

## PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT										
NATURE OF CONVEYANCE:	ASSIGNMENT										
CONVEYING PARTY DATA											
<table border="1"><thead><tr><th>Name</th><th>Execution Date</th></tr></thead><tbody><tr><td>Mr. Ryan Ray Barth</td><td>10/09/2006</td></tr><tr><td>Mr. Ryan Todd Everett</td><td>10/09/2006</td></tr></tbody></table>		Name	Execution Date	Mr. Ryan Ray Barth	10/09/2006	Mr. Ryan Todd Everett	10/09/2006				
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RECEIVING PARTY DATA											
<table border="1"><tr><td>Name:</td><td>United Services Automobile Association (USAA)</td></tr><tr><td>Street Address:</td><td>9800 Fredericksburg Road</td></tr><tr><td>City:</td><td>San Antonio</td></tr><tr><td>State/Country:</td><td>TEXAS</td></tr><tr><td>Postal Code:</td><td>78288</td></tr></table>		Name:	United Services Automobile Association (USAA)	Street Address:	9800 Fredericksburg Road	City:	San Antonio	State/Country:	TEXAS	Postal Code:	78288
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PROPERTY NUMBERS Total: 1											
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Application Number:	11539929										
CORRESPONDENCE DATA											
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NAME OF SUBMITTER:	Ross T. Robinson										
Total Attachments: 3 source=68744-00124US01#page1.tif source=68744-00124US01#page2.tif											

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PATENT  
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventorship ..... Ryan Ray Barth, Ryan Todd Everett  
Applicant ..... United Services Automobile Association (USAA)  
Attorney Docket No. .... 68744-00124US01  
USAA Docket No. .... US-0124-01  
Representative Application Serial No. .... Not Yet Assigned  
Title: **METHODS AND SYSTEMS FOR INVESTMENT OF DEBIT-CARD  
WITHDRAWAL FEES**

**PATENT ASSIGNMENT****PARTIES TO THE ASSIGNMENT****Assignor(s):**

Ryan Ray Barth

Address: 20131 Standish Road, San Antonio, Texas 78258

Ryan Todd Everett

Address: 217 English Oaks Circle, Boerne, Texas 78006

**Assignee:**

United Services Automobile Association (USAA)  
Reciprocal Interinsurance Exchange in the State of Texas  
9800 Fredericksburg Road  
San Antonio, Texas 78288

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**PATENT**  
**REEL: 018412 FRAME: 0110**

ATTORNEY DOCKET NO.: 68744-00124US01

USAA NO.: US-0124-01

**AGREEMENT**

WHEREAS, ASSIGNOR(S) (listed above) is/are inventor(s) of an invention(s) entitled as described and claimed in the specification forming part of an application(s) for United States letters patent referenced above;

WHEREAS, United Services Automobile Association (USAA) (hereinafter referred to as ASSIGNEE), a reciprocal interinsurance exchange of the State of Texas having a place of business at 9800 Fredericksburg Road, San Antonio, Texas 78288, is desirous of acquiring the entire right, title and interest in and to the invention(s) and in and to any letters patent that may be granted therefor in the United States and in any and all foreign countries;

NOW, THEREFORE, in exchange for good and valuable consideration, the receipt of which is hereby acknowledged, ASSIGNOR(S) hereby sell, assign, and transfer unto ASSIGNEE, the entire right, title, and interest in and to said invention(s), said application(s), and any and all letters patent which may be granted for said invention(s) in the United States of America and its territorial possessions and in any and all foreign countries, and in any and all divisions, reissues, and continuations thereof, including the right to file foreign applications directly in the name of ASSIGNEE and to claim priority rights deriving from said United States application(s) to which said foreign applications are entitled by virtue of international convention, treaty, or otherwise, said invention(s), application(s), and all letters patent on said invention(s) to be held and enjoyed by ASSIGNEE and its successors and assigns for their use and benefit and of their successors and assigns as fully and entirely as the same would have been held and enjoyed by ASSIGNOR(S) had this assignment, transfer, and sale not been made. ASSIGNOR(S) hereby authorize and request the Commissioner of Patents and Trademarks to issue all letters patent on said invention to ASSIGNEE. ASSIGNOR(S) agree to execute all instruments and documents required for the making and prosecution of applications for United States and foreign letters patent on said invention(s), for litigation regarding said letters patent, or for the purpose of protecting title to said invention(s) or letters patent therefor.

  
(Signature) Ryan Ray Barth

10/9/06  
Date of Signature

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ATTORNEY DOCKET NO.: 68744-00124US01

USAA NO.: US-0124-01

R. Todd Everett  
(Signature) Ryan Todd Everett

10/17/06  
Date Signature

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RECORDED: 10/19/2006

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