

**PATENT ASSIGNMENT**

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Michael Ley	09/24/2008
Bryan Mackrell	09/24/2008
RECEIVING PARTY DATA	
Name:	The PNC Financial Services Group, Inc.
Street Address:	249 Fifth Avenue
City:	Pittsburgh
State/Country:	PENNSYLVANIA
Postal Code:	15222
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	12239888
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ATTORNEY DOCKET NUMBER:	08-039 (1592.0103)
NAME OF SUBMITTER:	Jennifer L. Magill
Total Attachments: 2 source=Assignment#page1.tif source=Assignment#page2.tif	

CH \$40.00 12239888

**Assignment of Rights, Title and Interest in Invention  
(Multiple inventors; single assignee)**

Docket No.  
08-039

*This is an Assignment of the following rights, title and interest: (check all that apply):*

- United States of America rights, title and interest in the invention*
- Foreign rights, title and interest in the invention*
- United States Patent Application Serial No.* \_\_\_\_\_  
*Date of Execution:* \_\_\_\_\_ *Date of Filing:* \_\_\_\_\_
- United States Provisional Patent Application Serial No.* \_\_\_\_\_
- United States Patent No(s).* \_\_\_\_\_
- International (PCT) Patent Application Serial No.* \_\_\_\_\_
- Other (specify)* \_\_\_\_\_

**Title of the Invention**

SAVINGS SYSTEM BASED ON TIME OF TRANSACTION

**Inventors (assignors)**

<i>Name</i>	<i>Address</i>
Michael Ley	1833 Madison Drive, Moon Township, Pennsylvania 15108, U.S.A.
Bryan Mackrell	265 Shady Avenue, Apt. 24, Pittsburgh, Pennsylvania 15206, U.S.A.

**Assignee**

<i>Name</i>	<i>Address</i>
The PNC Financial Services Group, Inc.	249 Fifth Avenue Pittsburgh, Pennsylvania 15222 United States of America

**Assignment of Rights, Title and Interest in Invention  
(Multiple inventors; single assignee)**

Docket No.  
08-039

Whereas, we, the above-identified Inventors, have invented certain new and useful improvements in the Invention identified above and described in the above-identified patent application(s) and/or patent(s) (hereinafter referred to as "Invention");

And, whereas we desire to assign our above-identified rights, title and interest in the Invention to the above-identified Assignee;

Now, this indenture witnesseth, that for good and valuable consideration, the receipt whereof is hereby acknowledged;

We hereby assign, sell and transfer our above-identified rights, title and interest in said Invention, said application(s) as identified above, including any divisions, continuations, and continuations-in-part thereof, and in and to any and all Letters Patent of the United States, and countries foreign thereto, which may be granted or have granted for said Invention, and in and to any and all reissues and reexaminations thereof, and in and to any and all priority rights, Convention rights, and other benefits accruing or to accrue to us with respect to the filing of applications for patents or securing of patents in the United States and countries foreign thereto, unto said Assignee;

And we hereby authorize and request the Director of the United States Patent and Trademark Office to issue any United States Letters Patent which may issue for said Invention to said Assignee, as assignee of the whole right, title and interest thereto;

And we further agree to sign and execute all necessary and lawful future documents, including applications for foreign patents, for filing divisions, continuations and continuations-in-part of said application for patent, and/or, for obtaining any reissue or reissues of any Letters Patent which may be granted for my aforesaid Invention, as the Assignee or its Designee(s) may from time to time require and prepare at its own expense.

Inventors' Signatures (If Notarization is desired, do not sign here and proceed to next page)

Name	Signature/Date
Michael Ley	<i>[Signature]</i> 9.24.08
Bryan Mackrell	<i>[Signature]</i> 9/24/08