

PATENT ASSIGNMENT COVER SHEET

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
RYAN ALEXANDER KING	09/15/2020
MICHAEL DUCKER	09/15/2020
TILO SLOBODA	09/15/2020
ZACHARY VAUGHN SMITH	09/15/2020
RECEIVING PARTY DATA	
Name:	CHIME FINANCIAL, INC.
Street Address:	77 MAIDEN LANE
City:	SAN FRANCISCO
State/Country:	CALIFORNIA
Postal Code:	94108
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	17021939
CORRESPONDENCE DATA	
Fax Number:	
<i>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.</i>	
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Correspondent Name:	MAYNARD COOPER & GALE, P.C.
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Address Line 4:	HUNTSVILLE, ALABAMA 35801
ATTORNEY DOCKET NUMBER:	24355-0013
NAME OF SUBMITTER:	CHITRA M. KALYANARAMAN
SIGNATURE:	/Chitra M. Kalyanaraman/
DATE SIGNED:	09/15/2020
Total Attachments: 2	
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ASSIGNMENT

WHEREAS, I/We, the undersigned, have invented certain new and useful inventions and improvements disclosed in an application for patent entitled:

**GENERATING CREDIT BUILDING RECOMMENDATIONS THROUGH MACHINE
LEARNING ANALYSIS OF USER ACTIVITY-BASED FEEDBACK**

(such inventions and improvements hereinafter referred to collectively as the "Inventions"), which was:

☐ executed on the same date herewith,
☒ filed with the United States Patent and Trademark Office (USPTO) on
September 15, 2020 and assigned Serial No. 17/021,939

AND, WHEREAS, Chime Financial, Inc. having a place of business at 77 Maiden Lane, San Francisco, CA 94108, on behalf of itself and its successors and assigns (the "Assignee"), is entitled to, and is desirous of acquiring the entire and exclusive rights, title and interest in and to the Inventions and the Application(s) in the United States and throughout the world.

NOW, THEREFORE, for and in consideration of good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, I/We, the undersigned, do hereby sell, assign, transfer and convey to the Assignee the entire and exclusive rights, title and interest, including the right of priority, in and to: (a) the Inventions in the United States and throughout the world, and (b) any Letters Patent or similar legal rights, including extensions thereof, in the United States and its territorial possessions and in any foreign countries to be obtained for the Inventions by the above-described Application or any provisional, non-provisional, continuation, division, substitute, renewal, reissue, reexamination or other application for patent related thereto, or by any equivalents thereof in any foreign countries.

ALSO, I/We, the undersigned, further assign to and empower the Assignee, its successors, assigns and legal representatives all rights to make application for patent or other forms of protection for the Inventions in the United States and its territorial possessions and in any foreign countries and to prosecute such applications, together with the right to claim and receive the benefit of any priority rights provided under any applicable laws, conventions, treaties, statutes or regulations and the right to claim such priority rights without further written or oral authorization.

ALSO, I/We, the undersigned, hereby authorize and request the Commissioner for Patents of the United States and any official of any country or countries foreign to the United States whose duty it is to issue Letters Patent or similar legal rights on applications aforesaid, to issue all such Letters Patent or similar rights for the Inventions to the Assignee, as assignee of the entire right, title and interest in and to the same, for the Assignee's own use and benefit, and for the use and benefit of the Assignee's successors, assigns and legal representatives, to the full end of the term for which such Letters Patent or similar rights may be granted, as fully and entirely as the same would have been held and enjoyed by the undersigned had this assignment not been made.

ALSO, I/We, the undersigned, hereby covenant and agree to execute and deliver to Assignee, its successors, assigns and/or legal representatives all instruments and documents that legally may be required, necessary or desirable in connection with the filing, prosecution, litigation, maintenance, enforcement and defense of the above-described Application or any other application for patent which has been or shall be filed in the United States and its territorial possessions and/or in any foreign countries for the Inventions, including any additional documents or instruments of transfer to affirm the rights of Assignee, its successors, assigns and/or legal representatives in and to said Inventions, all without further consideration. I/We, the undersigned, also agree, without requesting or receiving additional consideration from Assignee, but at Assignee's expense, to identify and communicate to Assignee, its successors, assigns and/or legal representatives all facts known to the undersigned relating to the Inventions and the history thereof, and to provide further assurances and testimony on behalf of Assignee, its successors, assigns and/or legal representatives that lawfully may be required, necessary or desirable in respect of the filing, prosecution, litigation, maintenance, enforcement and defense of any patent application or Letters Patent encompassed within the terms of this assignment. The undersigned's obligations under this assignment shall extend to the undersigned's heirs, executors, administrators and legal representatives.

ALSO, I/We, the undersigned, covenant and agree that no assignment, grant, mortgage, license or other agreement encumbering the rights and property herein conveyed has been made to others by the undersigned, and that the full right to convey the same as expressed herein is possessed by the undersigned.

ALSO, I/We, the undersigned, hereby grant Assignee's legal representatives, of MAYNARD, COOPER & GALE, LLP, the power to insert on this assignment any further identification which may be necessary or desirable for recordation of this assignment, including inserting the application serial number and filing date when known.

IN WITNESS WHEREOF, the undersigned has/have executed this assignment as of the date(s) indicated below.

Inventor's Signature: Ryan Alexander King Date: 9/15/2020
Typed Name: Ryan Alexander King

Inventor's Signature: Michael Ducker Date: 9/15/2020
Typed Name: Michael Ducker

Inventor's Signature: Tilo Sloboda Date: 9/15/2020
Typed Name: Tilo Sloboda

Inventor's Signature: Zachary Vaughn Smith Date: 9/15/2020
Typed Name: Zachary Vaughn Smith