

09-05-2000

FORM PTO-1595
1-31-92



U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

101449151

To the Commissioner of Patents and Trademarks. Please record the attached original documents or copy thereof.

1. Name of conveying party(ies): 8-21-00

Colleen Wallace
Harry Friman
Gee Kin Chou
Beth Devin

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

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

Name: Charles Schwab & Co. Inc.

Internal Address: Mail Stop 88KNY-5-339

Street Address: 101 Montgomery Street

City, State and Zip: San Francisco, CA 94104

JCT77 U.S. PTO
09/643021
08/21/00

3. Nature of Conveyance:

Assignment Merger
 Security Agreement Change of Name
 Other

Execution Date: August 21, 2000

Additional Name(s) & address(es) attached?
 Yes No

4. Application number(s) or patent number(s): 09/643021

If this document is being filed together with a new application, the execution date of the application is: August 21, 2000

A. Patent Application No.(s)

Additional numbers attached? Yes No

B. Patent No.(s)

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

Name: Kyla L. Harriel

Internal Address: Limbach & Limbach L.L.P.
 Street Address: 2001 Ferry Building
 City, State, ZIP: San Francisco, California 94111
 Telephone: (415) 433-4150
 Facsimile: (415) 433-8716

Attorney Docket No. SCHW-110 [99/785]

6. Total number of applications and patents involved: 1

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

Enclosed
 Charge any deficiencies in the enclosed fee to Deposit Account No. 12-1420
 Authorized to be charged to deposit account

8. Deposit account number: 12-1420

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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.

09/20/2000 00000050 101449151 09643021
Kyla L. Harriel, Reg. No. 41,816
 Name of Person Signing Kyla L. Harriel Signature 8/21/00 Date

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

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Commissioner of Patents and Trademarks, Box Assignments, Washington, D.C. 20231

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ASSIGNMENT

WHEREAS, WE, Colleen Wallace, Harry Friman, Gee Kin Chou, Beth Devin, Janet Chapman hereinafter referred to as "ASSIGNORS", have invented certain new and useful improvements as described and set forth in the below-identified application for United States Letters Patent:

Title of Invention: METHOD AND APPARATUS FOR NEW ACCOUNTS PROGRAM
Application (Declaration/Oath) Execution Date:
Filing Date: Application No.:

WHEREAS, Charles Schwab, a corporation of the State of California, 101 Montgomery Street, San Francisco, CA 94104 hereinafter referred to as "ASSIGNEE", is desirous of acquiring the entire right, title and interest in the said invention and application and in any Letters Patent which may be granted on the same;

NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN: Be it known that, for One Dollar (\$1.00) and other good and valuable consideration, receipt of which is hereby acknowledged by Assignors, Assignors have sold, assigned and transferred, and by these presents do sell, assign and transfer unto the said Assignee, and Assignee's successors and assigns, all right, title and interest in and to the said invention, said application for United States Letters Patent, and any Letters Patent which may hereafter be granted on the same in the United States and all countries throughout the world including any divisions, renewals, continuations in whole or in part, substitutions, conversions, reissues, prolongations or extensions thereof, said interest to be held and enjoyed by said Assignee as fully and exclusively as it would have been held and enjoyed by said Assignors had this assignment and transfer not been made, to the full end and term of any such Letters Patent.

Assignors further agree that they will, without charge to said Assignee, but at Assignee's expense, cooperate with Assignee in the prosecution of said application and/or applications, execute, verify, acknowledge and deliver all such further papers, including applications for Letters Patent and for the reissue thereof, and instruments of assignment and transfer thereof, and will perform such other acts as Assignee lawfully may request, to obtain or maintain Letters Patent for said invention and improvement in any and all countries, and to vest title thereto in said Assignee, or Assignee's successors and assigns.

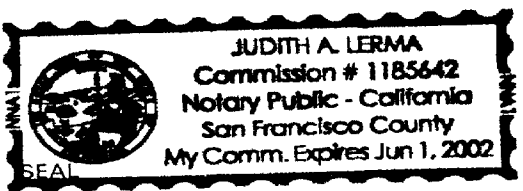
IN TESTIMONY WHEREOF, Assignor has hereunto signed his/her name to this assignment on the date indicated below.

Date: 7/31/2000 Colleen M. Wallace
Colleen Wallace

State of California
County of San Francisco

On July 31, 2000 before me, Colleen M. Wallace Judith A. Lerma, Notary Public
personally appeared Colleen M. Wallace personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.
Judith A. Lerma
Signature of Notary



IN TESTIMONY WHEREOF, Assignor has hereunto signed his/her name to this assignment on the date indicated below.

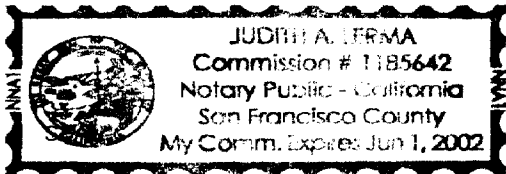
Date: 7/27/00

Harry Truman
Harry Truman

State of California
County of San Francisco

On July 27, 2000 before me, Judith A. Lerma, Notary Public

personally appeared Harry Truman personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Judith A. Lerma
Signature of Notary

IN TESTIMONY WHEREOF, Assignor has hereunto signed his/her name to this assignment on the date indicated below.

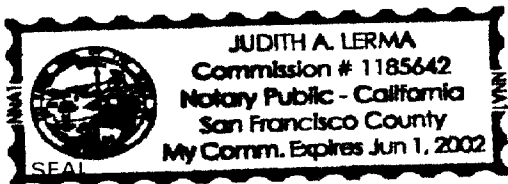
Date: 8-7-00

Ge Kin Chou
Ge Kin Chou

State of California
County of San Francisco

On August 7, 2000 before me, Judith A. Lerma, Notary Public

personally appeared Ge Kin Chou personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Judith A. Lerma
Signature of Notary

IN TESTIMONY WHEREOF, Assignor has hereunto signed his/her name to this assignment on the date indicated below.

Date: 7/27/00

Beth Devin
Beth Devin

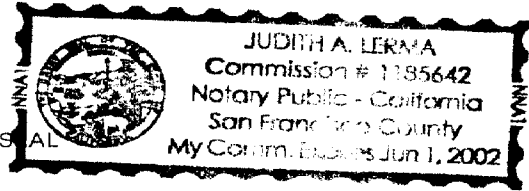
State of California

County of San Francisco

On July 27, 2000 before me, Judith A. Lerma, Notary Public

personally appeared Beth Devin, personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.
Judith A. Lerma
Signature of Notary



IN TESTIMONY WHEREOF, Assignor has hereunto signed his/her name to this assignment on the date indicated below.

Date: 7/27/00

Jaret Chapman
Jaret Chapman

State of California

County of San Francisco

On July 27, 2000 before me, Judith A. Lerma, Notary Public

personally appeared Jaret Chapman, personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.
Judith A. Lerma
Signature of Notary

