

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Scott Galit	10/21/2009
Trent Sorbe	10/27/2009
RECEIVING PARTY DATA	
Name:	Metabank
Street Address:	4900 South Western Avenue
City:	Sioux Falls
State/Country:	SOUTH DAKOTA
Postal Code:	57101
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	12562331
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ATTORNEY DOCKET NUMBER:	058052.004.09B
NAME OF SUBMITTER:	Jeffrey S. Whittle
Total Attachments: 3 source=T9Bassign#page1.tif source=T9Bassign#page2.tif source=T9Bassign#page3.tif	

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ASSIGNMENT

WHEREAS, Scott Galit, who resides at 59 West 71st Street, Apt. #5A, New York, New York, 10023; and Trent Sorbe, who resides at 1823 Victory Street, Brookings, South Dakota, 57006 (hereinafter referred to as "ASSIGNORS"), have made certain improvements or inventions in a non-provisional application titled **COMPUTERIZED EXTENSION OF CREDIT TO EXISTING DEMAND DEPOSIT ACCOUNTS, PREPAID CARDS AND LINES OF CREDIT BASED ON EXPECTED TAX REFUND PROCEEDS, ASSOCIATED SYSTEMS AND COMPUTER PROGRAM PRODUCTS**, which claims priority to and the benefit of U.S. Patent Application No. 12/407,320 filed on March 19, 2009; U.S. Patent Application No. 12/338,365 filed on December 18, 2008; U.S. Patent Application No. 12/338,402 filed on December 18, 2008; U.S. Patent Application No. 12/338,440 filed on December 18, 2008; U.S. Patent Application No. 12/338,684 filed on December 18, 2008; U.S. Patent Application No. 12/367,187 filed on February 6, 2009 and U.S. Patent Application No. 12/389,749 filed on February 20, 2009, for which the ASSIGNORS have executed a patent application for United States Letters Patent with the United States Patent and Trademark Office which was filed on September 18, 2009 and which was assigned U.S. Non-Provisional Application No. 12/562,331 (U.S. Non-Provisional Application); 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 ASSIGNORS do hereby sell, assign and transfer to said ASSIGNEE, its successors and assigns, all right, title and interest in and to said U.S. 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. 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 ASSIGNORS do hereby authorize and request the Commissioner of Patents to issue all patents on said U.S. Patent Application or for the invention or inventions hereof, in accordance with this assignment.

And said ASSIGNORS for said consideration hereby covenant and agree that the said ASSIGNORS are the owners of the full title herein conveyed and have the right to convey the same, and agree that said ASSIGNORS will communicate to said ASSIGNEE any facts known to said ASSIGNORS 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.


IN WITNESS WHEREOF, I have hereunto set my hand and seal this 21st day of October, 2009.



SCOTT H. GALIT

STATE OF South Dakota §
COUNTY OF Lincoln §

On this 21st day of October, 2009, before me personally appeared the above named ASSIGNOR, Scott H. Galit, to me personally known/provided identification as the individual who executed the foregoing assignment, and who acknowledged to me that he executed the same of his own free will for the purposes therein set forth.




Notary Public
My commission expires: March 21, 2013

SEAL



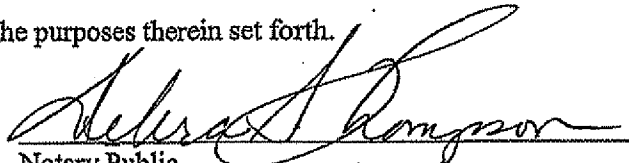
IN WITNESS WHEREOF, I have hereunto set my hand and seal this 27th day
of October, 2009.



TRENT SORBE

STATE OF South Dakota §
 §
COUNTY OF Lincoln §

On this 27th day of October, 2009, before me personally appeared the
above named ASSIGNOR, Trent Sorbe, to me personally known/provided identification as the
individual who executed the foregoing assignment, and who acknowledged to me that he
executed the same of his own free will for the purposes therein set forth.



Notary Public
My commission expires: March 21, 2013

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