

01-22-2003

10/15/02



SHEET

To the Honorable Commissioner for

102343003

document(s) or copy(ies) thereof.

1. Name of Conveying Party(ies):

- 1. Shelley F. SANDERS
- 2. Theodore BOWERS



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

2. Name and Address of Party(ies) receiving an interest (assignee(s)):

Name: First USA Bank, N.A. Name:  
 Address: 201 North Walnut Street Address:  
 Wilmington, DE 19801

Country: U.S.A. Country:  
 Additional name(s) and address(es) attached?  Yes  No

3. Nature of Conveyance:

- Assignment  Merger  Change of Name
- Verified Translation  Security Agreement  Other: \_\_\_\_\_

Execution Date: **October 1, 2002 and September 30, 2002**

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

If this document is being filed together with a new application, the execution date(s) of the application is: \_\_\_\_\_

A. Patent Application No(s): B. Patent No(s):

10/193,923

Others on additional sheet(s) attached?  Yes  No

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

**Herbert V. Kerner**  
 Intellectual Property Department  
 Hunton & Williams  
 1900 K Street, N.W.  
 Suite 1200  
 Washington, DC 20006-1109  
 (202) 955-1500 (telephone)  
 (202) 778-2201 (facsimile)

6. Total number of applications and patents involved:

Application(s): 1  
 + Patent(s): \_\_\_\_\_ *See Pd.*  
 = Total: 1

7. Total Fee (37 C.F.R. § 3.41) . . . . \$ 40.00

- Enclosed
- Authorized to be charged to Deposit Account

8. Deposit Account No.: 50-0206  
 (Duplicate copy of this sheet attached)

- Charge any underpayment or credit any overpayment to above 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.

Herbert V. Kerner, Reg. No. 42,721

Name of Person Signing

Signature

October 15, 2002

Date

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

3

## ASSIGNMENT

WHEREAS, WE, Shelley F. SANDERS, a citizen of the United States residing at 215 Fern Ridge, Landenberg, PA 19350; and Theodore BOWERS, a citizen of the United States residing at 10 Devonshire Court Greenville, DE 19807, have invented certain new and useful improvements in and to the subject matter of:

### SYSTEM AND METHOD FOR FUNDING A COLLECTIVE ACCOUNT

described in an application for United States Letters Patent filed on July 15, 2002, and accorded Application No. 10/193,923;

AND, WHEREAS, First USA Bank, N.A., a corporation organized under the laws of the State of DELAWARE, having a place of business located at 201 North Walnut Street, Wilmington, DE 19801 (hereinafter "ASSIGNEE"), is desirous of acquiring certain rights to the improvements and under the application;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) or the equivalent thereof, and other good and valuable consideration, receipt of which is hereby acknowledged, we do hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, our entire right, title and interest in and throughout the United States of America (including its territories and dependencies) and all countries foreign thereto in and to said improvements, said United States application, any other United States applications, including provisional, divisional, renewal, substitute, continuation, reexamination and reissue applications, based in whole or in part on said United States application or in whole or in part on said improvements, any foreign applications, including international and regional applications, based in whole or in part on any of the aforesaid United States applications or in whole or in part on said improvements, and in and to any and all letters patent, including extensions thereof, of any country which have been or may be granted on any of the aforesaid applications or on said improvements or any parts thereof;

AND WE hereby authorize and request our agents, Hunton & Williams, whose address is 1900 K Street, Suite 1200, Washington, DC 20006-1109, to insert hereon any identification necessary or desirable for recordation of this document, including the filing date and application number of said application when known.

AND WE hereby agree for ourselves and our heirs, executors and administrators to execute without further consideration any further documents and instruments which may be necessary, lawful and proper in the prosecution of said above-referenced application or in the preparation or prosecution of any continuing, substitute, divisional, renewal, reexamination or reissue application or in any amendments, extensions or interference proceedings, or other applications for patents of any region or country, that may be necessary to secure to ASSIGNEE its interest and title in and to said improvements or any parts thereof, and in and to said several patents or any of them;

AND WE hereby covenant for ourselves and our legal representatives, and agree with said ASSIGNEE, its successors and assigns, that we have granted no right or license to make, use, sell or offer to sell said improvements, to anyone except said ASSIGNEE, that prior

to the execution of this deed, our right, title and interest in said improvements had not been otherwise encumbered, and that we have not and will not execute any instrument in conflict therewith;

AND WE do hereby authorize and request the Director of the United States Patent and Trademark Office to issue any and all letters patent which may be granted upon said United States applications, or upon said improvements or any parts thereof when granted, to said ASSIGNEE.

IN WITNESS WHEREOF, we have hereunto set our hands and seals.

10/1/02  
Date \_\_\_\_\_  
Shelley F. Sanders  
Shelley F. SANDERS

County of New Castle )  
State of Delaware ) ss:

On this 1<sup>st</sup> day of October, 2002, before me a Notary Public in and for the County and State aforesaid, personally appeared Shelley F. Sanders to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL) 

BARBARA A. JACKSON NOTARY PUBLIC DELAWARE MY COMM. EXPIRES <u>7/12/03</u>
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Barbara A. Jackson  
Notary Public  
My Commission Expires 7/12/03

9/30/02  
Date \_\_\_\_\_  
Theodore Bowers  
Theodore BOWERS

County of New Castle )  
State of Delaware ) ss:

On this 30<sup>th</sup> day of September, 2002, before me a Notary Public in and for the County and State aforesaid, personally appeared Theodore Bowers to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL) 

BARBARA A. JACKSON NOTARY PUBLIC DELAWARE MY COMM. EXPIRES <u>7/12/03</u>
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Barbara A. Jackson  
Notary Public  
My Commission Expires 7/12/03