

**PATENT ASSIGNMENT**

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| <b>SUBMISSION TYPE:</b>  | NEW ASSIGNMENT            |
| <b>NATURE OF CONVEYANCE:</b>   | ASSIGNMENT                |
| <b>CONVEYING PARTY DATA</b>  |                           |
| <b>Name</b>  | <b>Execution Date</b>     |
| Scott Galit  | 01/27/2009                |
| <b>RECEIVING PARTY DATA</b>  |                           |
| <b>Name:</b>   | METABANK                  |
| <b>Street Address:</b>   | 4900 South Western Avenue |
| <b>City:</b>   | Sioux Falls               |
| <b>State/Country:</b>  | SOUTH DAKOTA              |
| <b>Postal Code:</b>  | 57101                     |
| <b>PROPERTY NUMBERS Total: 1</b>   |                           |
| <b>Property Type</b>   | <b>Number</b>             |
| Application Number:  | 12338497                  |
| <b>CORRESPONDENCE DATA</b>   |                           |
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| <b>ATTORNEY DOCKET NUMBER:</b>   | 58052.04.02A              |
| <b>NAME OF SUBMITTER:</b>  | Jeffrey S. Whittle        |
| <b>Total Attachments: 3</b><br>source=580520402Aassign#page1.tif<br>source=580520402Aassign#page2.tif<br>source=580520402Aassign#page3.tif |                           |

OP \$40.00 12338497

ASSIGNMENT

WHEREAS, Scott Galit, who resides at 59 West 71<sup>st</sup> Street, Apt.#5A, New York, New York, 10023 (hereinafter referred to as "ASSIGNOR"), has made certain improvements or inventions in a non-provisional patent application titled **PRIVATE LABEL PROMOTION CARD SYSTEM, PROGRAM PRODUCT, AND ASSOCIATED COMPUTER-IMPLEMENTED METHODS**, which claims priority to and the benefit of U.S. Provisional Patent Application No. 61/014,950 filed on December 19, 2007, for which ASSIGNOR has executed the patent application for United States Letters Patent with the United States Patent and Trademark Office and was assigned U.S. Non-Provisional Application No. 12/338,497 which was filed on December 18, 2008; and

WHEREAS, METABANK, a Federal Savings Association formed under the laws of the state of Delaware, having a place of business at 4900 South Western Avenue, Sioux Falls, South Dakota, 57101, (hereinafter referred to as "ASSIGNEE"), is desirous of acquiring the same.

NOW, THEREFORE, This Indenture Witnesseth: That for good and valuable consideration, receipt whereof is hereby acknowledged, said ASSIGNOR does hereby sell, assign, and transfer to said ASSIGNEE, its successors and assigns, all right, title, and interest in and to said U.S. Non-Provisional Patent Application set forth above, the invention or inventions therein shown and described and any improvements on said invention heretofore or hereafter made, any divisions, provisionals, non-provisionals, continuations, or continuations-in-part of said U.S. Non-Provisional Patent Application, and all patents, United States and foreign, to be granted upon any such applications or for the invention or inventions thereof, any reissues, reexaminations, continuations, continuations-in-part, or extensions of said patents, and all rights for past and present infringement related to any patents issued or to be issued thereon; and said ASSIGNOR does hereby authorize and request the Commissioner of Patents to issue all patents on said U.S. Non-Provisional Patent Application or for the invention or inventions hereof, in accordance with this assignment.

And said **ASSIGNOR** for said consideration hereby covenants and agrees that the said **ASSIGNOR** is the owner of the full title herein conveyed and have the right to convey the same, and agree that said **ASSIGNOR** will communicate to said **ASSIGNEE** any facts known to said **ASSIGNOR** respecting said invention or inventions, and testify in any legal proceedings when called upon by said **ASSIGNEE**, sign all lawful papers deemed by said **ASSIGNEE** as expedient to vest in it the legal title herein sought to be conveyed or for the filing and prosecution of all applications and patents, United States and foreign, including any disclaimers related thereto, and otherwise aid said **ASSIGNEE**, its successors and assigns, in obtaining full patent protection on said invention and enforcing proper protection under said patents, but in every instance at the **ASSIGNEE's** expense.

