

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>David Schamer</td> <td>06/09/2010</td> </tr> <tr> <td>Lee Lemke</td> <td>06/08/2010</td> </tr> <tr> <td>Jeff Kastelic</td> <td>06/10/2010</td> </tr> </tbody> </table>	Name	Execution Date	David Schamer	06/09/2010	Lee Lemke	06/08/2010	Jeff Kastelic	06/10/2010	
Name	Execution Date								
David Schamer	06/09/2010								
Lee Lemke	06/08/2010								
Jeff Kastelic	06/10/2010								
RECEIVING PARTY DATA									
Name:	Huntington Bancshares Incorporated								
Street Address:	41 S. High Street								
City:	Columbus								
State/Country:	OHIO								
Postal Code:	43215								
PROPERTY NUMBERS Total: 1									
<table border="1"> <thead> <tr> <th>Property Type</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>Application Number:</td> <td>13112458</td> </tr> </tbody> </table>	Property Type	Number	Application Number:	13112458					
Property Type	Number								
Application Number:	13112458								
CORRESPONDENCE DATA									
Fax Number:	6142272100								
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>									
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ATTORNEY DOCKET NUMBER:	0374100-182986								
NAME OF SUBMITTER:	Richard M. Mescher								
Total Attachments: 3 source=assign#page1.tif source=assign#page2.tif source=assign#page3.tif									

CH \$40.00 13112458

ASSIGNMENT

Whereas, We, **David Schamer, Lee Lemke, and Jeff Kastelic**, have jointly invented certain new and useful improvements in invention for a "**System and Method for Providing Time to Cure Negative Balances in Financial Accounts While Encouraging Rapid Curing of Those Balances to a Positive Net Position**", for which we filed U.S. Provisional Patent Application Number 61/346,629 on May 20, 2010 (Porter, Wright, Morris & Arthur Docket No. 0374100-182986);

And whereas, **Huntington Bancshares Incorporated**, having a place of business 41 South High Street, Columbus, Ohio 43215, is desirous of acquiring the entire right, title and interest in, to and under said invention and said patent application, any continuing applications, continuations-in-part, divisional applications, refiled or reissue applications made in the United States of America and all other Nations which may result from said invention and information disclosed in said application, and any and all patents which may be issued therefrom;

Now, therefore, in consideration of good and valuable consideration, the receipt of which is hereby acknowledged, We, **David Schamer, Lee Lemke, and Jeff Kastelic**, do hereby sell, assign and transfer to **Huntington Bancshares Incorporated**, the entire right, title and interest, in and to our inventions of new and original designs in and to a "**System and Method for Providing Time to Cure Negative Balances in Financial Accounts While Encouraging Rapid Curing of Those Balances to a Positive Net Position**", said applications for letters patent, the inventions therein described, and all rights appurtenant thereto and in all our applications related thereto, including each of the following: the right to apply for any utility or design patents for said invention in the United States of America and in any and all other nations, any and all other applications for patents on said invention including all divisional, renewal, substitute and continuation applications based in whole or in part upon said inventions or upon said applications or related thereto; any and all patents that may issue thereon in the United States and other Nations and any and all reissues, extensions, renewals, divisions, or continuations of patents granted for said inventions or upon said applications, to the full end of the term or terms for which said patent may be issued; and every priority or other right accorded by every international convention, treaty or agreement that is or may be predicated upon or arise from said invention, application and other applications or patent therefor, all to be held and enjoyed by **Huntington Bancshares Incorporated**, and its successors and assigns, all the same as we would have held and enjoyed had this Assignment not been made.


We hereby authorize and grant the right to **Huntington Bancshares Incorporated**, and its successors and assigns, to file and prosecute patent applications in any or all countries on all or any part of said inventions in our names or in the name of **Huntington Bancshares Incorporated**, and its successors and assigns, or otherwise, as **Huntington Bancshares Incorporated**, and its successors and assigns, may deem advisable under any international convention, treaty, or agreement or otherwise.

We hereby request and authorize the Commissioner of Patents and Trademarks of the United States and the empowered officials of all other countries to grant, issue and transfer any patent for said invention to **Huntington Bancshares Incorporated** as assignee of the entire right, title and interests therein, in accordance with this instrument of assignment.

We hereby represent and warrant that there are no outstanding rights or interest inconsistent with the rights and interests granted herein; we covenant that we will not execute, grant, or transfer any rights or interests inconsistent herewith, we bind ourselves, our heirs, executors, administrators and legal representatives to execute and deliver to **Huntington Bancshares Incorporated**, and its successors and assigns, any further documents or instruments and to perform any and all acts that may be deemed necessary to enable it, and its successors and assigns, to file applications for patents for said inventions in any country in which it may elect to file such application, and to vest in **Huntington Bancshares Incorporated**, and its successors and assigns, the title herein conveyed and intended to so be, and to enable such title to be recorded in the United States and each Nation in which each such application may be filed so that any patent issued thereon shall be issued to **Huntington Bancshares Incorporated**, and its successors and assigns; and we further covenant and agree, for ourselves and our executors, administrators and legal representatives, that we and they will, upon request, communicate to **Huntington Bancshares Incorporated**, and its successors and assigns, any facts relating to said inventions and the histories thereof, known to us or them and that we and they will testify as to the same in any proceeding, interference or litigation when requested to do so by **Huntington Bancshares Incorporated**, and its successors and assigns.

Inventor: **David Schamer**

Inventor's Signature:


06/09/2010

Date Signed:

Inventor:

Lee Lemke

Inventor's Signature:



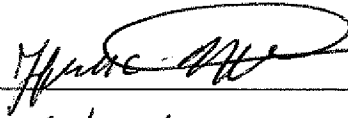
Date Signed:

6/8/2010

Inventor:

Jeff Kastelic

Inventor's Signature:



Date Signed:

6/10/2010