

## PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1  
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EPAS ID: PAT4401085

<b>SUBMISSION TYPE:</b>	NEW ASSIGNMENT
<b>NATURE OF CONVEYANCE:</b>	ASSIGNMENT

**CONVEYING PARTY DATA**

Name	Execution Date
ELIZABETH FLOWERS	04/19/2017
PUNEIT DUA	03/31/2017
ALAN ZWILLING	04/03/2017
ADAM MATTINGLY	03/30/2017
MELISSA ATTIG	03/29/2017
REENA BATRA	04/19/2017

**RECEIVING PARTY DATA**

<b>Name:</b>	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
<b>Street Address:</b>	ONE STATE FARM PLAZA
<b>City:</b>	BLOOMINGTON
<b>State/Country:</b>	ILLINOIS
<b>Postal Code:</b>	61710

**PROPERTY NUMBERS Total: 15**

Property Type	Number
Application Number:	62332226
Application Number:	62338752
Application Number:	62338749
Application Number:	62341677
Application Number:	62436899
Application Number:	62436883
Application Number:	15499205
Application Number:	15409089
Application Number:	15499203
Application Number:	15498740
Application Number:	15498772
Application Number:	15498828
Application Number:	15498872
Application Number:	15499061
Application Number:	15499150

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**CORRESPONDENCE DATA****Fax Number:** (312)474-0448

*Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent using a fax number, if provided; if that is unsuccessful, it will be sent via US Mail.*

**Phone:** 312-474-6300**Email:** darpino@marshallip.com, docket@marshallip.com**Correspondent Name:** MARSHALL, GERSTEIN & BORUN LLP**Address Line 1:** 233 SOUTH WACKER DRIVE**Address Line 2:** SUITE 6300**Address Line 4:** CHICAGO, ILLINOIS 60606-6357

<b>ATTORNEY DOCKET NUMBER:</b>	32060/50637, 50741, 50742
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<b>NAME OF SUBMITTER:</b>	SHAWN M. BUCHANAN
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<b>SIGNATURE:</b>	/Shawn M. Buchanan, Reg. No. 65,064/
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<b>DATE SIGNED:</b>	05/05/2017
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**Total Attachments: 8**

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## ASSIGNMENT

NOW, THEREFORE, for good, valuable and legally sufficient consideration for each Assignor, the receipt of which is hereby acknowledged by all Assignors, said Assignors have sold, assigned, transferred and set over, and as demonstrated by this Assignment do sell, assign, transfer and set over unto STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, One State Farm Plaza, Bloomington, Illinois 61710 and its successors and assigns ("Assignee"), the entire right, title and interest in and to the inventions of such undersigned disclosed in the applications listed in Schedule A, applications for Letters Patent, and any and all Letters Patent or Patents in the United States of America and all foreign countries which may be granted therefor or thereon, and in and to any and all related provisionals, nonprovisionals, divisionals, continuations and continuation-in-parts, etc. of any such application, or reissues, reexaminations, renewals and extensions of said Letters Patent or Patents; and the full right to claim for any such applications all benefits and priority rights under any applicable convention, treaty or legislation, and the right of Assignee to sue and obtain relief, including damages, profits and an injunction, for any infringement occurring before or after issuance of said Letters Patent or Patents; the same to be held and enjoyed for the sole and exclusive use and benefit of the Assignee, its successors and assigns, to the full end of the term or terms for which Letters Patent or Patents may be granted, as fully and entirely as the same would have been held and enjoyed by the Assignors had this Assignment not been made.

Each of the undersigned states that each of the applications listed in Schedule A is or was made or authorized to be made by it. Each of the undersigned authorizes the attorneys of record in the applications listed in Schedule A to insert in this assignment the filing dates and application numbers of the applications listed in Schedule A when officially known. Each of the undersigned believes it to be the original inventor or a joint inventor with another undersigned of a claimed invention in each of the applications listed in Schedule A. The undersigned acknowledges that any willful false statement made by it in this paragraph is punishable under 18 U.S.C. §1001 by fine or imprisonment of not more than five years, or both.

Except in favor of Assignee, each of the undersigned warrants that: (i) it is the owner of all its rights, titles and interests herein assigned and has the right to make this unconditional and irrevocable assignment to Assignee without obtaining any approval or permission of a third party; and (ii) there are no outstanding encumbrances, liens, prior assignments, licenses, or other obligations or restrictions on the rights, titles and interests herein assigned. The undersigned authorized the applications listed in Schedule A to be made.

Upon the request of Assignee and at no expense to the undersigned, each of the undersigned hereby agrees to execute any and all applications on said inventions, including without limitation for the reissue, reexamination, supplementary protection certificate or extension thereof and any oath, declaration or affidavit relating thereto that said Assignee may deem necessary or expedient, and to cooperate to the best of the ability of the undersigned with and perform any and all affirmative acts requested by Assignee to prepare, file, prosecute, maintain, defend, enforce and vest in Assignee the rights, titles and interests assigned herein, including without limitation, preparing and executing statements and giving and producing evidence in support thereof, whereby said rights, titles and interests will be held and enjoyed by said Assignee to the full end of the term for which said patents may be granted as fully and entirely as the same would have been held and enjoyed by the undersigned if this assignment had not been made.

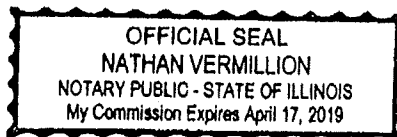
WITNESS Elizabeth Flowers with my hand this 19 day of April, 2017.  
Elizabeth Flowers

State of Illinois  
County of McLean

On this 19 day of April, 2017, before me, a Notary Public in and for the County and State aforesaid, appeared Assignor **Elizabeth Flowers**, known to me personally or proved to me on the basis of satisfactory evidence to be the same person who appeared before me, and acknowledged that she executed said instrument as her free and voluntary act and for the uses and purposes therein expressed.

WITNESS my hand and seal the same day and year last above given. My commission expires: 4/17/19

Nathan Vermillion  
Notary Public Signature



WITNESS Puneit Dua with my hand this 31<sup>st</sup> day of March, 2017.  
Puneit Dua

State of Illinois  
County of McLean

On this 31 day of March, 2017, before me, a Notary Public in and for the County and State aforesaid, appeared Assignor Puneit Dua, known to me personally or proved to me on the basis of satisfactory evidence to be the same person who appeared before me, and acknowledged that he executed said instrument as her free and voluntary act and for the uses and purposes therein expressed.

WITNESS my hand and seal the same day and year last above given. My commission expires: 4/17/19

Nathan Vermillion  
Notary Public Signature

OFFICIAL SEAL  
NATHAN VERMILLION  
NOTARY PUBLIC - STATE OF ILLINOIS  
My Commission Expires April 17, 2019

WITNESS Alan Zwilling with my hand this 3rd day of April, 2017.  
Alan Zwilling

State of Illinois  
County of McLean

On this 3 day of April, 2017, before me, a Notary Public in and for the County and State aforesaid, appeared Assignor **Alan Zwilling**, known to me personally or proved to me on the basis of satisfactory evidence to be the same person who appeared before me, and acknowledged that he executed said instrument as his free and voluntary act and for the uses and purposes therein expressed.

WITNESS my hand and seal the same day and year last above given. My commission expires: 4/17/19

Nathan Vermillion  
Notary Public Signature

OFFICIAL SEAL  
NATHAN VERMILLION  
NOTARY PUBLIC - STATE OF ILLINOIS  
My Commission Expires April 17, 2019

WITNESS Adam Mattingly with my hand this 30<sup>th</sup> day of March, 2017.  
Adam Mattingly

State of Illinois  
County of McLean

On this 30 day of March, 2017, before me, a Notary Public in and for the County and State aforesaid, appeared Assignor Adam Mattingly, known to me personally or proved to me on the basis of satisfactory evidence to be the same person who appeared before me, and acknowledged that he executed said instrument as his free and voluntary act and for the uses and purposes therein expressed.

WITNESS my hand and seal the same day and year last above given. My commission expires: 4/17/19

Nathan Vermillion  
Notary Public Signature

OFFICIAL SEAL  
NATHAN VERMILLION  
NOTARY PUBLIC - STATE OF ILLINOIS  
My Commission Expires April 17, 2019

WITNESS Melissa Attig with my hand this 29 day of March, 2017.  
Melissa Attig

State of Illinois  
County of McLean

On this 29 day of March, 2017, before me, a Notary Public in and for the County and State aforesaid, appeared Assignor **Melissa Attig**, known to me personally or proved to me on the basis of satisfactory evidence to be the same person who appeared before me, and acknowledged that she executed said instrument as her free and voluntary act and for the uses and purposes therein expressed.

WITNESS my hand and seal the same day and year last above given. My commission expires: 4/17/19

Nathan Vermillion  
Notary Public Signature

OFFICIAL SEAL  
NATHAN VERMILLION  
NOTARY PUBLIC - STATE OF ILLINOIS  
My Commission Expires April 17, 2019



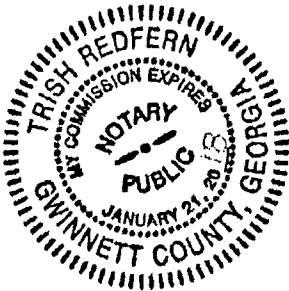
WITNESS Reena Batra with my hand this 19 day of April, 2017.  
Reena Batra

State of Georgia  
County of Gwinnett

On this 19 day of April, 2017, before me, a Notary Public in and for the County and State aforesaid, appeared Assignor **Reena Batra**, known to me personally or proved to me on the basis of satisfactory evidence to be the same person who appeared before me, and acknowledged that she executed said instrument as her free and voluntary act and for the uses and purposes therein expressed.

WITNESS my hand and seal the same day and year last above given. My commission expires: 1-21-2018

Trish Redfern  
Notary Public Signature



On behalf of the Assignee, Timothy Le Duc, Counsel, State Farm Mutual Automobile Insurance Company,  
Name Title  
hereby confirms Assignee's acceptance of all rights, privileges, titles and interests conveyed by this assignment.

Timothy Le Duc 4/20/2017  
Signature Date

# ASSIGNMENT

## SCHEDULE A

Application No.	Filing Date	Title	Docket Number
62/332,226	May 5, 2016	Using Cognitive Computing to Provide a Personalized Banking Experience	32060/50742P
62/338,752	May 19, 2016	Using Cognitive Computing to Provide a Personalized Banking Experience	32060/50742P2
62/338,749	May 19, 2016	Using Cognitive Computing to Customize Loans	32060/50741P
62/341,677	May 26, 2016	Using Cognitive Computing to Improve Relationship Pricing	32060/50637P
62/436,899	December 20, 2016	Using Cognitive Computing to Improve Relationship Pricing	32060/50637P2
62/436,883	December 20, 2016	Preventing Account Overdrafts and Excessive Credit Spending	32060/50742P3
15/499,205	April 27, 2017	Using Cognitive Computing to Improve Relationship Pricing	32060/50637
15/499,089	April 27, 2017	Predicting When a User is in Need of a Loan and Notifying the User of Loan Offers	32060/50741A
15/499,203	April 27, 2017	Customizing Loan Specifics on a Per-User Basis	32060/50741B
15/498,740	April 27, 2017	Preventing Account Overdrafts and Excessive Credit Spending	32060/50742A
15/498,772	April 27, 2017	Optimizing Interest Accrual Between a User's Financial Accounts	32060/50742B
15/498,828	April 27, 2017	Using Cognitive Computing to Provide Targeted Offers for Preferred Products to a User Via a Mobile Device	32060/50742C
15/498,872	April 27, 2017	Cognitive Computing for Generating Targeted Offers to Inactive Account Holders	32060/50742D
15/499,061	April 27, 2017	Using Cognitive Computing to Provide a Personalized Banking Experience	32060/50742E
15/499,150	April 27, 2017	Using Cognitive Computing for Presenting Targeted Loan Offers	32060/50742F

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