

## PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1  
Stylesheet Version v1.2

EPAS ID: PAT7779765

<b>SUBMISSION TYPE:</b>	CORRECTIVE ASSIGNMENT
<b>NATURE OF CONVEYANCE:</b>	Corrective Assignment to correct the RECEIVING PARTY DATA NAME: previously recorded on Reel 056131 Frame 0774. Assignor(s) hereby confirms the ASSIGNMENTS.
<b>CONVEYING PARTY DATA</b>	
<b>Name</b>	<b>Execution Date</b>
URICH T. BOWERS	04/28/2021
MECAL MCDADE	04/15/2021
TODD TKACH	03/31/2021
JERRY SCHELLER	05/02/2021
MIKE LEY	05/03/2021
<b>RECEIVING PARTY DATA</b>	
<b>Name:</b>	THE PNC FINANCIAL SERVICES GROUP, INC.
<b>Street Address:</b>	THE TOWER AT PNC PLAZA
<b>Internal Address:</b>	300 FIFTH AVENUE
<b>City:</b>	PITTSBURGH
<b>State/Country:</b>	PENNSYLVANIA
<b>Postal Code:</b>	15222
<b>PROPERTY NUMBERS Total: 1</b>	
<b>Property Type</b>	<b>Number</b>
Application Number:	17307528
<b>CORRESPONDENCE DATA</b>	
<b>Fax Number:</b>	(202)408-4400
<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>	
<b>Phone:</b>	2024084000
<b>Email:</b>	kimberly.slazer@finnegan.com
<b>Correspondent Name:</b>	FINNEGAN, HENDERSON
<b>Address Line 1:</b>	901 NEW YORK AVENUE, NW
<b>Address Line 4:</b>	WASHINGTON, D.C. 20001
<b>ATTORNEY DOCKET NUMBER:</b>	06373.0760-22000
<b>NAME OF SUBMITTER:</b>	KIMBERLY SLAZER
<b>SIGNATURE:</b>	/Kimberly Slazer/
<b>DATE SIGNED:</b>	02/05/2023

**Total Attachments: 11**

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## PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1  
 Stylesheet Version v1.2

EPAS ID: PAT6691600

<b>SUBMISSION TYPE:</b>	NEW ASSIGNMENT
<b>NATURE OF CONVEYANCE:</b>	ASSIGNMENT
<b>CONVEYING PARTY DATA</b>	
<b>Name</b>	<b>Execution Date</b>
URICH T. BOWERS	04/28/2021
MECAL MCDADE	04/15/2021
TODD TKACH	03/31/2021
JERRY SCHELLER	05/02/2021
MIKE LEY	05/03/2021
<b>RECEIVING PARTY DATA</b>	
<b>Name:</b>	PNC FINANCIAL SERVICES GROUP, INC.
<b>Street Address:</b>	THE TOWER AT PNC PLAZA
<b>Internal Address:</b>	300 FIFTH AVE
<b>City:</b>	PITTSBURGH
<b>State/Country:</b>	PENNSYLVANIA
<b>Postal Code:</b>	15222-2401
<b>PROPERTY NUMBERS Total: 1</b>	
<b>Property Type</b>	<b>Number</b>
<b>Application Number:</b>	17307528
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<b>Phone:</b>	2024084000
<b>Email:</b>	kimberly.slazer@finnegan.com
<b>Correspondent Name:</b>	FINNEGAN, HENDERSON, ET AL.
<b>Address Line 1:</b>	901 NEW YORK AVENUE, NW
<b>Address Line 4:</b>	WASHINGTON, D.C. 20001
<b>ATTORNEY DOCKET NUMBER:</b>	06373.0760-22000
<b>NAME OF SUBMITTER:</b>	KIMBERLY SLAZER
<b>SIGNATURE:</b>	/Kimberly Slazer/
<b>DATE SIGNED:</b>	05/04/2021
<b>Total Attachments: 2</b>	

## ASSIGNMENT AND DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION

### ASSIGNMENT:

WHEREAS We, the below-named inventors, (hereinafter referred to as Assignors), of an invention in an application for United States Letters Patent entitled:

#### **SYSTEMS AND METHODS FOR MANAGING A FINANCIAL ACCOUNT IN A LOW-CASH MODE**

filed herewith or as disclosed and claimed in United States Application No. \_\_\_\_\_, filed \_\_\_\_ (Confirmation No. \_\_\_\_), which claims priority to provisional U.S. Patent Application No. **62/983,572**, filed on **February 28, 2020**; and

10/25/2022 JTB

WHEREAS, The PNC Financial Services Group, Inc.,  
a corporation of Pennsylvania

whose post office address is The Tower at PNC Plaza, 300 Fifth Ave, Pittsburgh, PA 15222

(hereinafter referred to as Assignee), is desirous of securing the entire right, title, and interest in and to this invention in all countries throughout the world, and in and to the application for United States Letters Patent on this invention and the Letters Patent to be issued upon this application;

NOW THEREFORE, be it known that, for good and valuable consideration the receipt of which from Assignee is hereby acknowledged, We, as Assignors, have sold, assigned, transferred, and set over, and do hereby sell, assign, transfer, and set over unto the Assignee, its lawful successors and assigns, our entire right, title, and interest in and to this invention, provisional Application No. **62/983,572**, filed **February 28, 2020**, and this application, and all divisions, and continuations thereof, and all Letters Patent of the United States which may be granted thereon, and all reissues thereof, and all rights to claim priority in any foreign country on the basis of the above provisional application (if any), as well as all rights to claim priority on the basis of this application in any foreign country, and all applications for Letters Patent which may hereafter be filed for this invention in any foreign country and all Letters Patent which may be granted on this invention in any foreign country, and all extensions, renewals, and reissues thereof; and We hereby authorize and request the Director of the United States Patent and Trademark Office and any official of any foreign country whose duty it is to issue patents on applications as described above, to issue all Letters Patent for this invention to Assignee, its successors and assigns, in accordance with the terms of this Assignment;

AND, WE HEREBY covenant that we have the full right to convey the interest assigned by this Assignment, and we have not executed and will not execute any agreement in conflict with this Assignment;

AND, WE HEREBY further covenant and agree that we will, without further consideration, communicate with Assignee, its successors and assigns, any facts known to us respecting this invention, and testify in any legal proceeding, sign all lawful papers when called upon to do so, execute and deliver any and all papers that may be necessary or desirable to perfect the title to this invention in said Assignee, its successors or assigns, execute all divisional, continuation, and reissue applications, make all rightful oaths and generally do everything possible to aid Assignee, its successors and assigns, to obtain and enforce proper patent protection for this invention in the United States and any foreign country, it being understood that any expense incident to the execution of such papers shall be borne by the Assignee, its successors and assigns.

AND, WE HEREBY authorize and request that the attorneys having Power of Attorney in this application, to insert the filing date and application number of this application when known.


**DECLARATION:**

As a named inventor below, I hereby declare that: (1) This declaration is directed to the above-identified application; (2) the above-identified application was made or authorized to be made by me; (3) my residence and mailing address are as stated below next to my name; and (4) I believe I am an original inventor or an original joint inventor of a claimed invention in the application. I hereby acknowledge that any willful false statements made in this declaration are punishable by fine or imprisonment of not more than five (5) years, or both, under section 1001 of Title 18 of the United States Code.

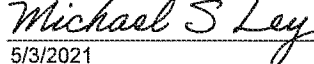
As a below named inventor, I have reviewed and understand the contents of the application, including the claims, and am aware of the duty to disclose to the US PTO all information known to me to be material to patentability as defined in 37C.F.R. § 1.56.

IN TESTIMONY WHEREOF, We have hereunto set our hands.


**Assignor (Inventor) 1:**

Name: Urich T. Bowers  
Address: 1572 Celebration Circle  
Brideville, PA 15017  
Signature:   
Date: 4/28/21


**Assignor (Inventor) 5:**

Name: Mike Ley  
Address: 1833 Madison Drive  
Moon Township, PA 15108  
Signature:   
Date: 5/3/2021

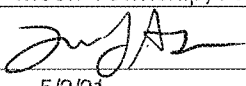
**Assignor (Inventor) 2:**

Name: Mecal McDade  
Address: 246 Shaw Court  
New Alexandria, PA 15670  
Signature:   
Date: 4/15/21

**Assignor (Inventor) 3:**

Name: Todd Tkach  
Address: 772 Village Club Drive  
Wexford, PA 15090  
Signature:   
Date: 3/31/2021

**Assignor (Inventor) 4:**

Name: Jerry Scheller  
Address: 119 Valentine Drive  
Moon Township, PA 15108  
Signature:   
Date: 5/2/21

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WHEREAS We, the below-named inventors, (hereinafter referred to as Assignors), of an invention in an application for United States Letters Patent entitled:

**SYSTEMS AND METHODS FOR MANAGING A FINANCIAL ACCOUNT IN A LOW-CASH MODE**

filed herewith or as disclosed and claimed in United States Application No. \_\_\_\_\_, filed \_\_\_\_ (Confirmation No. \_\_\_\_), which claims priority to provisional U.S. Patent Application No. **62/983,572**, filed on **February 28, 2020**; and

WHEREAS, <sup>The</sup> **PNC Financial Services Group, Inc.**,

a corporation of **Pennsylvania**

11/29/2022 | 6:51 AM EST

whose post office address is **The Tower at PNC Plaza, 300 Fifth Ave, Pittsburgh, PA 15222**

(hereinafter referred to as Assignee), is desirous of securing the entire right, title, and interest in and to this invention in all countries throughout the world, and in and to the application for United States Letters Patent on this invention and the Letters Patent to be issued upon this application;

NOW THEREFORE, be it known that, for good and valuable consideration the receipt of which from Assignee is hereby acknowledged, We, as Assignors, have sold, assigned, transferred, and set over, and do hereby sell, assign, transfer, and set over unto the Assignee, its lawful successors and assigns, our entire right, title, and interest in and to this invention, provisional Application No. **62/983,572**, filed **February 28, 2020**, and this application, and all divisions, and continuations thereof, and all Letters Patent of the United States which may be granted thereon, and all reissues thereof, and all rights to claim priority in any foreign country on the basis of the above provisional application (if any), as well as all rights to claim priority on the basis of this application in any foreign country, and all applications for Letters Patent which may hereafter be filed for this invention in any foreign country and all Letters Patent which may be granted on this invention in any foreign country, and all extensions, renewals, and reissues thereof; and We hereby authorize and request the Director of the United States Patent and Trademark Office and any official of any foreign country whose duty it is to issue patents on applications as described above, to issue all Letters Patent for this invention to Assignee, its successors and assigns, in accordance with the terms of this Assignment;

AND, WE HEREBY covenant that we have the full right to convey the interest assigned by this Assignment, and we have not executed and will not execute any agreement in conflict with this Assignment;

AND, WE HEREBY further covenant and agree that we will, without further consideration, communicate with Assignee, its successors and assigns, any facts known to us respecting this invention, and testify in any legal proceeding, sign all lawful papers when called upon to do so, execute and deliver any and all papers that may be necessary or desirable to perfect the title to this invention in said Assignee, its successors or assigns, execute all divisional, continuation, and reissue applications, make all rightful oaths and generally do everything possible to aid Assignee, its successors and assigns, to obtain and enforce proper patent protection for this invention in the United States and any foreign country, it being understood that any expense incident to the execution of such papers shall be borne by the Assignee, its successors and assigns.

AND, WE HEREBY authorize and request that the attorneys having Power of Attorney in this application, to insert the filing date and application number of this application when known.

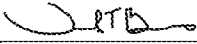
**DECLARATION:**

As a named inventor below, I hereby declare that: (1) This declaration is directed to the above-identified application; (2) the above-identified application was made or authorized to be made by me; (3) my residence and mailing address are as stated below next to my name; and (4) I believe I am an original inventor or an original joint inventor of a claimed invention in the application. I hereby acknowledge that any willful false statements made in this declaration are punishable by fine or imprisonment of not more than five (5) years, or both, under section 1001 of Title 18 of the United States Code.

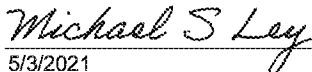
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IN TESTIMONY WHEREOF, We have hereunto set our hands.

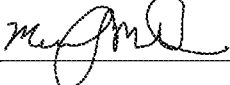
**Assignor (Inventor) 1:**

Name: Urich T. Bowers  
Address: 1572 Celebration Circle  
Brideville, PA 15017  
Signature:   
Date: 4/28/21


**Assignor (Inventor) 5:**

Name: Mike Ley  
Address: 1833 Madison Drive  
Moon Township, PA 15108  
Signature:   
Date: 5/3/2021

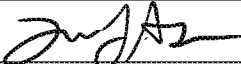
**Assignor (Inventor) 2:**

Name: Mecal McDade  
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WHEREAS, <sup>The</sup> **PNC Financial Services Group, Inc.,**

a corporation of **Pennsylvania**

11/29/2022 | 7:47 AM PST

whose post office address is **The Tower at PNC Plaza, 300 Fifth Ave, Pittsburgh, PA 15222**

(hereinafter referred to as Assignee), is desirous of securing the entire right, title, and interest in and to this invention in all countries throughout the world, and in and to the application for United States Letters Patent on this invention and the Letters Patent to be issued upon this application;

NOW THEREFORE, be it known that, for good and valuable consideration the receipt of which from Assignee is hereby acknowledged, We, as Assignors, have sold, assigned, transferred, and set over, and do hereby sell, assign, transfer, and set over unto the Assignee, its lawful successors and assigns, our entire right, title, and interest in and to this invention, provisional Application No. **62/983,572**, filed **February 28, 2020**, and this application, and all divisions, and continuations thereof, and all Letters Patent of the United States which may be granted thereon, and all reissues thereof, and all rights to claim priority in any foreign country on the basis of the above provisional application (if any), as well as all rights to claim priority on the basis of this application in any foreign country, and all applications for Letters Patent which may hereafter be filed for this invention in any foreign country and all Letters Patent which may be granted on this invention in any foreign country, and all extensions, renewals, and reissues thereof; and We hereby authorize and request the Director of the United States Patent and Trademark Office and any official of any foreign country whose duty it is to issue patents on applications as described above, to issue all Letters Patent for this invention to Assignee, its successors and assigns, in accordance with the terms of this Assignment;

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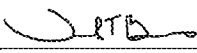
**DECLARATION:**

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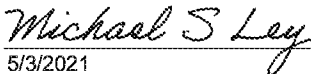
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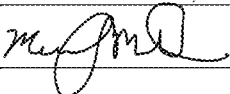
**Assignor (Inventor) 1:**

Name: Urich T. Bowers  
Address: 1572 Celebration Circle  
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Signature:   
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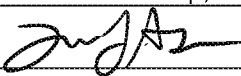
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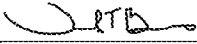
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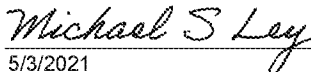
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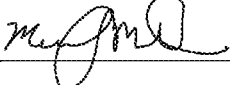
**Assignor (Inventor) 1:**

Name: Urich T. Bowers  
Address: 1572 Celebration Circle  
Brideville, PA 15017  
Signature:   
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**Assignor (Inventor) 5:**

Name: Mike Ley  
Address: 1833 Madison Drive  
Moon Township, PA 15108  
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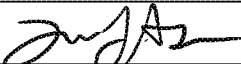
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Name: Jerry Scheller  
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#### SYSTEMS AND METHODS FOR MANAGING A FINANCIAL ACCOUNT IN A LOW-CASH MODE

filed herewith or as disclosed and claimed in United States Application No. \_\_\_\_\_, filed \_\_\_\_ (Confirmation No. \_\_\_\_),  
which claims priority to provisional U.S. Patent Application No. **62/983,572**, filed on **February 28, 2020**; and

*mal*  
10/13/20022  
WHEREAS, <sup>The</sup> **PNC Financial Services Group, Inc.**,  
a corporation of **Pennsylvania**

whose post office address is **The Tower at PNC Plaza, 300 Fifth Ave, Pittsburgh, PA 15222**

(hereinafter referred to as Assignee), is desirous of securing the entire right, title, and interest in and to this invention in all countries throughout the world, and in and to the application for United States Letters Patent on this invention and the Letters Patent to be issued upon this application;

NOW THEREFORE, be it known that, for good and valuable consideration the receipt of which from Assignee is hereby acknowledged, We, as Assignors, have sold, assigned, transferred, and set over, and do hereby sell, assign, transfer, and set over unto the Assignee, its lawful successors and assigns, our entire right, title, and interest in and to this invention, provisional Application No. **62/983,572**, filed **February 28, 2020**, and this application, and all divisions, and continuations thereof, and all Letters Patent of the United States which may be granted thereon, and all reissues thereof, and all rights to claim priority in any foreign country on the basis of the above provisional application (if any), as well as all rights to claim priority on the basis of this application in any foreign country, and all applications for Letters Patent which may hereafter be filed for this invention in any foreign country and all Letters Patent which may be granted on this invention in any foreign country, and all extensions, renewals, and reissues thereof; and We hereby authorize and request the Director of the United States Patent and Trademark Office and any official of any foreign country whose duty it is to issue patents on applications as described above, to issue all Letters Patent for this invention to Assignee, its successors and assigns, in accordance with the terms of this Assignment;

AND, WE HEREBY covenant that we have the full right to convey the interest assigned by this Assignment, and we have not executed and will not execute any agreement in conflict with this Assignment;

AND, WE HEREBY further covenant and agree that we will, without further consideration, communicate with Assignee, its successors and assigns, any facts known to us respecting this invention, and testify in any legal proceeding, sign all lawful papers when called upon to do so, execute and deliver any and all papers that may be necessary or desirable to perfect the title to this invention in said Assignee, its successors or assigns, execute all divisional, continuation, and reissue applications, make all rightful oaths and generally do everything possible to aid Assignee, its successors and assigns, to obtain and enforce proper patent protection for this invention in the United States and any foreign country, it being understood that any expense incident to the execution of such papers shall be borne by the Assignee, its successors and assigns.

AND, WE HEREBY authorize and request that the attorneys having Power of Attorney in this application, to insert the filing date and application number of this application when known.

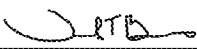
**DECLARATION:**

As a named inventor below, I hereby declare that: (1) This declaration is directed to the above-identified application; (2) the above-identified application was made or authorized to be made by me; (3) my residence and mailing address are as stated below next to my name; and (4) I believe I am an original inventor or an original joint inventor of a claimed invention in the application. I hereby acknowledge that any willful false statements made in this declaration are punishable by fine or imprisonment of not more than five (5) years, or both, under section 1001 of Title 18 of the United States Code.

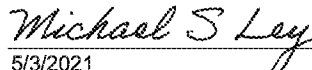
As a below named inventor, I have reviewed and understand the contents of the application, including the claims, and am aware of the duty to disclose to the US PTO all information known to me to be material to patentability as defined in 37C.F.R. § 1.56.

IN TESTIMONY WHEREOF, We have hereunto set our hands.

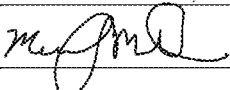
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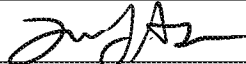
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