who executed the foregoing assignment, who acknowledged to me that he executed the same of his own free will for the purposes therein set forth.

Joann Alvarez
Notary Public
My Commission Expires: 7 JOANN ALVAREZ
Notary Public, State of New York
No. 01AL6012057
Qualified in Bronx County
Commission Expires August 17, 2000