UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF COLORADO

THE RIDGE WALLET LLC, Plaintiff, v. 2985, LLC D/B/A MOUNTAIN VOYAGE COMPANY, LLC Defendant.	)	Civil Action No. 23-cv-0407-CNS-SP Judge Susan Prose

DEFENDANT 2985 LLC'S FINAL INVALIDITY CONTENTIONS

Pursuant to District of Colorado Local Patent Rule 16 ("D.C. COLO. LPtR 16") and the Scheduling Order dated April 6, 2023, Defendant 2985 LLC d/b/a Mountain Voyage Co. ("Mountain Voyage") submits its Final Invalidity Contentions with respect to United States Patent No. 10,791,808 (the "'808 Patent"). Specifically, attached hereto as Exhibits 1-6 are claim charts that identify each allegedly invalid claim, and each item of prior art that anticipates or renders each claim obvious. Additionally, pursuant to District of Colorado Local Patent Rule 9 ("D.C. COLO. LPtR 9"), Mountain Voyage provides copies of the identified prior art as Exhibits 7-13.

On May 5, 2023, Plaintiff served its Preliminary Infringement Contentions. Upon reviewing the contentions, Mountain Voyage noted multiple ambiguities in Plaintiff's allegations and requested clarification from Plaintiff. On May 22, 2023, Plaintiff served its Supplemental Preliminary Infringement Contentions. On January 18, 2024, Plaintiff served its Second Supplemental Preliminary Infringement Contentions, which include newly accused products. On May 20, 2024, Plaintiff informed Mountain Voyage that its Second Supplemental Preliminary Infringement Contentions are to serve as its Final Infringement Contentions. In the allegedly Final Infringement Contentions, Plaintiff asserted infringement of claims 1, 6-7, 12-14, and 18-21 (the "Asserted Claims") of the '808 Patent literally

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and/or under the doctrine of equivalents by making, using, selling, offering to sell, and importing the Accused Products.

The Asserted Claims are invalid because these claims are anticipated under 35 U.S.C. § 102, obvious under 35 U.S.C. § 103, and/or are indefinite under 35 U.S.C. § 112.

These Final Invalidity Contentions are not an admission by Mountain Voyage that the Accused Products are covered by, or infringe, the Asserted Claims; particularly when they are properly construed. Additionally, Mountain Voyage's positions in these Final Invalidity Contentions do not constitute any concession by Mountain Voyage for purposes of infringement. *See, e.g., Vanmoor v. Wal-Mart Stores, Inc.*, 201 F.3d 1363, 1366 (Fed. Cir. 2000). Moreover, nothing in these contentions should be interpreted as an acquiescence in, or assertion of, a particular claim construction by Mountain Voyage.

These Final Invalidity Contentions reflect Mountain Voyage's current knowledge, thinking, belief, and contentions as of the date of service. Discovery and Mountain Voyage's search for prior art are ongoing and are expected to include additional patents and printed publications as well as prior art products, some details of which are in the possession, custody, and control of Plaintiff and third parties.

In addition, Mountain Voyage's identification of prior art disclosures that anticipate or render obvious a particular claim limitation is not an admission that the claim limitation satisfies the requirements of 35 U.S.C. § 112. Where Mountain Voyage asserts that an asserted claim is invalid under 35 U.S.C. § 112, Mountain Voyage nonetheless has provided prior art disclosures that anticipate the asserted claim on the assumption that Plaintiff will contend the claim is definite.

Mountain Voyage reserves the right to present additional items of prior art under 35 U.S.C. §§ 102 or 103 located during the course of discovery or further investigation. In addition, Mountain Voyage reserves the right to assert further grounds of invalidity under 35 U.S.C. §§ 101, 102, 103, and

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112 to the extent that discovery or further investigation yields information forming the bases for such invalidity. Mountain Voyage reserves the right to modify, without prejudice, its Final Infringement Contentions in response to any findings as to the priority dates(s) of the Asserted Claims; positions otherwise taken by Plaintiff or its expert(s) concerning infringement, equivalents, or invalidity issues; or any amendment by Plaintiff of its infringement contentions, in accordance with the Federal Rules of Civil Procedure, the Local Patent Rules, and other applicable rules and statutes.

I. PRIOR ART

Subject to the reservations above, Mountain Voyage identifies each item of prior art presently known that anticipates or renders obvious the Asserted Claims. The references identified are also relevant for their showing of the state of the art and reasons and motivations for making improvements, additions, and combinations.

A. Prior Art Patents and Patent Publications

Mountain Voyage identifies the patents and patent publications set forth below as prior art references, which render obvious (in combination with other references) one or more of the Asserted Claims of the ’808 Patent. The prior art patents and patent publications may have counterparts filed in other jurisdictions, or may incorporate other patents or publications by reference. The listed patents and publications are intended to be representative of those patents or publications to the extent they exist and include all earlier published and/or filed related and/or incorporated references disclosed in those documents. Mountain Voyage accordingly reserves the right to modify and/or amend these contentions with those related patents or patent applications, as well as other prior references, upon further investigation.

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TABLE 1 – PRIOR ART PATENTS AND PATENT PUBLICATIONS

Country of Origin	Number	First Named Inventor	Title	Effective Prior Art Date	Publication/Issue Date
U.S.	7,334,616	KAMINSKI, Scott	CARD-HOLDING AND MONEY CLIP DEVICE	10/12/2004	04/13/2006
U.S.	5,103,884	ROMAN, Gary D.	WALLET WITH REMOVABLE CLIP	02/02/1990	04/14/1992
U.S.	2014/0060712	BECKLEY, Danial Vern	WALLET	08/29/2012	04/06/2014
U.S.	2,326,558	PELZ, Alfred E.	SPRING CLIP	03/09/1943	08/10/1943
U.S.	2009/0134223	MATTHEWS, Richard Peter	CARD HOLDER-READER FOR WALLET SIZED CARDS	11/15/2007	05/28/2009

The Effective Prior Art date shown in Table 1 is a date the patent or publication is effective as prior art under 35 U.S.C. § 102 and may include an effective filing date or publication or grant date.

B. Public Prior Art Offered for Sale, Publicly Used, and/or Publicly Known

Mountain Voyage identifies the following compact wallets ("Public Prior Art") that were publicly known, in public use, offered for sale, sold, and/or invented in the U.S. (and not abandoned, suppressed, or concealed) prior to the purported effective filing dates of the '808 Patent and/or prior to the alleged invention date of the claimed inventions. This Public Prior Art anticipates or renders obvious the Asserted Claims under 35 U.S.C. § 102.

TABLE 2 – PUBLIC PRIOR ART

Item Offered for Sale or Publicly Used or Known	Date Offered for Sale or Became Publicly Used or Known	Identity of Person Offering for Sale, Making, or Using
Smart Money Clip II – carbon fiber wallet ("SMCII")	January 2011	Mosaic Brands d/b/a Storus
The Ridge 2.0 ("Kane")	January 2013	The Ridge Wallet, LLC

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Mountain Voyage will further develop the facts as to the dates these products listed in Table 2 were offered for sale or became publicly used or known as discovery progresses.

II. INVALIDITY UNDER 35 U.S.C. §§ 102 AND 103

The Asserted Claims of the ’808 Patent are invalid as anticipated under 35 U.S.C. § 102 and/or rendered obvious under 35 U.S.C. § 103, as set forth below.

A. Earliest Benefit/Priority Date and Applicable Law

The ’808 Patent was filed February 1, 2017, as U.S. Application No. 15/421,596 (the “’596 Application”), as a continuation-in-part of U.S. Patent Application No. 14/706,019 (the “’019 Application”), filed on May 7, 2015, and now abandoned. *See* ’808 Patent at cover page, section (21)-(22) and (63).

The Asserted Claims recite multiple elements (*e.g.*, “recess,” “auxiliary feature,” “tang,” “hook,” and “undercut”) that were first introduced in the ’596 Application and are not supported by the ’019 Application. Thus, the earliest priority dated afforded to the ’808 Patent is February 1, 2017, as indicated in Plaintiff’s Final Infringement Contentions. *See* Plaintiff’s Second Supplemental Preliminary Infringement Contentions at 10.

B. All Asserted Claims are Anticipated or Obvious

Plaintiff did not “invent” the compact wallet of the ’808 Patent. Rather, the ’808 Patent merely claims and combines known prior art elements in a known manner to provide a compact wallet. As delineated in Table 3 below, the SMCII Wallet of Table 3 anticipates the Asserted Claims under 35 U.S.C. § 102 and/or renders obvious the Asserted Claims under 35 U.S.C. § 103. Further, as delineated in Table 3 below, the references of Tables 2 and 3, alone or in combination, render obvious the Asserted Claims under 35 U.S.C. § 103.

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For example, the references render the Asserted Claims obvious because any feature missing from one reference was known to persons skilled in the art in the field at the time, as evidenced by one or more of the other references. Additionally, persons skilled in the art would have been motivated to add the known feature to the primary reference as this would yield nothing more than predictable results such that the subject matter of the claim as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art. *See KSR Int'l Co. v. Teleflex, Inc.*, 550 U.S. 398 (2007).

The motivation to combine comes from many sources, including the prior art (specific and as a whole), common knowledge, common sense, predictability, expectations, industry trends, design incentives or need, market demand or pressure, market forces, obviousness to try, the nature of the problem faced, or knowledge possessed by a person of ordinary skill. Mountain Voyage reserves the right to rely on the knowledge of those skilled in the art, the testimony of expert witnesses, or other prior art to show that it would have been obvious to include the allegedly missing limitation and to explain the motivation to combine the prior art elements.

The references that anticipate the Asserted Claims and/or the combination of references that render the Asserted Claims obvious are identified in the claim charts attached as Exhibits 1-6 and listed in Table 3 below. Exhibits 1-6 identify where specifically in the prior art each element of the Asserted Claims is found and, where applicable, an explanation of how the item or combinations of items renders the associated claim element obvious. The discussions in Exhibits 1-6 are only exemplary and not an exhaustive discussion of everywhere in the cited reference where the claim element can be found or obviated. Mountain Voyage reserves the right to amend or otherwise modify this disclosure if and when further relevant information is provided by Plaintiff or other circumstances change.

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TABLE 3 – INVALIDITY GROUNDS

Ground #	Reference(s)	35 U.S.C §§ 102 and/or 103	Exhibit(s)
1	Smart Money Clip II (**SMCII**) Wallet	**§ 102:** Claims 1, 6, 7, 12, 13, 14, and 18	1 and 7
2	Smart Money Clip (**SMCII**) Wallet in view of U.S. 7,334,616 to **KAMINSKI** and in view of U.S. 5,103,884 to **ROMAN**	**§ 103:** Claims 19-21	2 and 7-9
3	The Ridge 2.0 (**KANE**) in view of U.S. 7,334,616 to **KAMINSKI** and in view of U.S. 5,103,884 to **ROMAN**	**§ 103:** Claims 1, 6-7, 12-14, and 18-21	3 and 8-10
4	The Ridge 2.0 (**KANE**) in view of U.S. Patent Pub. No. 2014/0060712 to **BECKLEY**	**§ 103:** Claims 1, 6-7, 12-14, and 18-21	4 and 10-11
5	The Ridge 2.0 **(KANE**) in view of U.S. 2,326,558 to **PELZ**	**§ 103:** Claims 1, 6-7, 12-14, and 18-21	5, 10, and 12
6	The Ridge 2.0 (**KANE**) in view of U.S. Patent Pub. No. 2009/0134223 to **MATTHEWS**	**§ 103:** Claims 1, 6-7, 12-14, and 18-21	6, 10, and 13

While Mountain Voyage has identified features in the references for the claim limitations, each and every disclosure of the same limitation in the same reference is not necessarily identified. In an effort to focus the issues, Mountain Voyage cites only portions of the prior art, even when it may contain additional support for, or disclosure of, a particular claim element.

Mountain Voyage's reference to a prior art apparatus in these contentions should be interpreted as a reference to the product itself and any corresponding patents, publications, or product literature cited in these contentions that relate to the cited apparatus. In addition, Mountain Voyage may rely on other documents or things that have not yet been located to support its contentions regarding such prior art apparatuses that are referenced in these contentions. Any physical embodiments of references described in Exhibits 7-13 that were publicly available during the relevant time period also constitute prior art.

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Mountain Voyage further reserves the right to identify and rely on additional art or teachings within the cited art. Unless otherwise stated, it should be presumed that Mountain Voyage intends to rely upon the cited reference in its entirety to the extent relevant or appropriate, including references cited in or referenced within the prior art identified below.

The prior art references produced by Mountain Voyage reflect the "state of the art" as of the purported effective filing date of the '808 Patent. The prior art references illustrate the scope and content of the prior art, the knowledge of those skilled in the relevant field, as well as the motivations of skilled persons to modify and combine known components during the relevant time period. Persons of ordinary skill in the art read a prior art reference as a whole and in the context of other publications and literature.

Accordingly, Mountain Voyage may rely on uncited portions of the prior art references and on other publications and expert testimony to provide context and as aids to understanding and interpreting the portions that are cited. Mountain Voyage may also rely on uncited portions of the prior art references, other publications, and the testimony of experts to establish that a person of ordinary skill in the art would have been motivated to modify certain features of the prior art reference to render the claims obvious.

C. GOOD CAUSE FOR IDENTIFYING ADDITIONAL PRIOR ART

1. Beckley is Newly Discovered Art

U.S. Patent Publication No. 2014/0060712 to Beckley was not considered during the prosecution history of the '596 Application nor the '019 Application, from which the '808 Patent issued. Prior to serving its initial invalidity contentions, Mountain Voyage conducted a prior art search; however, Beckley remained undiscovered. In the Fall of 2023, Mountain Voyage engaged a third party, whose profession is to search for prior art, to perform a second prior art search. Mountain Voyage was

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first made aware of Beckley in the Fall of 2023 as a result of said second prior art search. Mountain Voyage first served Plaintiff the invalidity contentions of Ground 4 in March 2024 via an *inter partes review* (IPR) petition (IPR2024-00692).

2. Pelz is Newly Discovered Prior Art

U.S. Patent No. 2,326,558 to Pelz was not considered during the prosecution history of the '596 Application nor the '019 Application, from which the '808 Patent issued. Prior to serving its initial invalidity contentions, Mountain Voyage conducted a prior art search; however, Pelz remained undiscovered. In the Fall of 2023, Mountain Voyage engaged a third party, whose profession is to search for prior art, to perform a second prior art search; however, Pelz still remained undiscovered by the second prior art search. In January 2024, Mountain Voyage engaged an expert in mechanical engineering to prepare the IPR petition (IPR2024-00692). In February 2024, Mountain Voyage's expert identified Pelz as prior art to the '808 Patent. Mountain Voyage first served Plaintiff the invalidity contentions of Ground 5 in March 2024 via the IPR petition (IPR2024-00692).

3. Matthews is Newly Discovered Prior Art

U.S. Patent Publication No. 2009/0134223 to Matthews was not considered during the prosecution history of the '596 Application nor the '019 Application, from which the '808 Patent issued. Prior to serving its initial invalidity contentions, Mountain Voyage conducted a prior art search; however, Matthews remained undiscovered. In the Fall of 2023, Mountain Voyage engaged a third party, whose profession is to search for prior art, to perform a second prior art search; however, Matthews still remained undiscovered by the second prior art search. In January 2024, Mountain Voyage engaged an expert in mechanical engineering to prepare the IPR petition (IPR2024-00692). In March 2024, Mountain Voyage's expert identified Matthews as prior art to the '808 Patent. Mountain

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Voyage first served Plaintiff the invalidity contentions of Ground 6 in March 2024 via the IPR petition (IPR2024-00692).

III. INVALIDITY UNDER 35 U.S.C. § 112

Many of the Asserted Claims are invalid under 35 U.S.C. § 112(b) as indefinite because they do not particularly point out and distinctly claim the subject matter. A patent is indefinite "if its claims, read in light of the specification delineating the patent, and the prosecution history, fail to inform, with reasonable certainty, those skilled in the art about the scope of the invention." *Nautilus, Inc. v. Biosig Instruments, Inc.*, 572 U.S. 898, 901 (2014).

For example, with respect to the Asserted Claims in the '808 Patent, the following claim terms are not reasonably certain and are nowhere defined or explained with specificity in the '808 Patent or prosecution history thereof.

TABLE 4

Patent Claim	Limitation/Line No.	Reason for Invalidity Under 35 U.S.C. § 112(b)
1	"an undercut of the recess" (col. 6, lns. 59-60)	The '808 Patent does not particularly point out nor distinctly claim what is an "undercut."
6-7, 12-13, and 18		Incorporate the indefiniteness of claim 1, from which they depend.
14	"the recess having an undercut" (col. 7, ln. 58)	The '808 Patent does not particularly point out nor distinctly claim what is an "undercut."
19	"the at least one recess having an undercut" (col. 8, lns. 40-41)	The '808 Patent does not particularly point out nor distinctly claim what is an "undercut."
20	"the at least one tang" (col. 8., ln. 54) "a hook" (col. 8, ln. 54)	Incorporates the indefiniteness of claim 19, from which it depends. Also, these terms lack proper antecedent basis.

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	"the at least one auxiliary feature" (col. 8, lns. 55-56)	
21		Incorporates the indefiniteness of claims 19 and 20, from which it depends.

As a result, the above-referenced claims fail to reasonably apprise those skilled in the art as to their scope when read in light of the specification, rendering the limits of the patent unknown.

IV. UNENFORCEABILITY BASED ONINEQUITABLE CONDUCT

Mountain Voyage reserves the right to amend and/or supplement these Final Invalidity Contentions to the extent that discovery or further investigation yields information forming the bases for invalidity of the '808 Patent due to inequitable conduct by, or on behalf of, Plaintiff. Discovery is ongoing and may include information pertaining to: the abandonment of the '596 Application on May 28, 2019; the revival of the '596 Application on May 27, 2020 based on a revival petition in which prosecution made the material representation that the abandonment of the application was unintentional, which representation was, on information and belief, knowingly false; and/or Plaintiff's duty to disclose to the United States Patent Office all information known to Plaintiff to be material to patentability of the '808 Patent.

Respectfully Submitted,

Dated: June 10, 2024

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that this document was served on counsel for Plaintiff via email on June 11, 2024.

/s/ Jacob Busch
Jacob Busch
Mountain Voyage Co.

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EXHIBIT 1

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I. Invalidity Ground 1

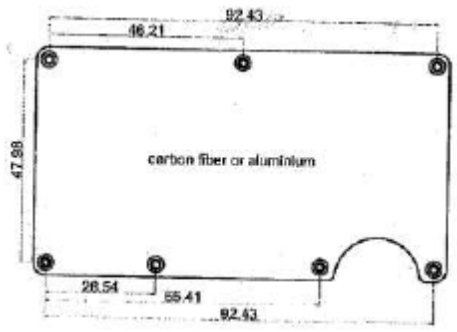
Claims 1, 6-7, 12-14, and 18 are anticipated under 35 U.S.C. § 102 by the SMCII wallet.

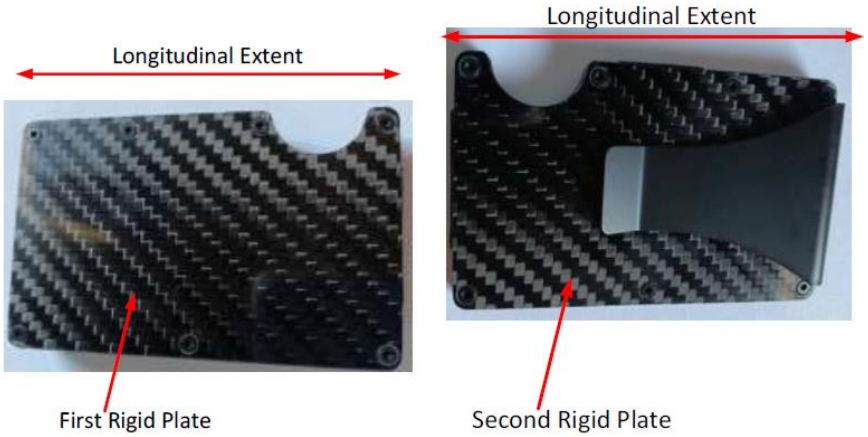
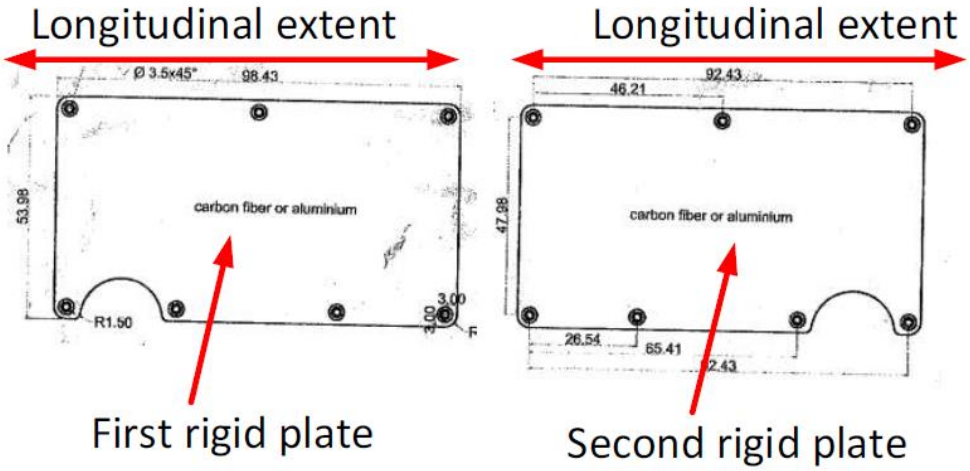
II. The Smart Money Clip II ("SMCII") Wallet

The Smart Money Clip II ("SMCII") wallet was designed in 2010 and first sold in the United States in 2011. Exhibit 7 includes photographs of the SMCII product that was sold in 2011, as attested to by the inventor, Scott Kaminski. Exhibit 7 also includes schematics of the initial design developed in 2010. As stated by Mr. Kaminski, "the only differences between this design and the final product is that the shape of the clip was changed to a 'beer glass' shape for the money clip, with the hooks pointed inward towards the elastic band, and a matching overhang on the corresponding plate." *Id*. For clarity, the following claim chart identifies where each claim element of the Asserted Claims is present with regard to both the photos and schematics of the SMCII wallet, such that the asserted claims are anticipated by the SMCII wallet under 35 U.S.C. § 102. For example, the SMCII wallet constitutes prior art under 35 U.S.C. § 102(a)(1), which states: "A person shall be entitled to a patent unless (1) the claimed invention was… in public use, on sale, or otherwise available to the public before the effective filing date of the claimed invention…."

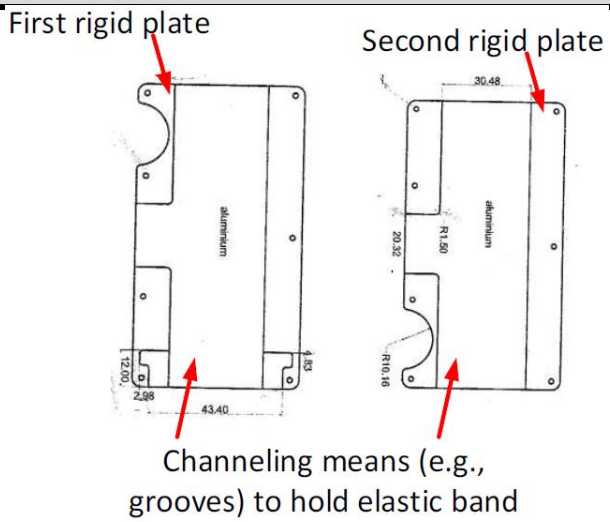
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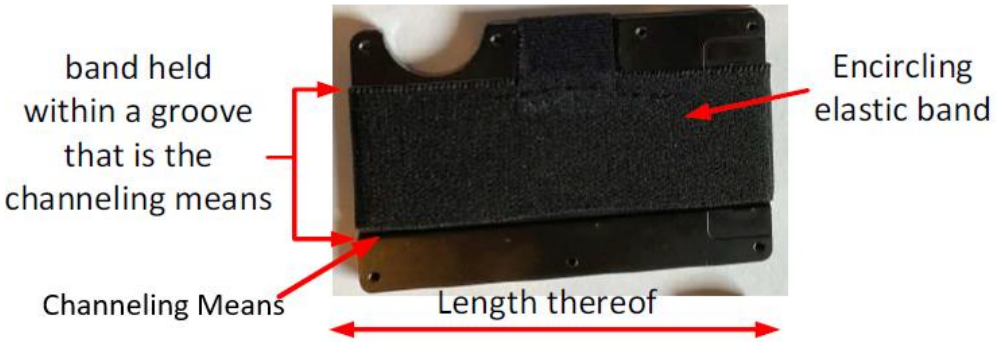
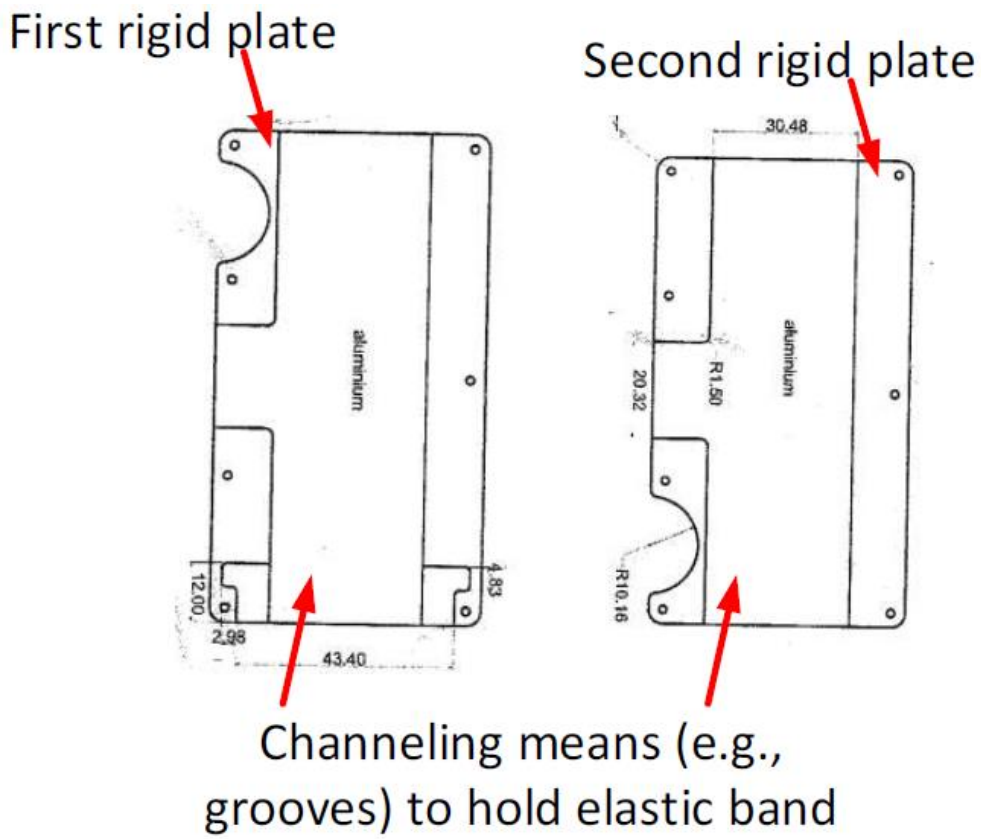
CLAIM CHART

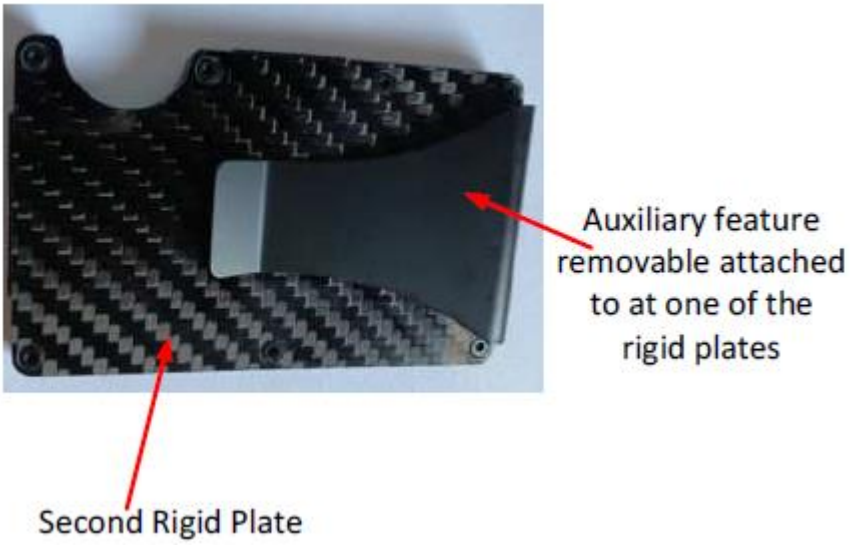
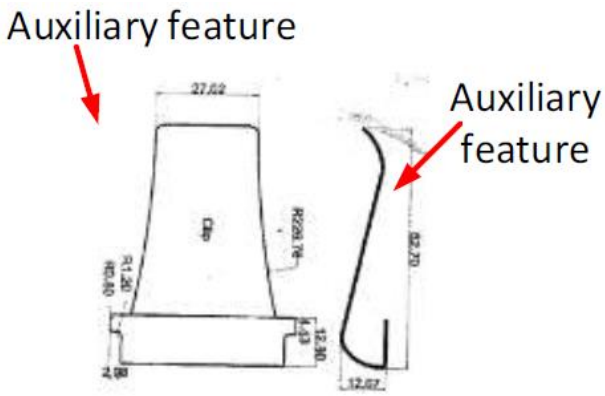
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102**
A compact wallet, comprising:	The SMCII wallet is a compact wallet. For example, it is a wallet that can fit into one's pocket. **SMCII WALLET:**  **SMCII WALLET (SCHEMATIC):** 
at least two rigid plates interposed to sandwich card-like contents there between, each rigid plate having a longitudinal extent;	The SMCII wallet has at least two rigid plates (e.g., a front plate and a back plate), with each rigid plate having a longitudinal extent (e.g., a length). Further, card-like contents (e.g., credit cards) can be positioned (*e.g.*, sandwiched) between the plates.

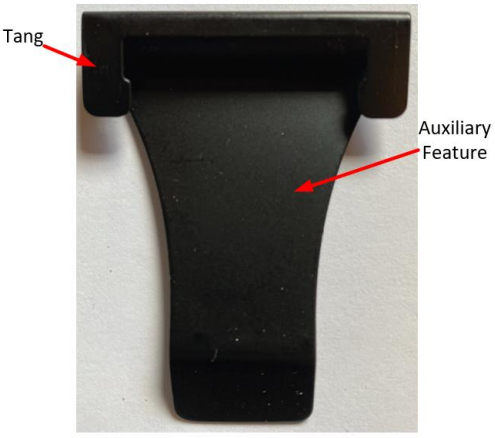
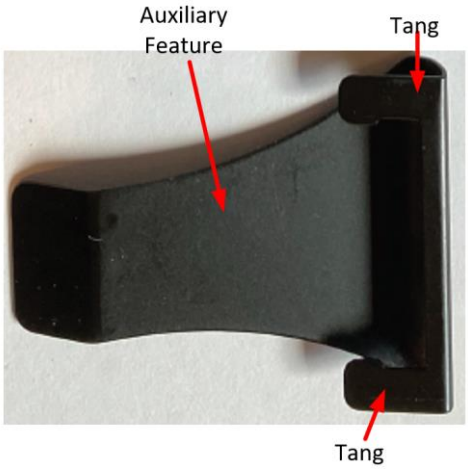
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
	SMCII WALLET:  **SMCII WALLET (SCHEMATIC):** 
at least one encircling elastic band interposed with the at least two rigid plates along longitudinal extents thereof to bias them inwardly and securely hold the card-like contents while providing elastic volume there	The SMCII wallet utilizes an elastic band that surrounds the rigid plates (along the longitudinal extent thereof) to bias the rigid plates toward each other and thereby secure the card-like contents (e.g., credit cards). The elasticity of the elastic bands utilized by the SMCII wallet provides for elastic volume between the rigid plates for adding or removing contents. For example, as cards are added to the wallet, the elastic band expands and allows for increased volume. As cards are removed from the wallet, the elastic band contracts and allows for decreased volume.

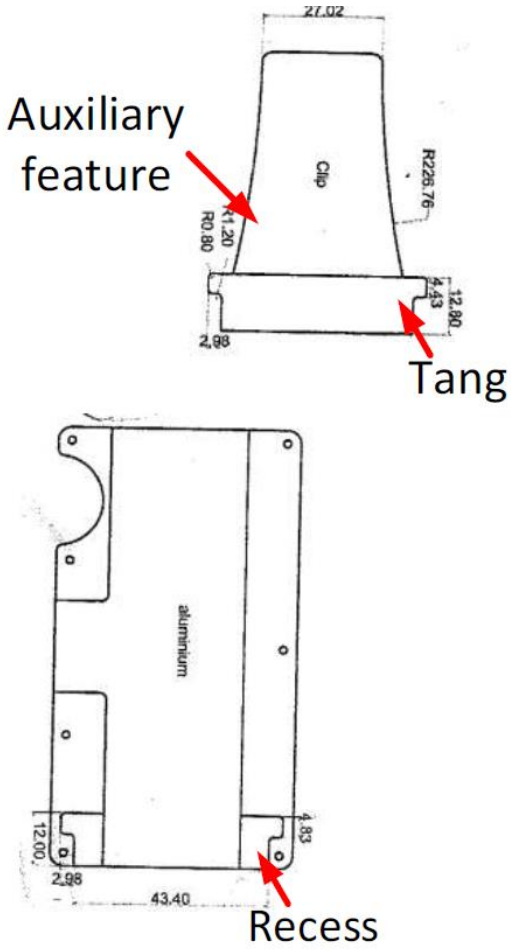
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
between for adding or removing contents;	**SMCII WALLET:**  **SMCII WALLET (SCHEMATIC):** 

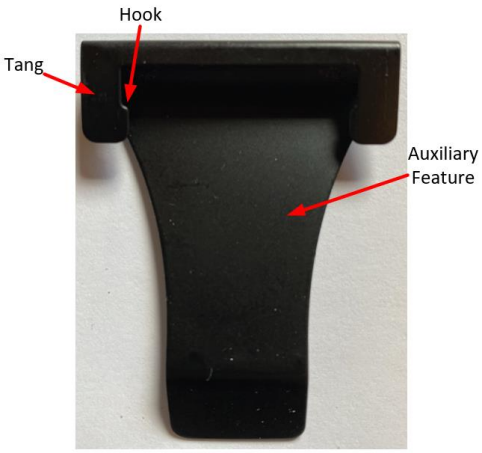
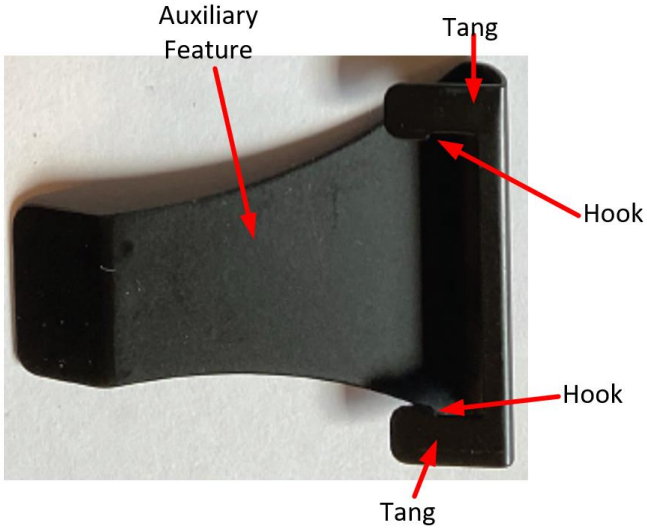
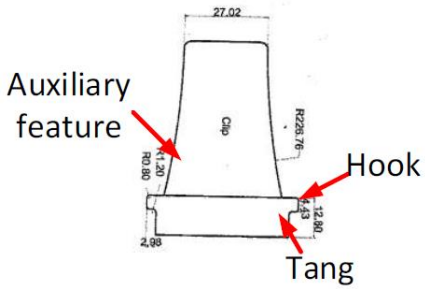
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102**
	
a channeling means configured to minimize the profile of the wallet and hold position of the at least one encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof; and	As indicated in the Court's Claim Construction Order, the parties agreed to Plaintiff's proposed claim construction, where "channeling means" is a means-plus-function term governed by 35 U.S.C. § 112(f) with the following function and structure. Function: To minimize the profile of the wallet and hold position of the at least one encircling band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof. Structure: A groove spanning the extent of one or more of the rigid plates or a longitudinal bore through one or more of the rigid plates. The SMCII wallet has a groove that spans the longitudinal extent of each rigid plate. The grooves are indented into the rigid plates to minimize the profile of the SMCII wallet. Further, the grooves hold the position of the encircling elastic band along a central axis of the rigid plates. As cards are added to the wallet, the grooves allow the elastic band to extend over the entire running length thereof. As cards are removed from the wallet, the grooves allow the elastic band to contract over the entire running length thereof.

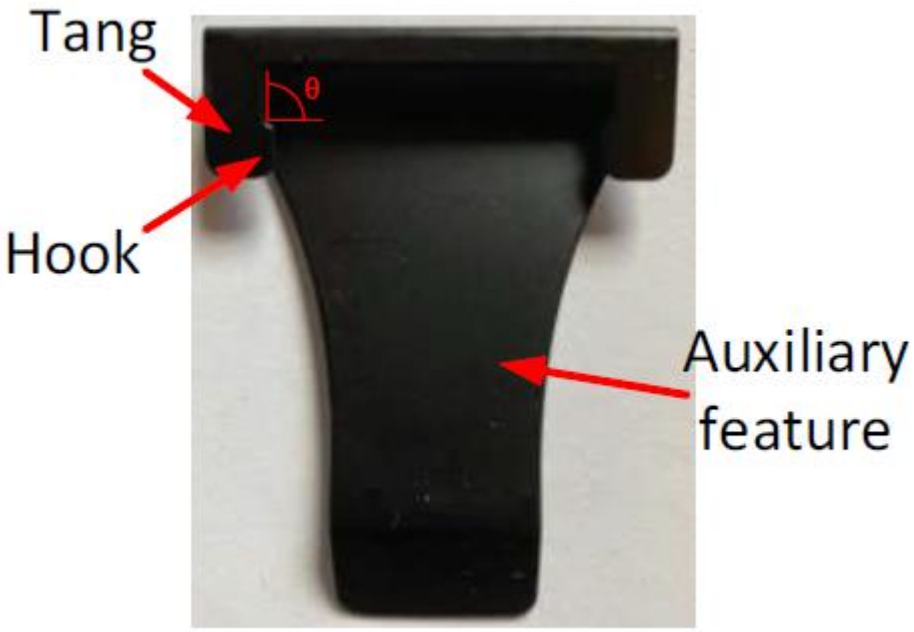
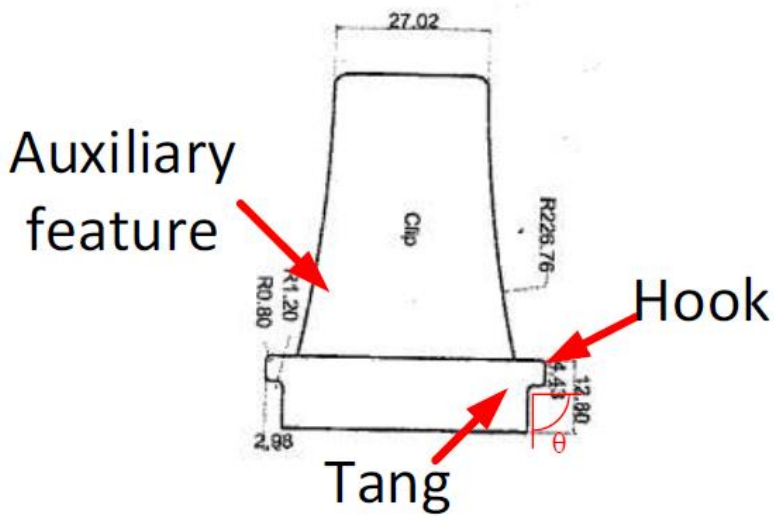
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
	SMCII WALLET:  **SMCII WALLET (SCHEMATIC):** 
an auxiliary feature removable attached	The SMCII wallet has an auxiliary feature (*e.g.*, a money clip) that is attached to at least one of the two rigid plates. Further, the auxiliary member of the

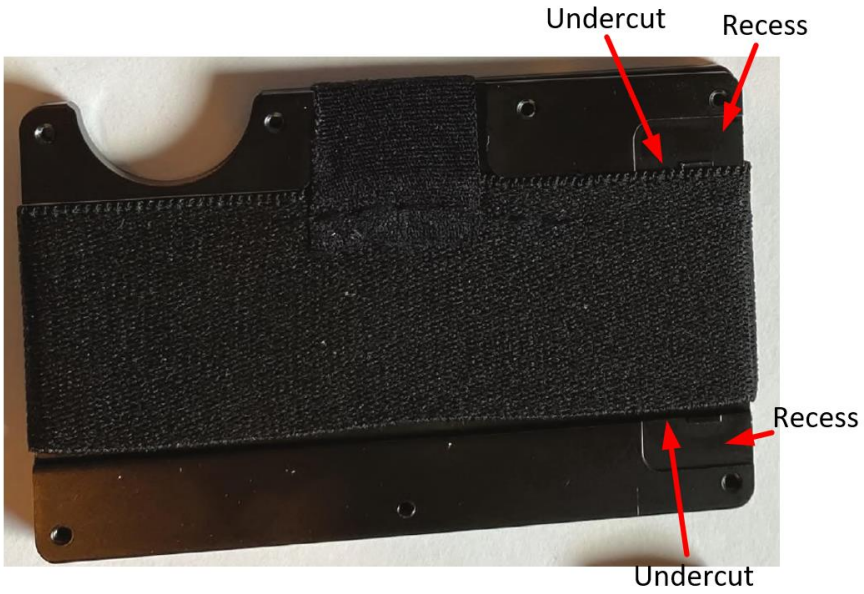
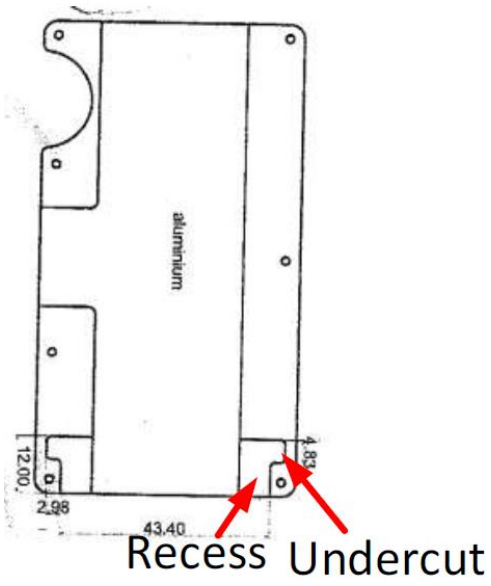
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
to at least one of the at least two rigid plates,	SMCII wallet is attached to the at least one rigid plate by positioning a tang and hook of the auxiliary feature within a recess to engage an undercut, just as described and claimed by the '808 Patent. Thus, the auxiliary member of the SMCII wallet is removable in the same manner as the '808 Patent describes "removable." **SMCII WALLET:**  **SMCII WALLET (SCHEMATIC):** 

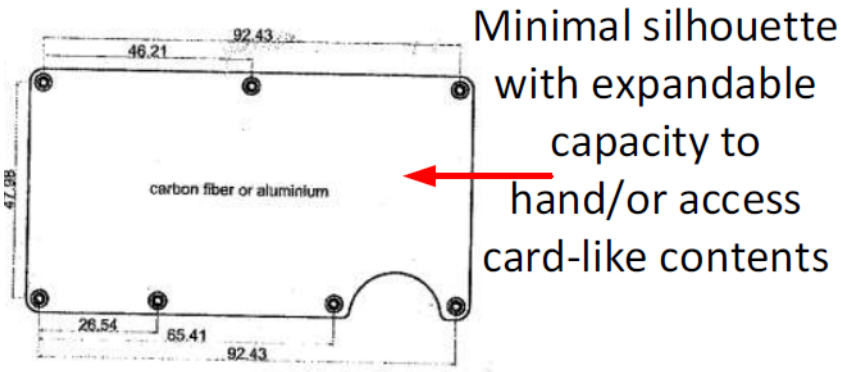
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
the auxiliary feature having a tang insertable into a recess formed inside the at least two rigid plates,	The SMCII wallet has an auxiliary feature (*e.g.*, a money clip) having tang. Further, the tang is insertable into a recess that is formed inside at least one of the rigid plates. **SMCII WALLET:**   

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
	SMCII WALLET (SCHEMATIC): 
the tang having a hook,	The SMCII wallet has a tang, and the tang has a hook.

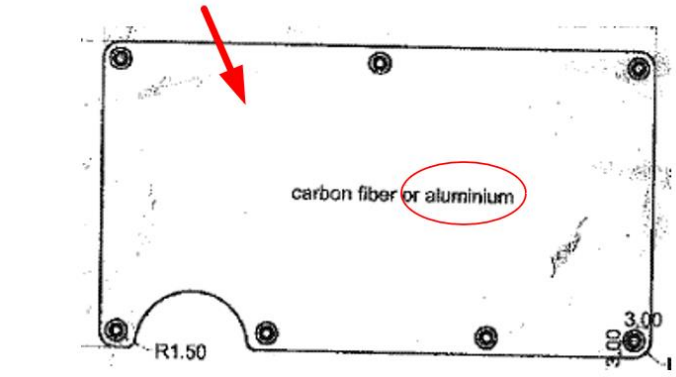
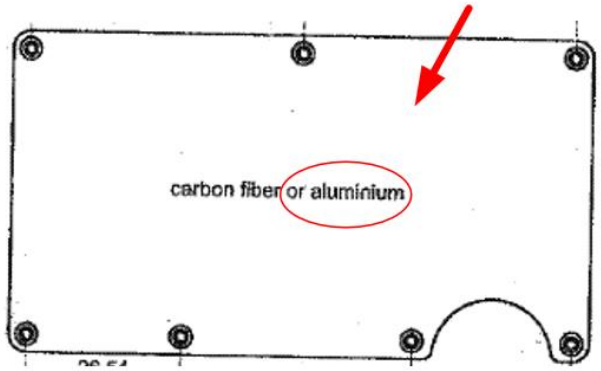
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
	SMCII WALLET:   **SMCII WALLET (SCHEMATIC):** 

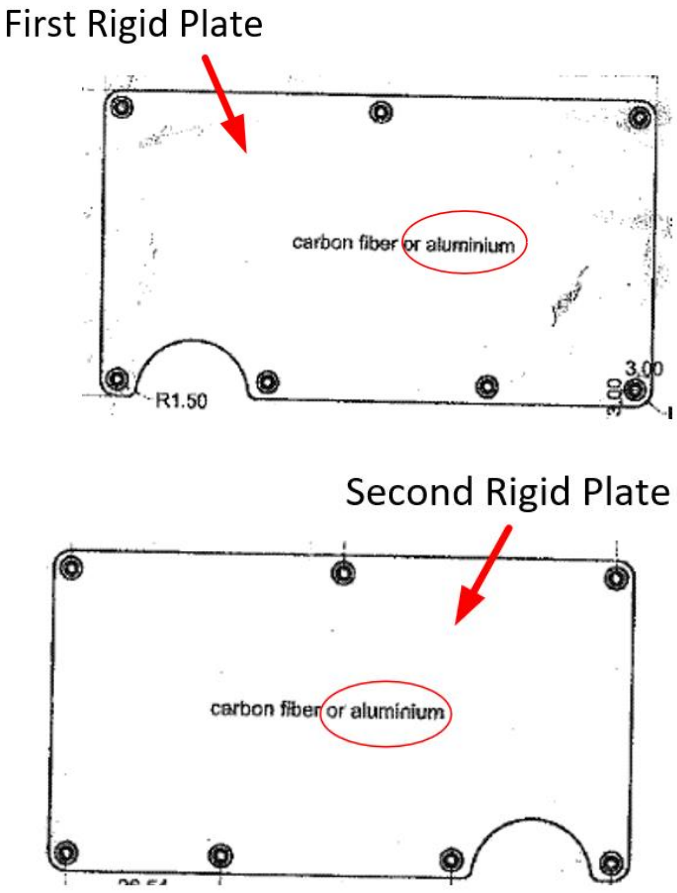
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
the hook extending at an angle to the tang,	The SMCII wallet hook, and the hook extends at about a 90 degree angle to the tang. Below, the angle is referenced by "θ". **SMCII WALLET:**  **SMCII WALLET (SCHEMATIC):** 

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
the hook engaging an undercut of the recess to prevent inadvertent dislodgement of the auxiliary feature from the recess,	The SMCII wallet has a tang that is positioned in the recess such that the hook illustrated above engages with the undercut illustrated below to prevent inadvertent dislodgement of the auxiliary feature. **SMCII WALLET:**  **SMCII WALLET (SCHEMATIC):** 

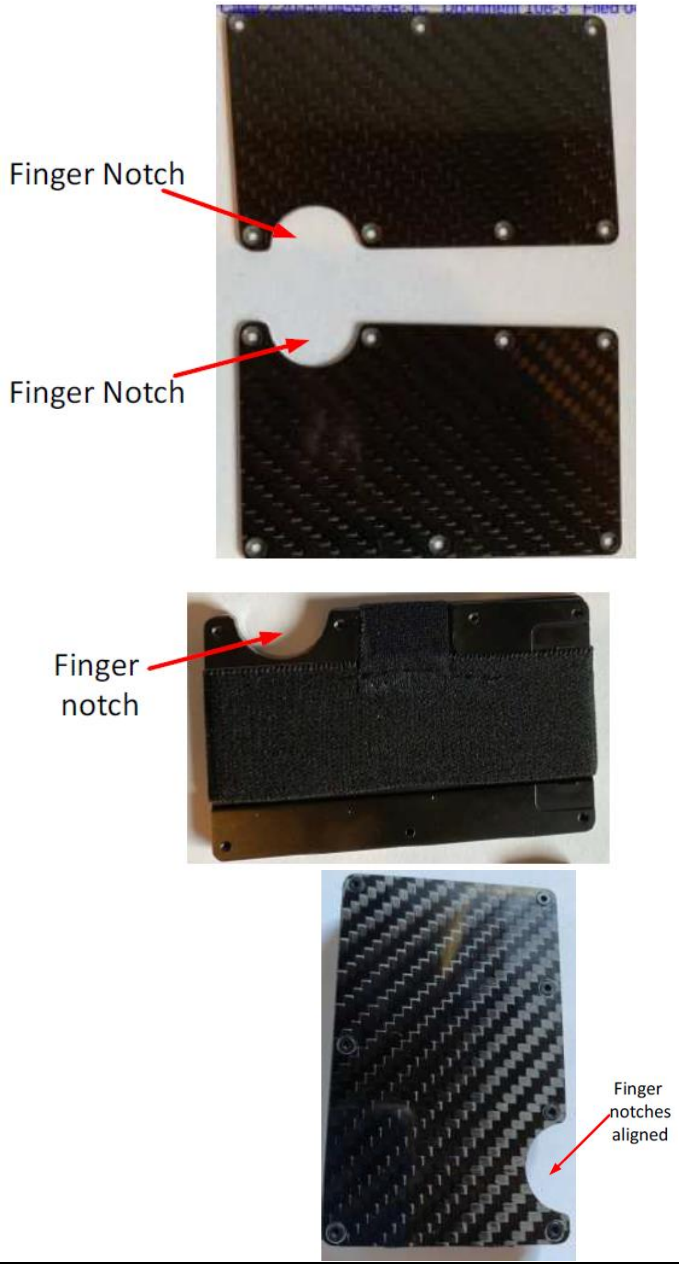
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102**
whereby, card-like contents may be carried with minimal silhouette on or with a person while allowing expandable capacity and ready access to individual contents from between the at least two rigid plates.	The SMCII wallet holds the card-like contents (*e.g.*, credit cards) while occupying a minimal silhouette. The SMCII wallet can be carried on or with a person and can expand to increase its capacity to hold contents. Further, individual contents can be accessed from between the rigid plates of the SMCII wallet. **SMCII WALLET:**  **SMCII WALLET (SCHEMATIC):** 

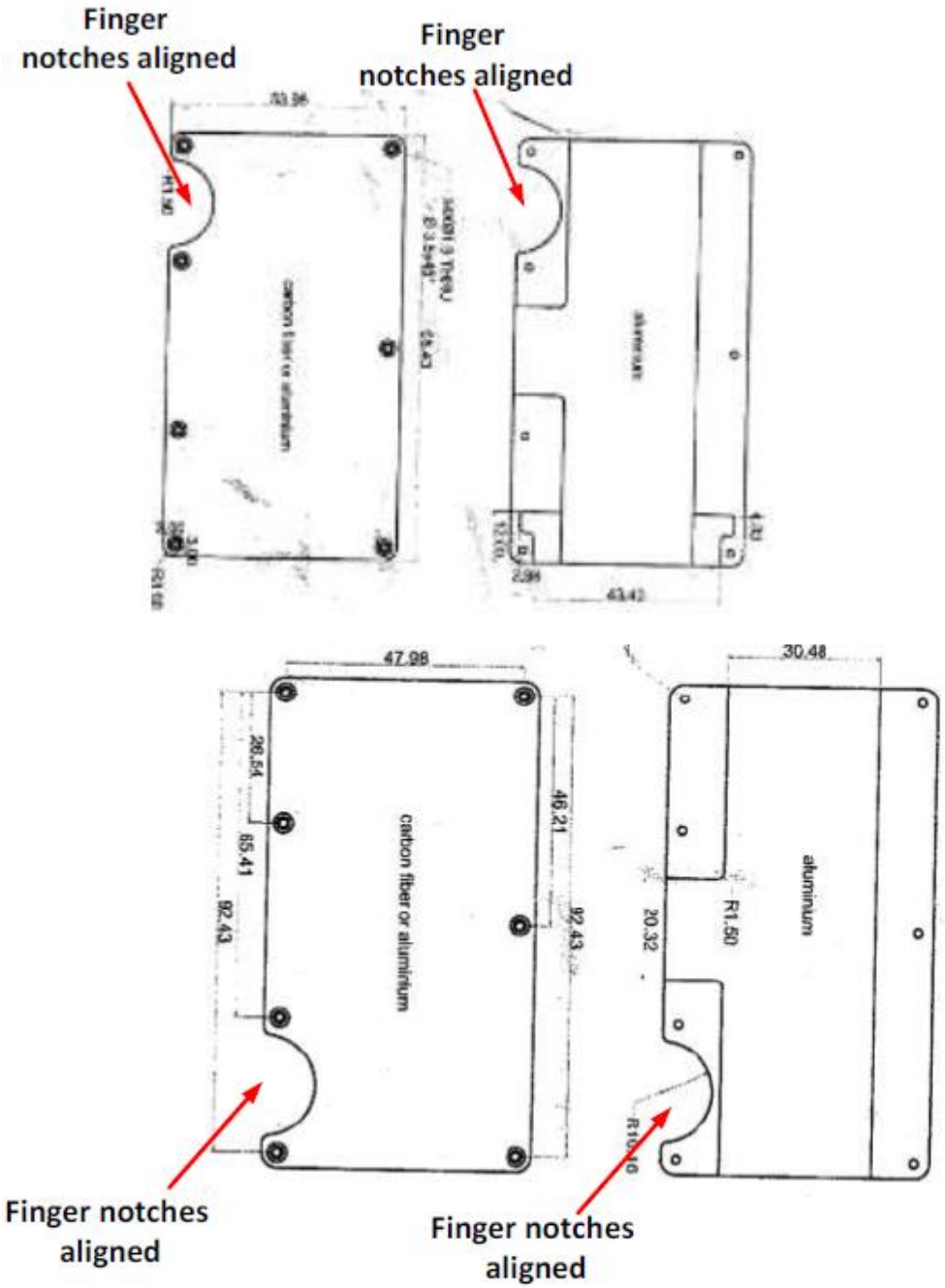
CLAIM 6 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102**
The compact wallet of claim 1, wherein each rigid plate is	Due to the nature of claim 6's dependency, claim 6 includes all the limitations of claim 1, which are anticipated by the SMCII wallet.

CLAIM 6 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
comprised of metal for RFID protection.	Further, each rigid plate of the SMCII wallet can be comprised of a metal, such as aluminum, for RFID protection. **SMCII WALLET (SCHEMATIC):** First Rigid Plate  Second Rigid Plate 

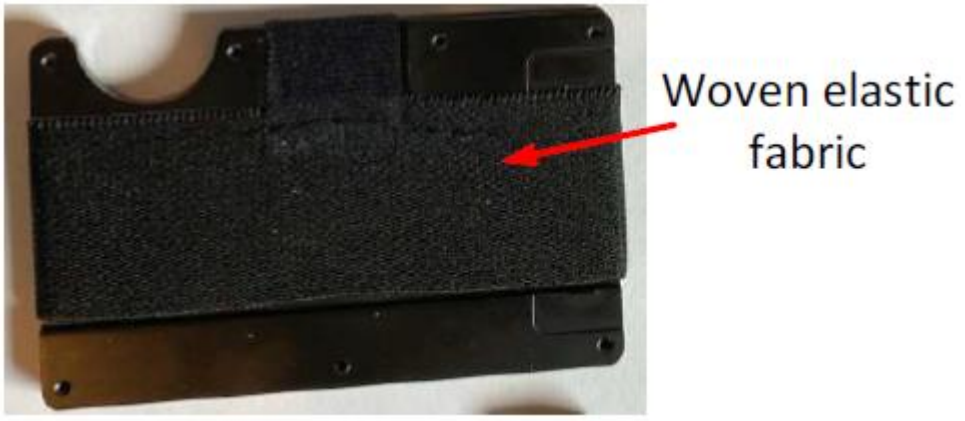
CLAIM 7 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102**
The compact wallet of claim 1, wherein each rigid plate is metalized for RFID protection.	Due to the nature of claim 7's dependency, claim 7 includes all the limitations of claim 1, which are anticipated by the SMCII wallet. Further, each rigid plate of the SMCII wallet is metalized, via the use of aluminum, for RFID protection. **SMCII WALLET (SCHEMATIC):** 

CLAIM 12 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102**
The compact wallet of claim 1, further	Due to the nature of claim 12's dependency, claim 12 includes all the limitations of claim 1, which are anticipated by the SMCII wallet.

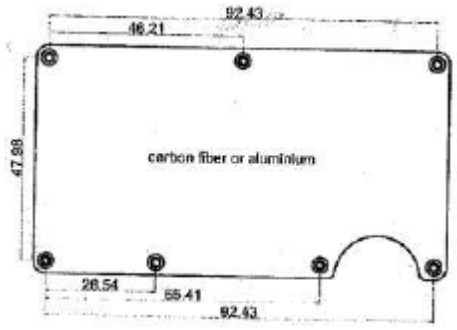
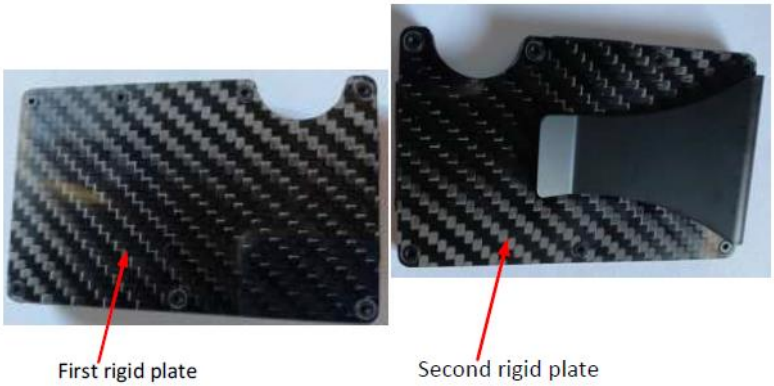
CLAIM 12 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
comprising aligned finger notches through proximal ends of the rigid plates to expose an edge of the card-like contents for the purpose of the edge to elevate the contents into view through distal ends of the rigid plates,	Further, The SMCII wallet has finger notches in each of the rigid plates, which are aligned with each other at the proximal ends of the rigid plates. The finger notches enable a user to push the edge of any card-like contents being held by the wallet. As the edge is pushed, the card-like contents come into view through the distal ends of the rigid plates. **SMCII WALLET:** 

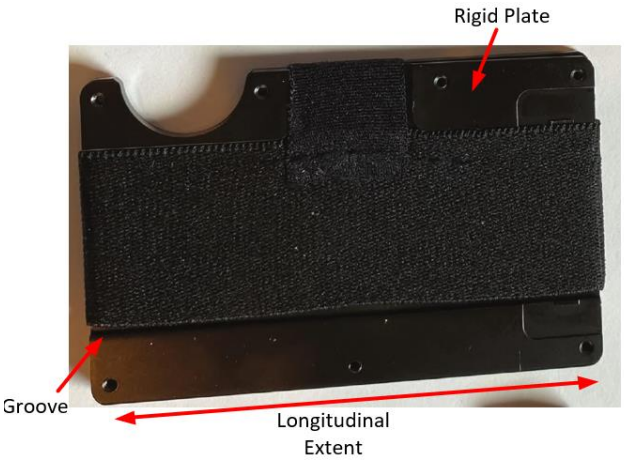
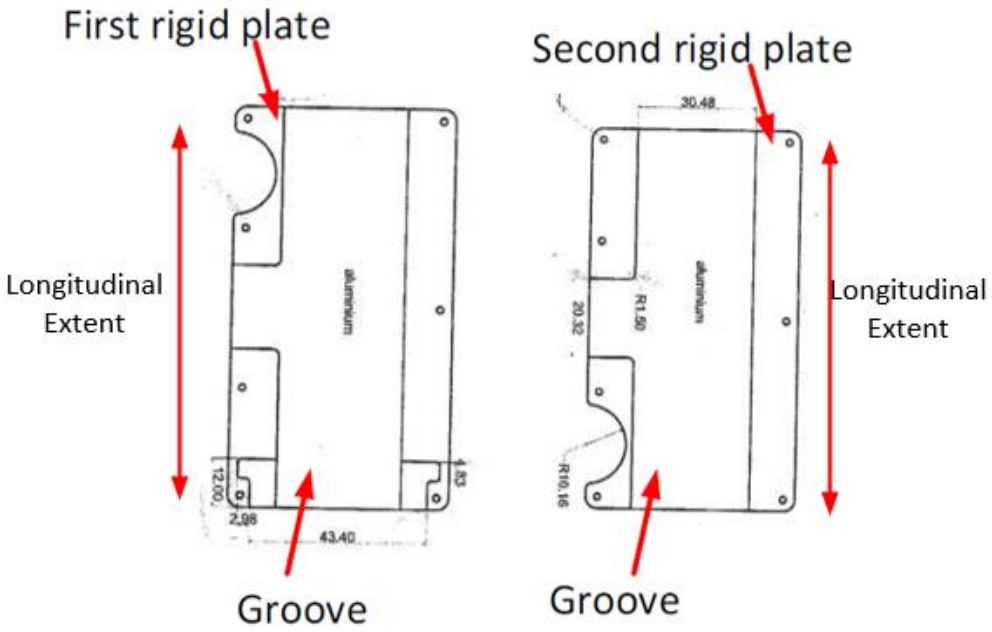
CLAIM 12 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
	SMCII WALLET (SCHEMATIC): 

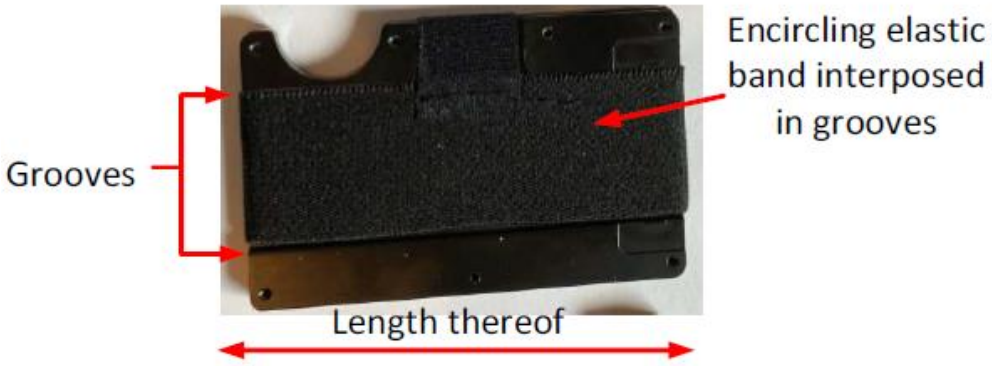
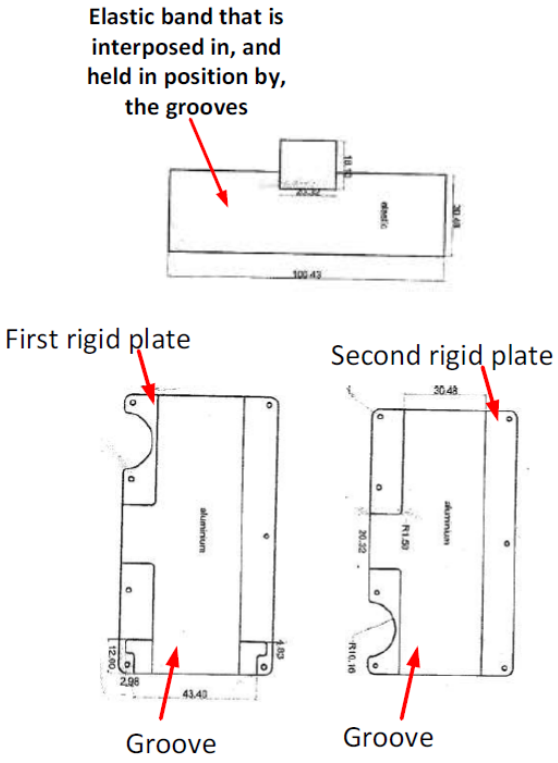
CLAIM 12 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102**
said edge providing a fulcrum to lever the proximal ends together for the purpose of fanning the distal ends apart in display of the contents.	A person of ordinary kill in the art (POSITA) would recognize that the edge of the elevated cards can be used as a fulcrum to lever the proximal ends of the SMCII wallet together (*e.g.*, pinch the ends) for the purpose of fanning the distal ends apart in display of the contents. For example, the SMCII wallet has the same architecture as the '808 Patent, and it would be reasonable to expect devise of the same architecture to function in the same manner.

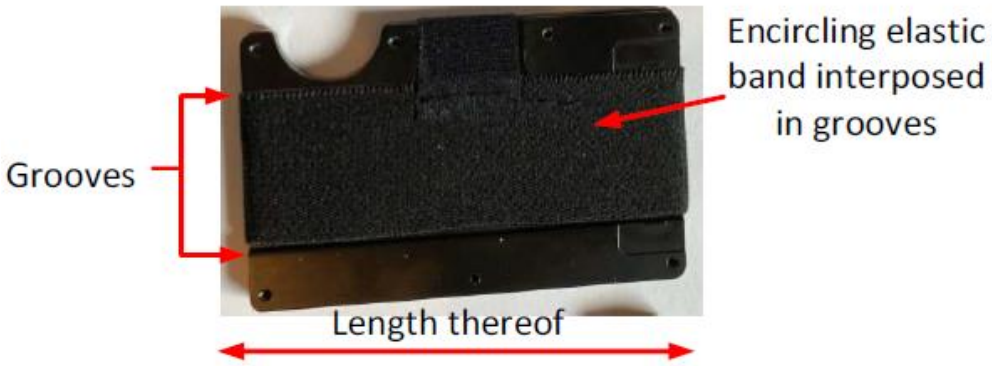
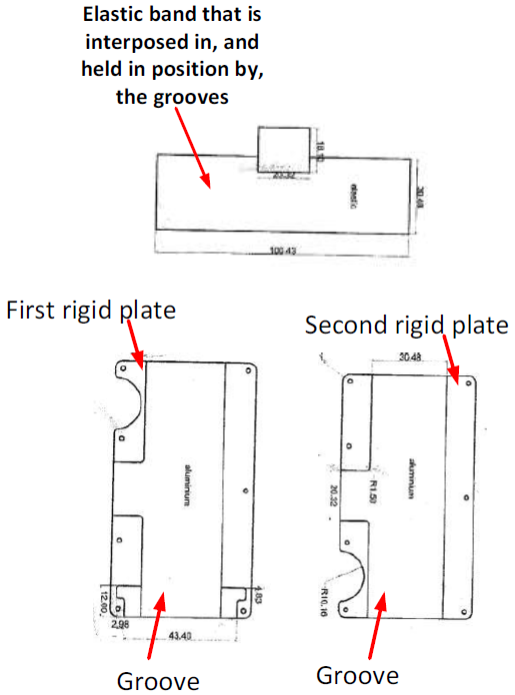
CLAIM 13 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102**
The compact wallet of claim 1, wherein the encircling elastic band is comprised of woven elastic fabric.	Due to the nature of claim 13's dependency, claim 13 includes all the limitations of claim 1, which are anticipated by the SMCII wallet. Further, **t**he encircling elastic band of the SMCII wallet is a woven elastic fabric. **SMCII WALLET:** 

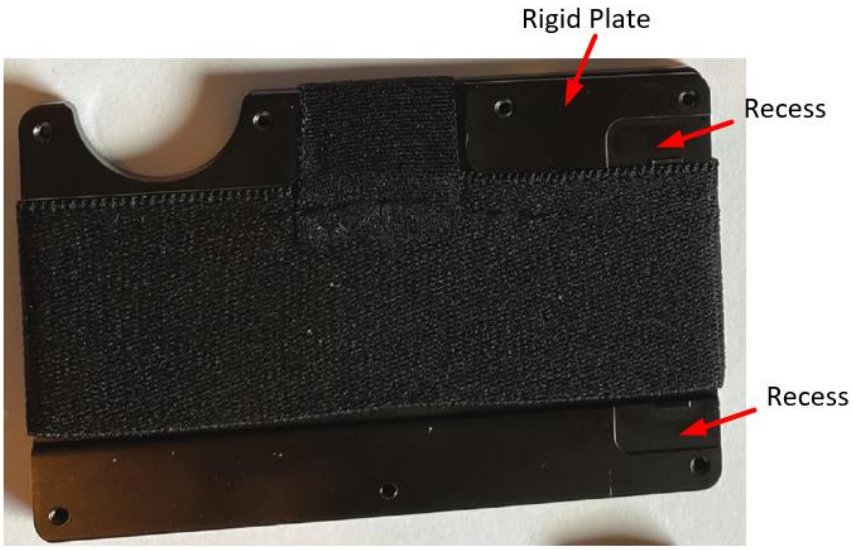
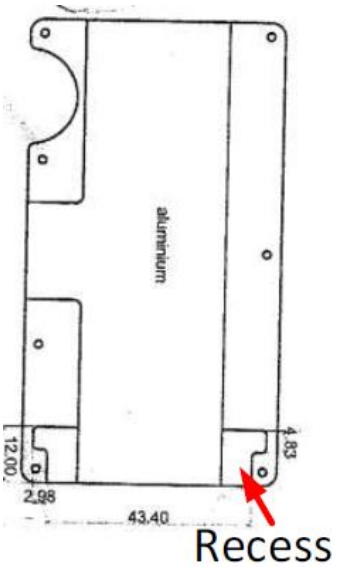
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102**
A compact wallet, comprising:	The SMCII wallet is a compact wallet. For example, it is a wallet that can fit into one's pocket.

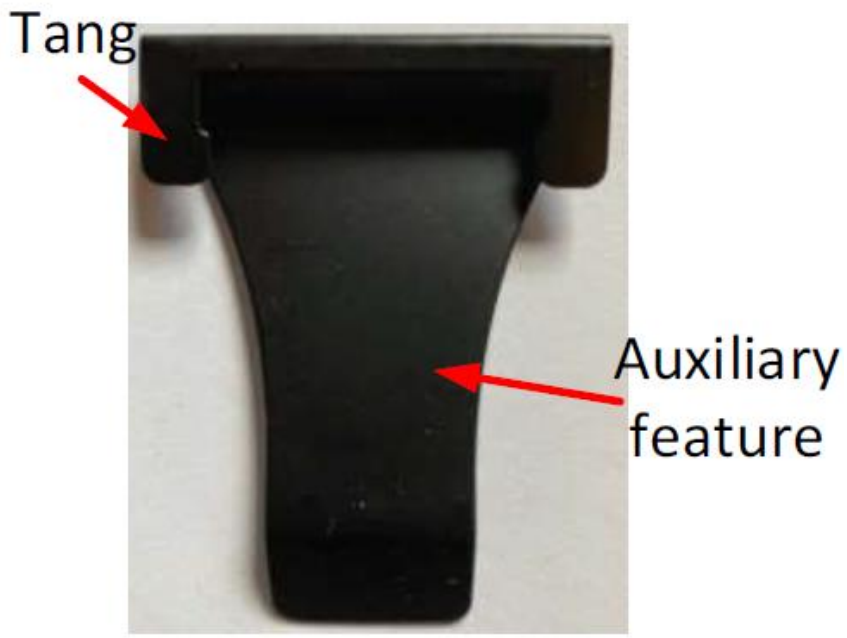
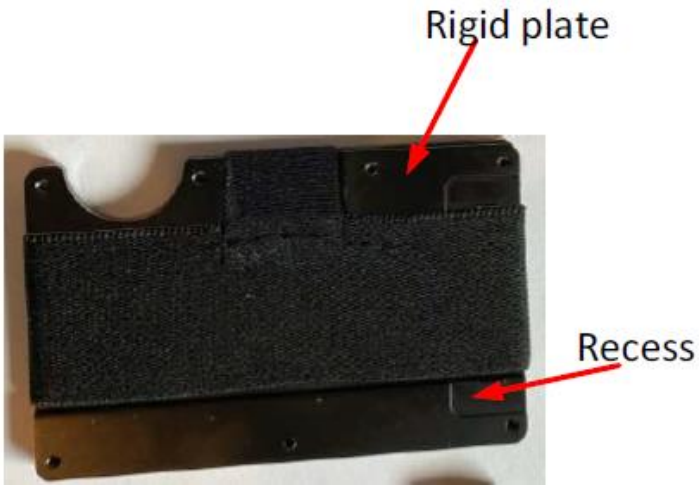
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
	SMCII WALLET:  **SMCII WALLET (SCHEMATIC):** 
at least two rigid plates interposed to sandwich card-like contents there between, each rigid plate having a groove along a longitudinal extent thereof;	The SMCII wallet has at least two rigid plates (*e.g.*, a front plate and a back plate). The rigid plates are interposed such that card-like contents are positioned between the plates. Further, a groove extends along the longitudinal extent of each rigid plate. **SMCII WALLET:** 

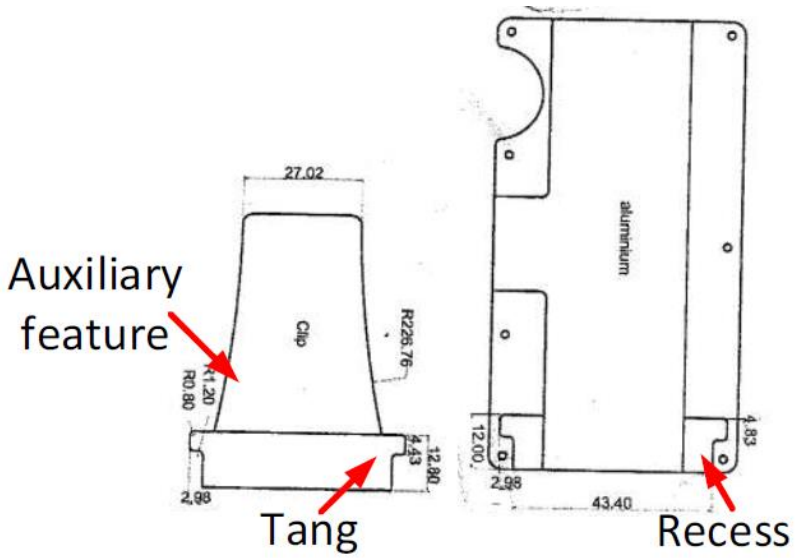
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
	 **SMCII WALLET (SCHEMATIC):** 
at least one encircling elastic band slidingly interposed in the grooves to bias the at least two rigid plates	The SMCII wallet utilizes an elastic band that encircles the rigid plates while positioned within the grooves. The elastic band biases the rigid plates together to hold the card-like contents. As cards are added to the SMCII wallet, the elastic band expands (thereby sliding within the grooves) to allow an increase in wallet volume. As cards are removed from the SMCII wallet,

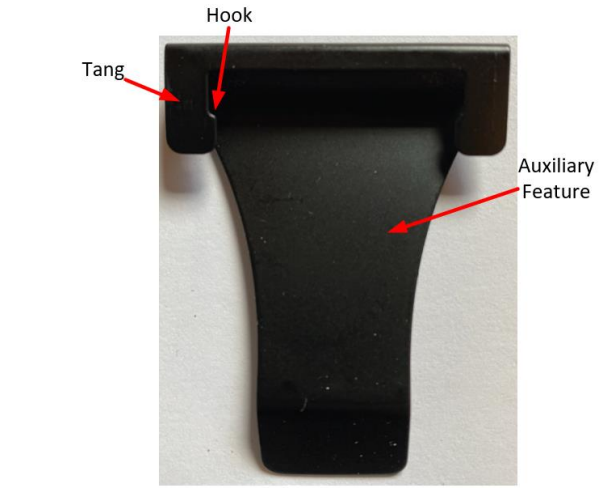
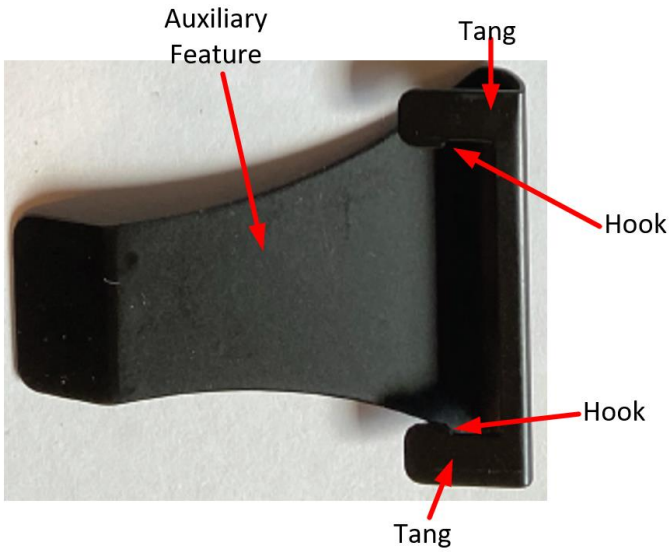
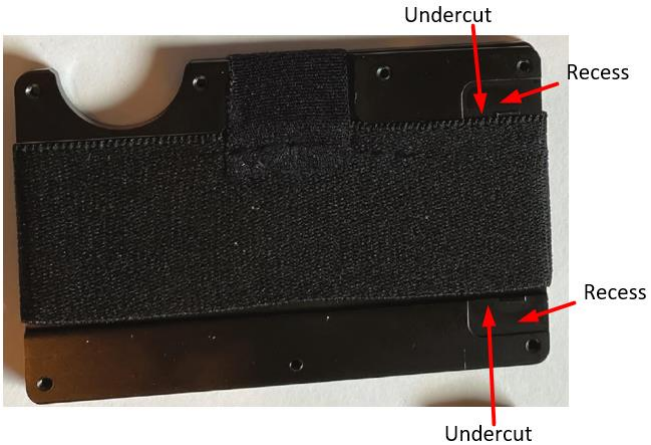
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
inwardly and securely hold the card-like contents while providing elastic volume there between for adding or removing contents,	the elastic band contracts (thereby sliding within the grooves) to allow a decrease in wallet volume. **SMCII WALLET:**  **SMCII WALLET (SCHEMATIC):** 

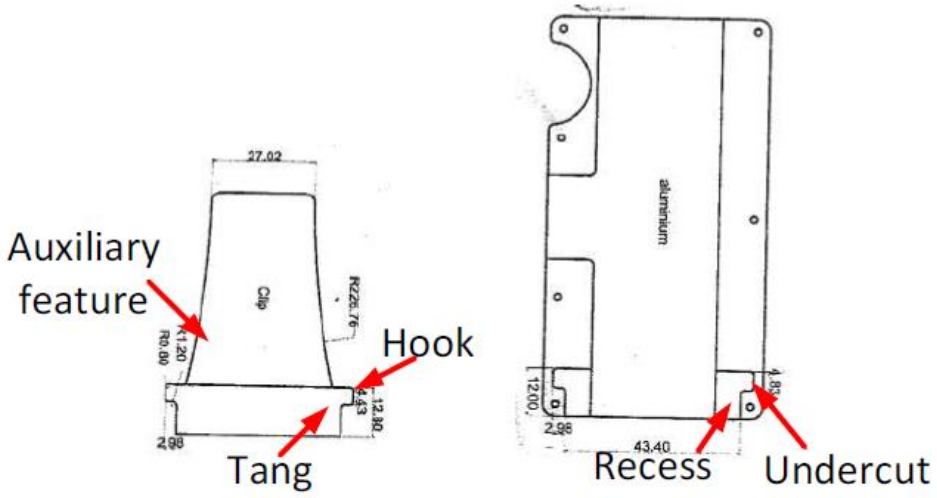
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
the grooves configured to hold position of the at least one encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof; and	The grooves of the SMCII wallet hold the position of the elastic band along a central axis of the rigid plates. As cards are added to the SMCII wallet, the grooves allow the elastic band to extend, along the entire running length thereof, to allow an increase in wallet volume. As cards are removed from the SMCII wallet, the grooves allow the elastic band to contract, along the entire running length thereof, to allow a decrease in wallet volume. **SMCII WALLET:**  **SMCII WALLET (SCHEMATIC):** 

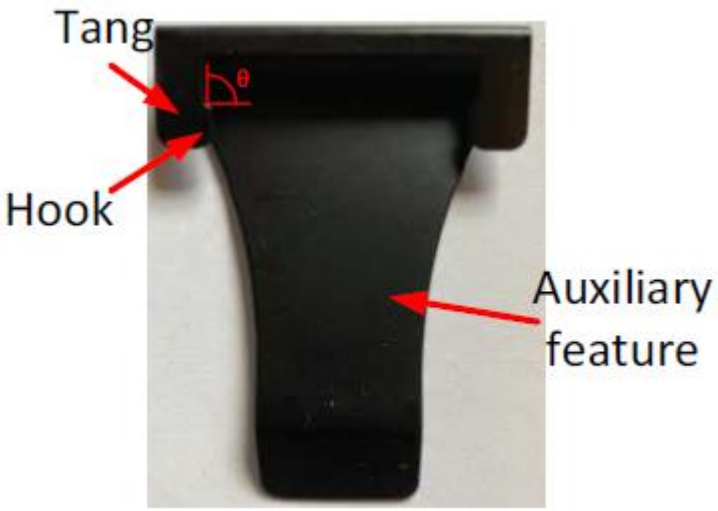
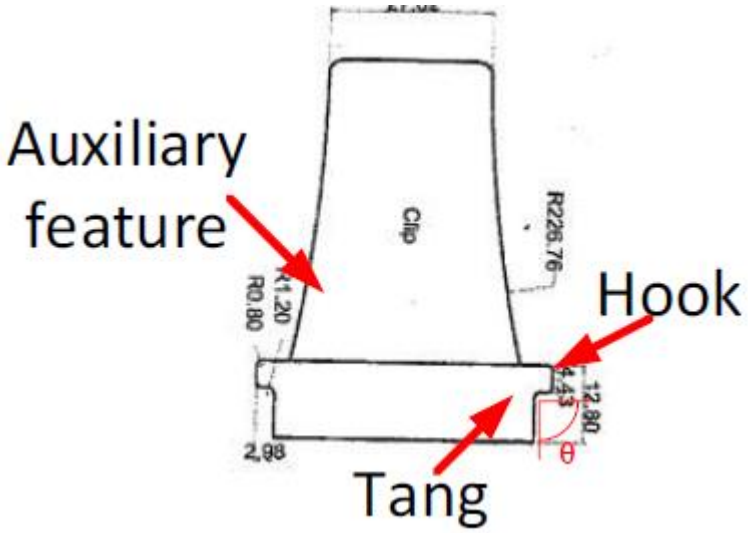
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
a recess formed inside at least one of the at least two rigid plates,	The SMCII wallet has a recess formed inside at least one of the two rigid plates as an indentation positioned and shaped to receive the tang of an auxiliary feature. **SMCII WALLET:**  **SMCII WALLET (SCHEMATIC):** 

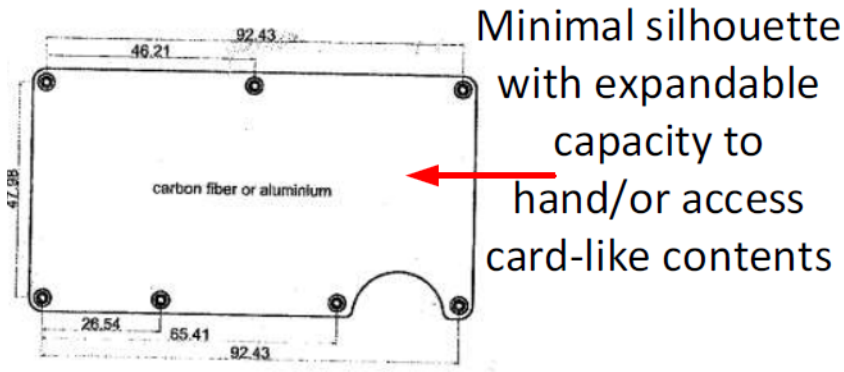
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
the recess operable to receive a tang of an auxiliary feature,	The SMCII wallet has a recess positioned and shaped to receive the tang of an auxiliary feature. **SMCII WALLET:**  

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102**
	SMCII WALLET (SCHEMATIC): 
the recess having an undercut operable to engage a hook of the tang to prevent inadvertent dislodgement of the auxiliary feature from the recess when the auxiliary feature is removably positioned in at least one of the at least two rigid plates,	The SMCII has a recess that has an undercut operable to engage a hook of the tang. While the tang is positioned in the recess, the hook engages the undercut to prevent inadvertent dislodgement of the auxiliary feature.

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
	SMCII WALLET:   

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
	 **SMCII WALLET (SCHEMATIC):** 
the hook extending at an angle to the tang,	The SMCII wallet has a hook that extends at about a 90 degree angle to the tang. As shown below, the angle is referenced by "θ."

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
	SMCII WALLET:  **SMCII WALLET (SCHEMATIC):** 
whereby, card-like contents may be carried with minimal silhouette on or with a person while allowing expandable capacity and ready	The SMCII wallet holds the card-like contents (*e.g.*, credit cards) while occupying a minimal silhouette. The SMCII wallet can be carried on or with a person and can expand to increase its capacity to hold contents. Further, individual contents can be accessed from between the rigid plates of the SMCII wallet.

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
access to individual contents from between the at least two rigid plates.	**SMCII WALLET:**  **SMCII WALLET (SCHEMATIC):** 

CLAIM 18 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
The compact wallet of claim 1, wherein each rigid plate is comprised of metal for RFID protection.	Due to the nature of claim 18's dependency, claim 6 includes all the limitations of claim 1, which are anticipated by the SMCII wallet. Further, each rigid plate of the SMCII wallet can be comprised of a metal, such as aluminum, for RFID protection.

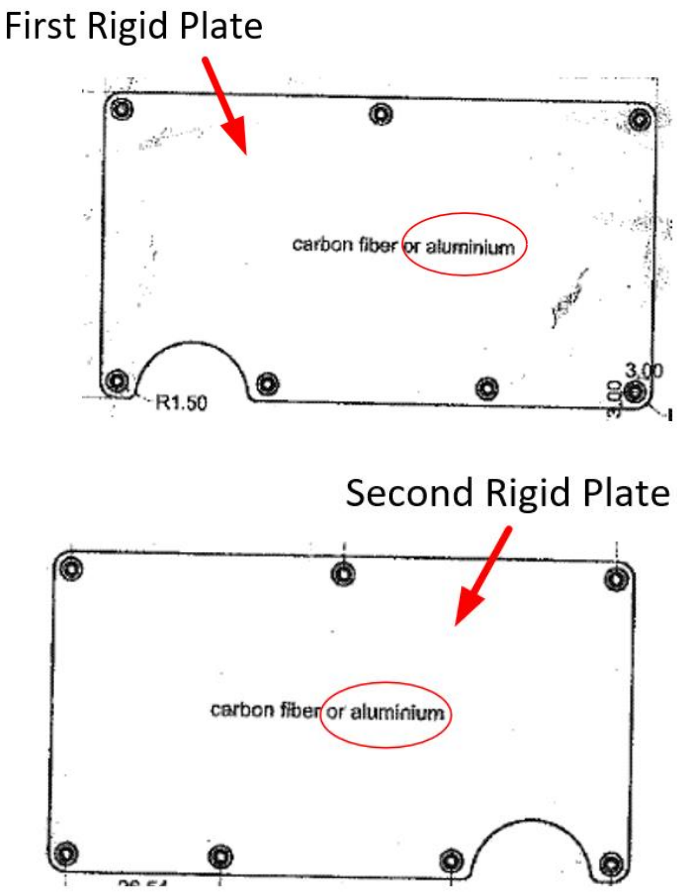
CLAIM 18 LIMITATIONS OF U.S. PATENT NO. 10,791,808	The SMCII wallet anticipates claims 1, 6-7, 12-14, and 18 under 35 U.S.C. § 102
	SMCII WALLET (SCHEMATIC): 

EXHIBIT 2

RIDGE EXHIBIT 2004
2985, LLC. v. The Ridge Wallet LLC
IPR2024-00692

I. Invalidity Ground 2

Claims 19-21 are rendered obvious under 35 U.S.C. § 103 by the SMCII wallet in view of Kaminski and Roman

II. The Smart Money Clip ("SMCII") Wallet

The Smart Money Clip II ("SMCII") wallet was designed in 2010 and first sold in the United States in 2011. Exhibit 7 includes photographs of the SMCII product that was sold in 2011, as attested to by the inventor, Scott Kaminski. Exhibit 7 includes schematics of the initial design developed in 2010. As stated by Mr. Kaminski, "the only differences between this design and the final product is that the shape of the clip was changed to a 'beer glass' shape for the money clip, with the hooks pointed inward towards the elastic band, and a matching overhang on the corresponding plate." *Id*. For clarity, the following claim chart identifies where each claim element of the Asserted Claims is present with regard to both the photos and schematics of the SMCII wallet, such that the asserted claims are anticipated by the SMCII wallet under 35 U.S.C. § 102. For example, the SMCII wallet constitutes prior art under 35 U.S.C. § 102, which states: "A person shall be entitled to a patent unless (1) the claimed invention was… in public use, on sale, or otherwise available to the public before the effective filing date of the claimed invention…."

III. U.S. Patent No. 7,334,616 to Kaminski ("Kaminski")

U.S. Patent No. 7,334,616 to Kaminski, titled "Card-Holding and Money Clip Device", was filed October 12, 2004, and issued February 26, 2008. U.S. Patent No. 7,334,616 constitutes prior art under 35 U.S.C. § 102, which states: "a person shall be entitled to a patent unless (1) the claimed invention was patented, described in a printed publication… or otherwise available to the public before the effective filing date of the claimed invention."

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IV. U.S. Patent No. 5,103,884 to Roman ("Roman")

U.S. Patent No. 5,103,884 to Roman, titled "Wallet with Removable Clip", was filed February 2, 1990, and issued April 14, 1992. Patent No. 5,103,884 constitutes prior art under 35 U.S.C. § 102, which states: "a person shall be entitled to a patent unless (1) the claimed invention was patented, described in a printed publication… or otherwise available to the public before the effective filing date of the claimed invention."

V. Motivation to Combine SMCII, Kaminski and Roman

A person of ordinary skill in the art (POSITA) would have been motivated to manufacture a compact wallet, like that of the SMCII wallet, in accordance with one or more teachings of Kaminski and/or Roman to allow a consumer to replace an auxiliary feature (*e.g.*, a money clip). Moreover, a POSITA would have good reasons to look to Kaminski and/or Roman for guidance on how to manufacture the wallet of SMCII wallet and replace an auxiliary feature thereof because each references is in the same technical field, address similar problems, and utilize similar devise.

The SMCII wallet and the teachings of Kaminski are both in the field of wallets. For example, the SMCII wallet is designed to hold multiple card-like contents (*e.g.*, as evidenced by at least the silhouette of the wallet and the function of the plates, elastic band, and aligned finger grooves). Likewise, Kaminski discloses a "combination money clip and card holder adapted to retain paper currency and to removably store flexible cards such as credit cards."(Ex. 8 at Abstract, 3:56-64.) Similarly, Roman discloses a compact wallet with detachable clip.

The SMCII wallet and Kaminski both address problems of lack of rigidity and limited storage attributed to previously known wallet designs. For example, the SMCII wallet is composed of aluminum and/or carbon fiber plates, which provide rigidity to the wallet and thereby protect the card-like contents thereof. Likewise, Kaminski discloses a wallet comprising a rigid

construction adapted to accommodate multiple cards. (Ex. 8 at 4:10-26.) Further, the SMCII wallet, Kaminski, and Roman all address problems attributed to the bulkiness of traditional wallets. For example, the SMCII wallet, Kaminski, and Roman each regard compact wallets with a minimalist profile. For instance, Roman discloses a wallet with a clip that can be attached and detached depending on one's desired carry preferences.

The technique of configuring a compact wallet with a removable clip utilizing a hook and undercut engagement was within the realm of ordinary capabilities of a POSITA based upon the teachings of at least the SMCII wallet. Techniques for manufacturing a compact wallet with a removable clip was within the realm of ordinary capabilities of a POSITA based upon the teachings of at least Kaminski. Further, the advantages and motivation for swapping and/or replacing an external clip to a compact wallet was promoted by at least Roman.

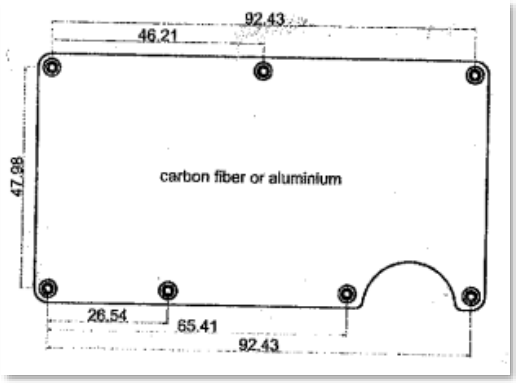
VI. Reasonable Expectation of Success

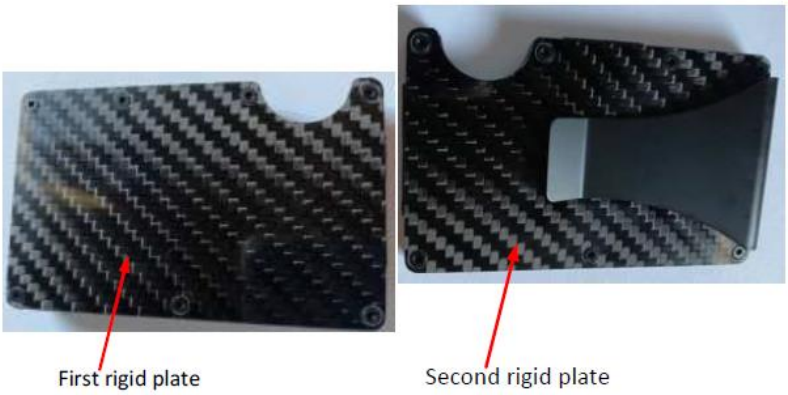
A POSITA would have reasonably expected success incorporating the teachings of Kaminski and Roman into the SMCII wallet as described. A POSITA would have found it obvious to manufacture the SMCII wallet in accordance with the teachings of Kaminski to have an interchangeable external clip, as disclosed by Roman, to achieve the customization and modularity that is characteristic of the SMCII wallet.

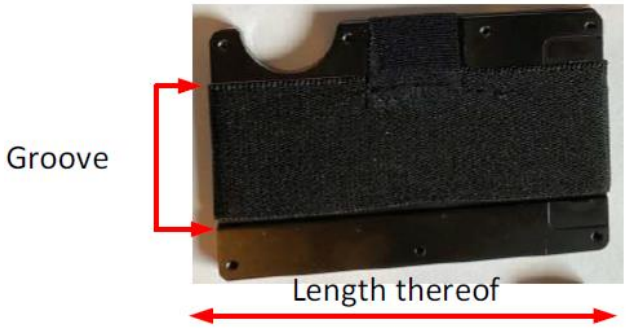
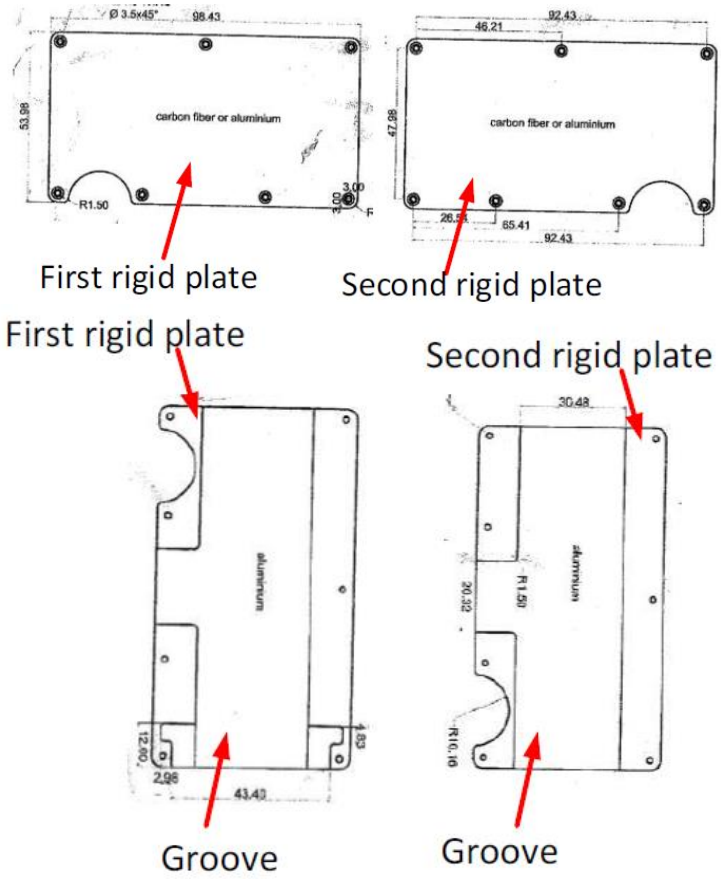
By incorporating the teachings of Kiminski and Roman into manufacturing the SMCII wallet (*e.g.*, to swap and/or replace the SMCII wallet's money clip), such a person would be applying a known technique to a known device ready for improvement to yield predictable results.

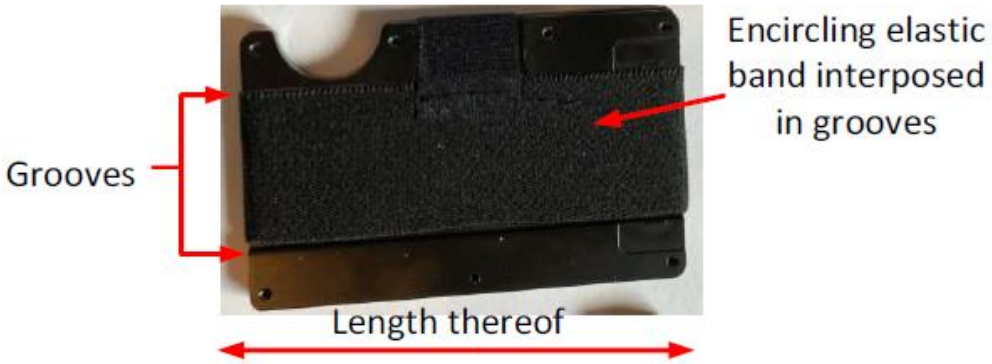
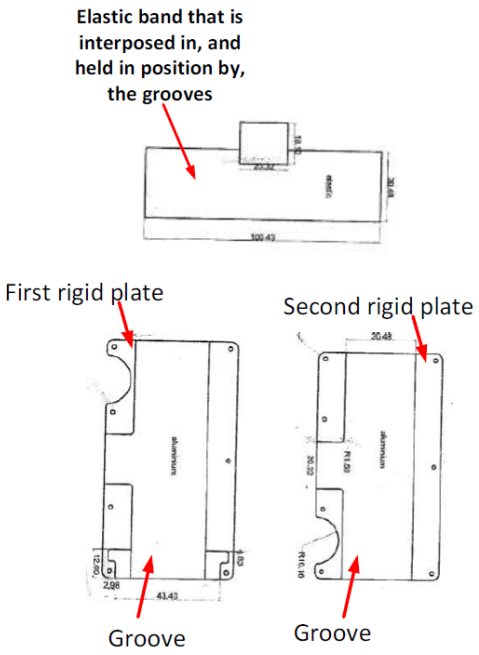
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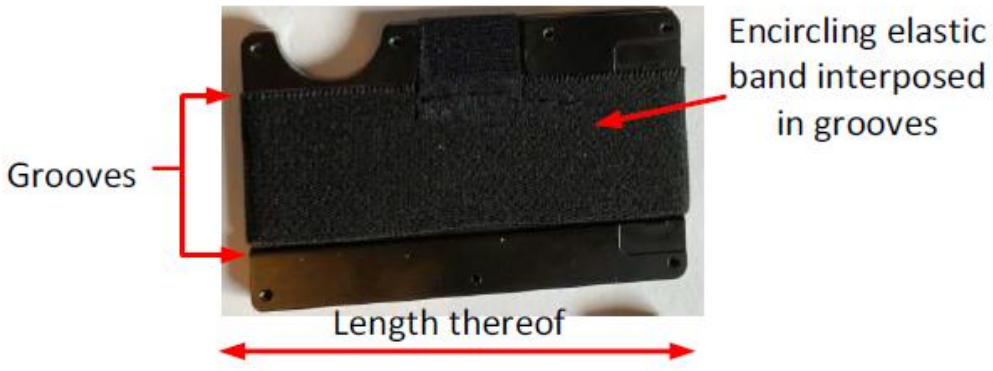
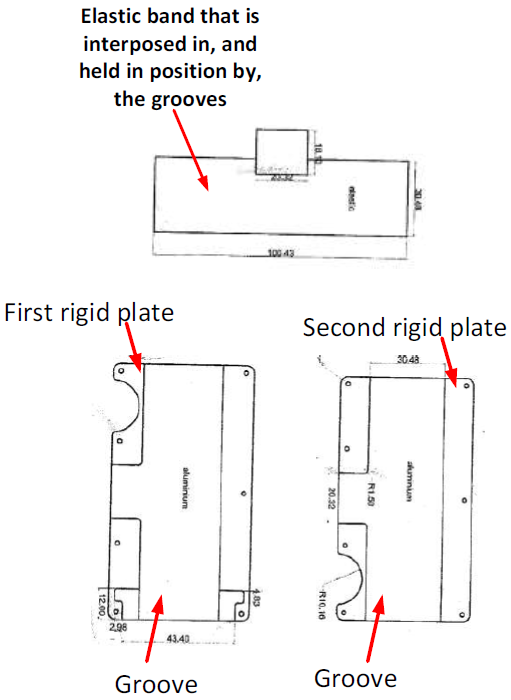
CLAIM CHART

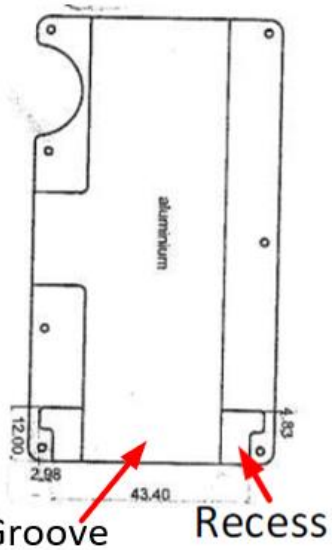
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
A method of making a modular compact wallet, comprising the steps:	The SMCII wallet is a compact wallet. **SMCII WALLET:**  **SMCII WALLET (SCHEMATIC):** 
providing at least two rigid plates interposed to sandwich card-like contents there between, each rigid plate having a groove along a longitudinal extent thereof;	As shown below, the SMCII wallet has at least two rigid plates having a groove along a longitudinal extent of the wallet. Further, the rigid plates are interposed to sandwich card-like contents there between. The SMCII wallet utilizes grooves indented into the first and second rigid plates to hold the encircling elastic band. The grooves extend along the length of the wallet, and thereby the length of the elastic band, allowing the elastic band to expand and contract along the longitudinal extent thereof. The indented nature of the grooves minimize the profile of the wallet and hold the position of the encircling elastic band. A POSITA at the effective filing date of the '808 Patent would have found it obvious to try to provide the at least two rigid plates of the SMCII wallet interposed to sandwich card-like contents there between in order to make the

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	SMCII wallet. For example, there are a finite number of predictable solutions to assembling the SMCII wallet in view of the architecture of the rigid plates of the SMCII wallet. Additionally, a POSITA would have found it obvious to provide the two rigid plates to manufacture the SMCII wallet in view of Kaminski. Kaminski teaches manufacturing a compact wallet having a first panel and a second panel and "aligning the first and second panels with the interior surfaces toward each other...." *See* Ex. 8 at FIG. 13. A POSITA would have been motivated to apply the teachings Kaminski to manufacture the SMCII wallet with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 2, incorporated here. Additionally, a POSITA would have been motivated to provide the at least two rigid plates of SMCII in view of Kaminski as such a step would be the application of a known technique (*e.g.*, aligning outer plates of a compact wallet toward each other) to a known device (*e.g.*, the at least two rigid plates of the SMCII wallet) to yield predictable results (*e.g.*, two rigid plates interposed to sandwich card-like contents). **SMCII WALLET:** 

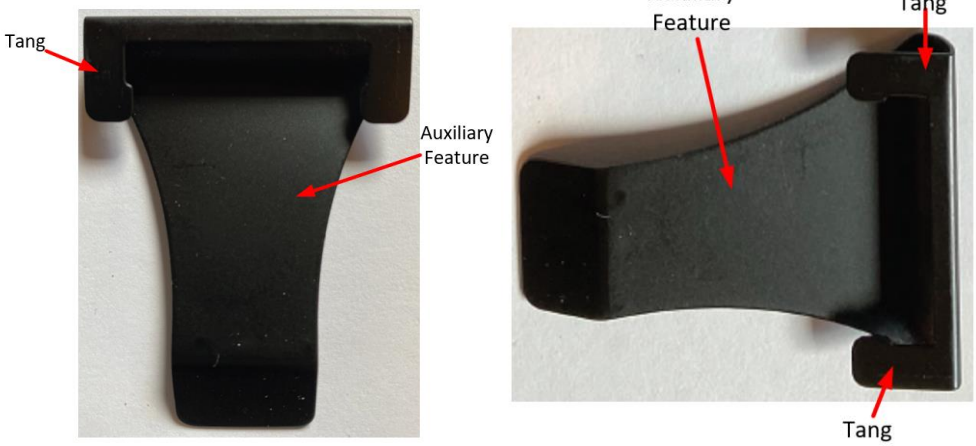
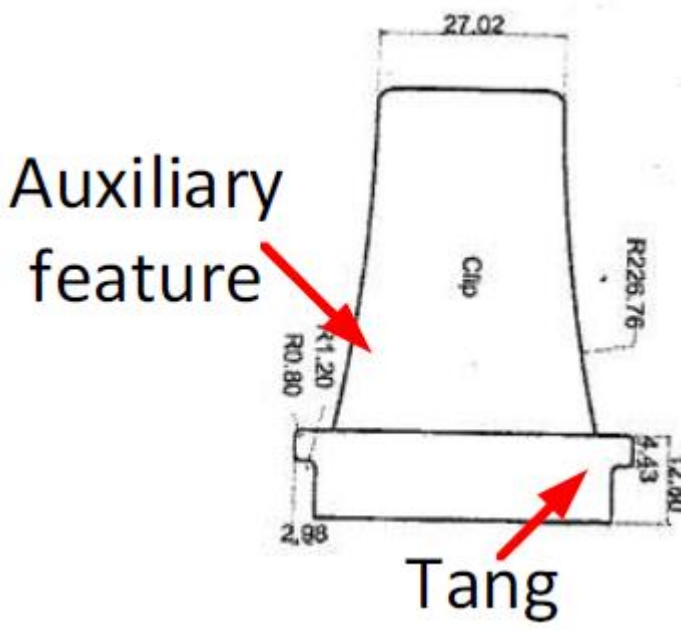
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	 **SMCII WALLET (SCHEMATIC):** 
at least one encircling elastic	The SMCII wallet utilizes an elastic band that encircles the rigid plates while positioned within the grooves. The elastic band biases the rigid plates together

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
band slidingly interposed in the grooves to bias the at least two rigid plates inwardly and securely hold the card-like contents while providing elastic volume there between for adding or removing contents,	to hold the card-like contents. As cards are added to the SMCII wallet, the elastic band expands (thereby sliding within the grooves) to allow an increase in wallet volume. As cards are removed from the SMCII wallet, the elastic band contracts (thereby sliding within the grooves) to allow a decrease in wallet volume. **SMCII WALLET:**  **SMCII WALLET (SCHEMATIC):** 
the grooves configured to hold	The grooves of the SMCII wallet hold the position of the elastic band along a central axis of the rigid plates. As cards are added to the SMCII wallet, the

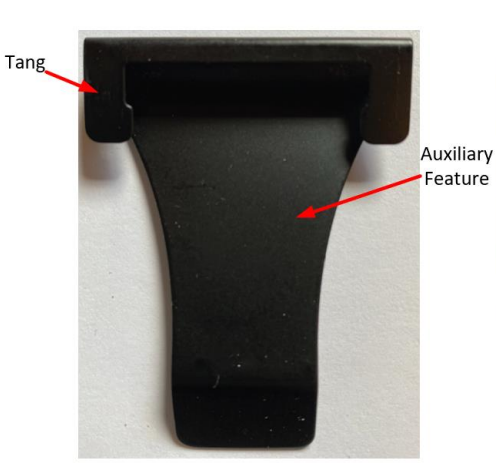
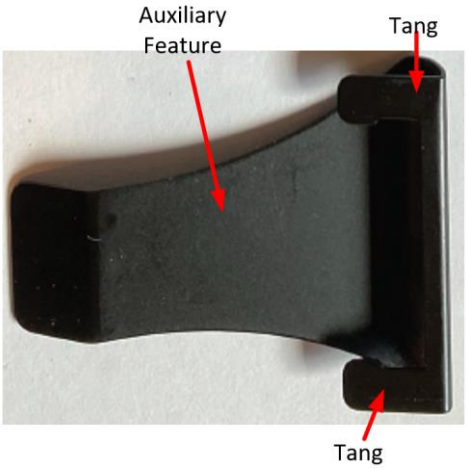
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
position of the at least one encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof,	grooves allow the elastic band to extend, along the entire running length thereof, to allow an increase in wallet volume. As cards are removed from the SMCII wallet, the grooves allow the elastic band to contract, along the entire running length thereof, to allow a decrease in wallet volume. **SMCII WALLET:**  **SMCII WALLET (SCHEMATIC):** 
at least one groove additionally having	A groove of the SMCII wallet has a recess formed in the rigid plate at a position outbound of the elastic band.

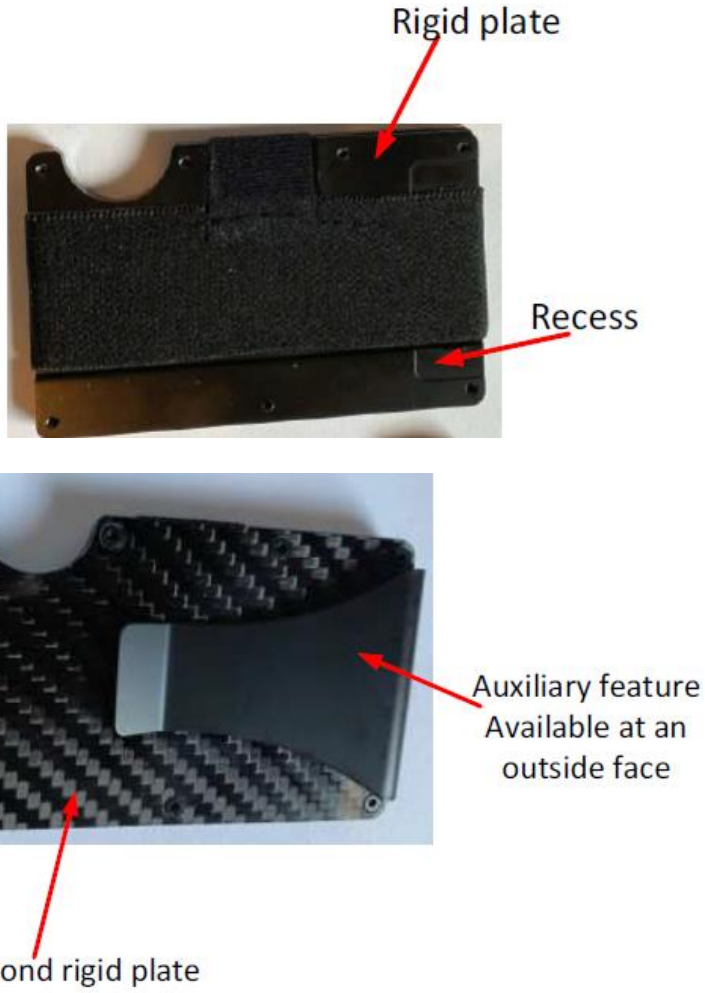
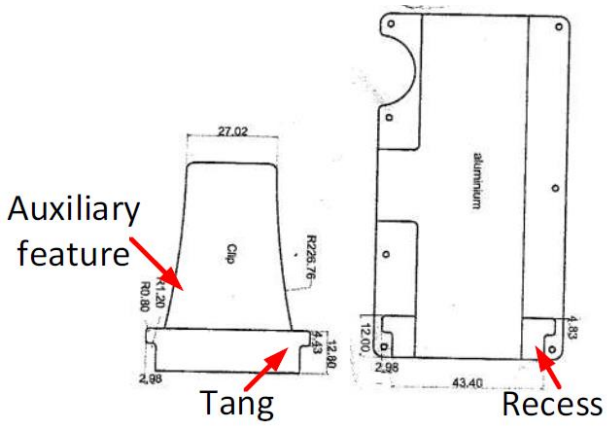
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
at least one recess positioned outbound of the elastic band;	**SMCII WALLET:**  **SMCII WALLET (SCHEMATIC):**  (where the elastic band resides)
providing a first auxiliary feature	As shown below, the SMCII wallet has an auxiliary feature (*e.g.*, a money clip) having at least one tang.

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
having at least one tang;	A POSITA at the effective filing date of the '808 Patent would have found it obvious to try to provide the auxiliary feature of the SMCII wallet in order to make the SMCII wallet. For example, there are a finite number of predictable solutions to assembling the SMCII wallet in view of the architecture of the auxiliary feature of the SMCII wallet. Additionally, one of ordinary skill in the art would have found it obvious to provide the auxiliary feature in view of Kaminski. Kaminski teaches manufacturing a compact wallet having an auxiliary feature (*e.g.*, retaining member (24), functional as a money clip) having at least one tang (*e.g.*, money clip tab (66)) and providing the auxiliary feature by "passing the bowed end (54) of the retaining member (24) up through the retaining channel (64) of the first panel such that bowed end (54) and flat midsection (52) are on the exterior (top) of the first panel and the proximal end (50) is below or within the interior of the first panel…." *See* Ex. 8 at FIG. 13. A POSITA would have been motivated to apply the teachings Kaminski to manufacture the SMCII wallet with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 2, incorporated here. Additionally, a POSITA at the effective filing date of the '808 Patent would have been motivated to provide the auxiliary feature of SMCII in view of Kaminski as such a step would be the application of a known technique (*e.g.*, providing an auxiliary feature, such as a money clip, to the manufacture of a compact wallet) to a known device (*e.g.*, the auxiliary feature/money clip of the SMCII wallet) to yield predictable results (*e.g.*, facilitate manufacture of a compact wallet with an auxiliary feature, such as a money clip).

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	SMCII WALLET:  **SMCII WALLET (SCHEMATIC):** 
inserting, removably, the at least one tang of the first auxiliary feature into the at least one recess to make the	As shown below, the tang of the auxiliary feature of the SMCII wallet inserts into the recess of the rigid plate of the SMCII wallet to provide a configuration in which the auxiliary feature is available at an outside face of the at least two rigid plates.

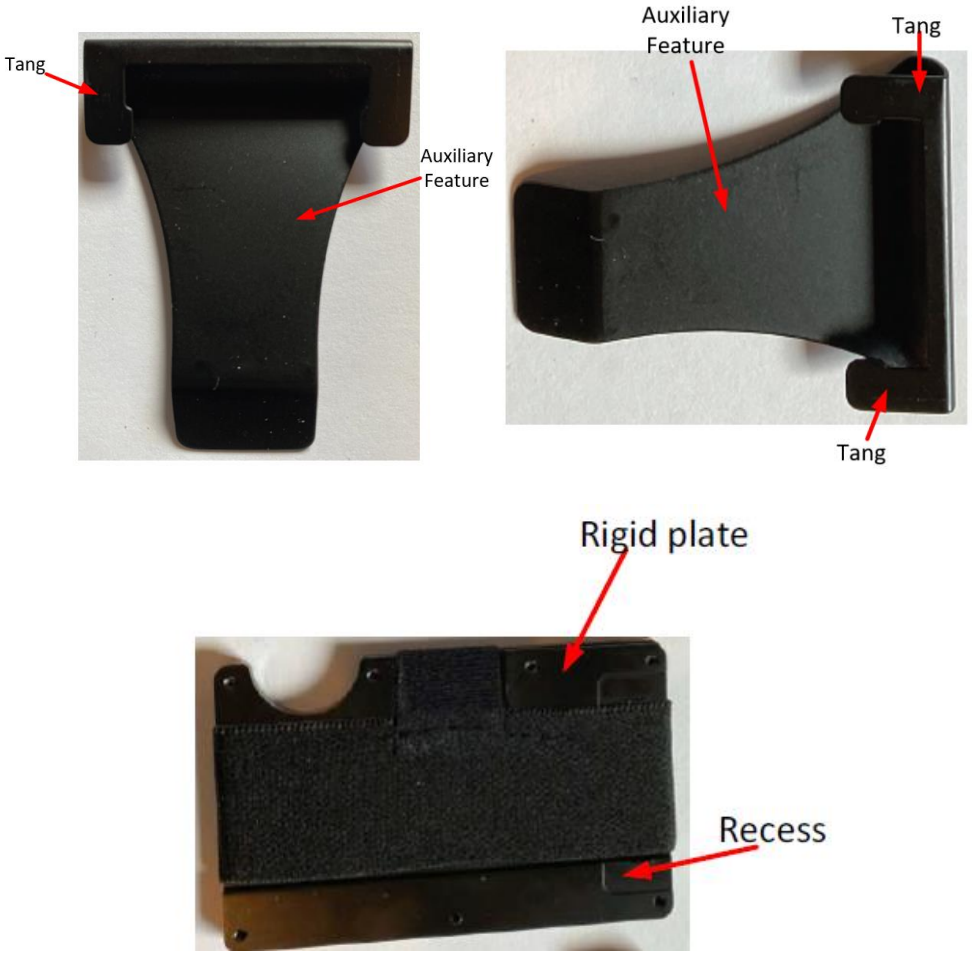
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
first auxiliary feature available at an outside face of at least one of the two rigid plates;	A POSITA at the effective filing date of the '808 Patent would have found it obvious to try to insert the auxiliary feature of the SMCII wallet into the recess in the rigid plate of the SMCII wallet in order to make the SMCII wallet given the complementary shape of the tang in relation to the recess. For example, there are a finite number of predictable solutions to assembling the SMCII wallet in view of the architecture of the auxiliary feature and recess of the SMCII wallet. Additionally, one of ordinary skill in the art would have found it obvious to insert, removably, the at least one tang of the auxiliary feature (*e.g.*, a money clip) of the SMCII wallet into the recess of the SMCII wallet in view of Roman. Roman teaches a wallet having a removable clip for use in a concealed fashion or for carrying in the pocket in a normal fashion. *See* Abstract. For example, Roman states "[c]lip 12 is attached to the wallet by inserting backplate 36 into pocket 33 through slots 30 and 32 until dimpled rib 40 is completely inserted." *See* col. 3, lns. 25-27. Further, Roman states, that the removable clip "can be used in a normal fashion as a money clip, but also can be used to attach to the wallet to carry it in a concealed fashion." (Ex. 9 at 1:54-56.) A POSITA would have been motivated to apply the teachings Roman to manufacture the SMCII wallet with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 2, incorporated here. A POSITA at the effective filing date of the '808 Patent would have been motivated to insert, removably, the auxiliary feature (*e.g.*, a money clip) of the SMCII wallet into the recess of the SMCII wallet to render the SMCII wallet to enable the wallet to have a money clip function and/or an ability to be carried in a concealed fashion in view of the teachings of Roman. Moreover, one of ordinary skill in the art would have found it obvious to insert the auxiliary feature of the SMCII wallet into the recess of the SMCII wallet in view of Kaminski. Kaminski teaches manufacturing a compact wallet having an auxiliary feature (*e.g.*, retaining member (24), functional as a money clip) having at least one tang (*e.g.*, money clip tab (66)) and providing the auxiliary feature by "passing the bowed end (54) of the retaining member (24) up through the retaining channel (64) of the first panel such that bowed end (54) and flat midsection (52) are on the exterior (top) of the first panel and the proximal end (50) is below or within the interior of the first panel…." (Ex. 8 at FIG. 13.)

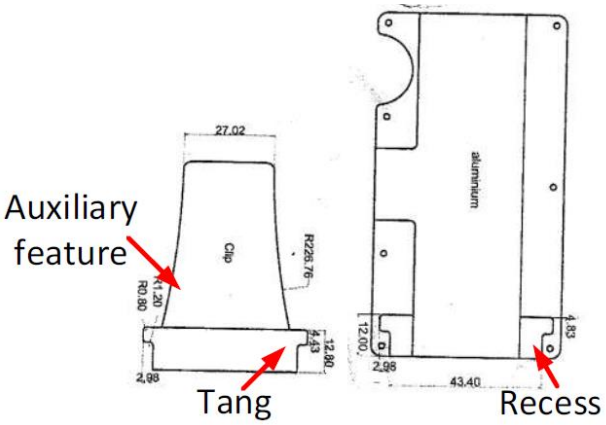
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	A POSITA would have been motivated to apply the teachings Kaminski to manufacture the SMCII wallet with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 2, incorporated here. A POSITA at the effective filing date of the '808 Patent would have been motivated to removably insert the auxiliary feature of the SMCII wallet in view of Kaminski as such a step would be the application of a known technique (*e.g.*, passing an auxiliary feature, such as a money clip, into a retaining channel) to a known device (*e.g.*, the auxiliary feature/money clip of the SMCII wallet) to yield predictable results (*e.g.*, attaching the auxiliary feature of the SMCII wallet in a manner that renders the clip portion available at an outside face of the at least two rigid plates). **SMCII WALLET:**  

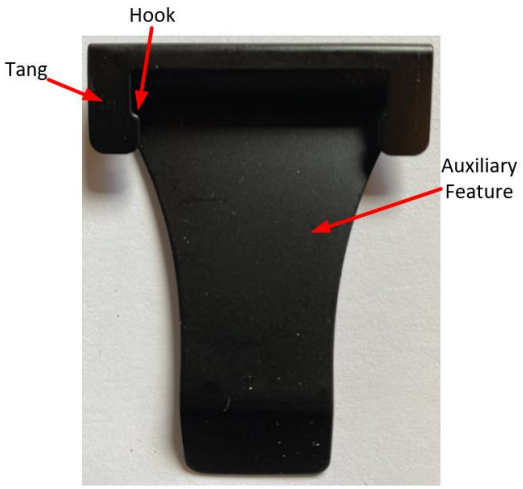
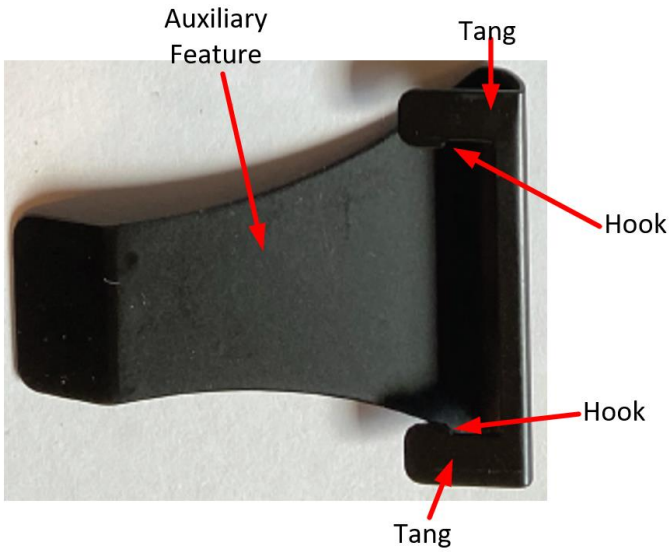
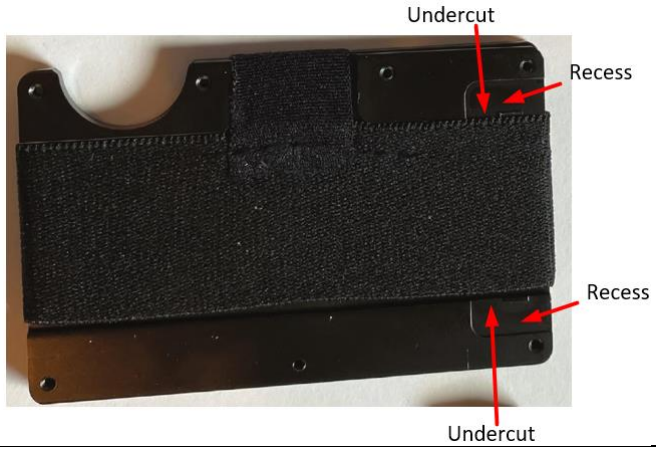
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	 **SMCII WALLET (SCHEMATIC):** 

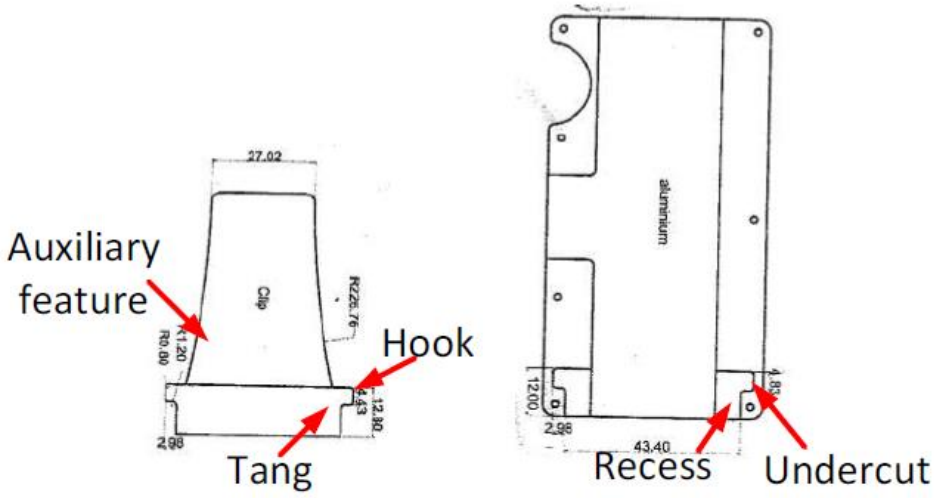
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
removing, selectively, the first auxiliary feature;	A POSITA would find it obvious to selectively remove a removably attached clip ("first auxiliary feature"), like that of the SMCII wallet; as doing so would be an exercise of the clip's intended function (*i.e.*, the clip is removably attached so that it can be removed). Additionally, a POSITA would have been motivated to selectively remove the SMCII wallet's removable money clip based on at least the teachings of Roman. For example, Roman describes configuring a compact wallet for carrying in one's pocket by removing a removable external clip. (Ex. 9 at 2:5-14.) A POSITA would have been motivated to apply the teachings of Roman to the SMCII wallet with a reasonable expectation of success as set forth in Sections V and VI of this Exhibit 2, incorporated here.
providing, selectively, at least a second auxiliary feature having at least one tang; and	As discussed above, the SMCII wallet includes a clip **3** ("auxiliary feature") having a tang. Duplicates of the SMCII wallet's money clip can constitute the claimed first auxiliary feature and the claimed second auxiliary feature. A POSITA would be motivated to exchange an initial clip ("first auxiliary feature") with a substitute clip ("second auxiliary feature") to personalize the wallet (*e.g.*, choose a different color clip), adapt the wallet to a given use preference, and/or perform a maintenance/repair operation In doing so, providing the substitute clip ("second auxiliary feature") would be a mere duplication of parts and assembly steps without any new or unexpected results. Additionally, a POSITA would have been motivated to selectively provide a substitute clip ("second auxiliary feature") based on at least the teachings of Roman. For example, Roman describes reattaching an external clip to a compact wallet to adapt the wallet to one or more carrying preferences. (Ex. 9 at 2:5-14.) Further, as described above, Kaminski further discloses selectively providing a clip ("second auxiliary feature") having a tang in the manufacture of a compact wallet. (Ex. 8 at FIG. 13.) A POSITA would have been motivated to apply the teachings of Kaminski to the SMCII wallet to achieve the functionality promoted by Roman with a

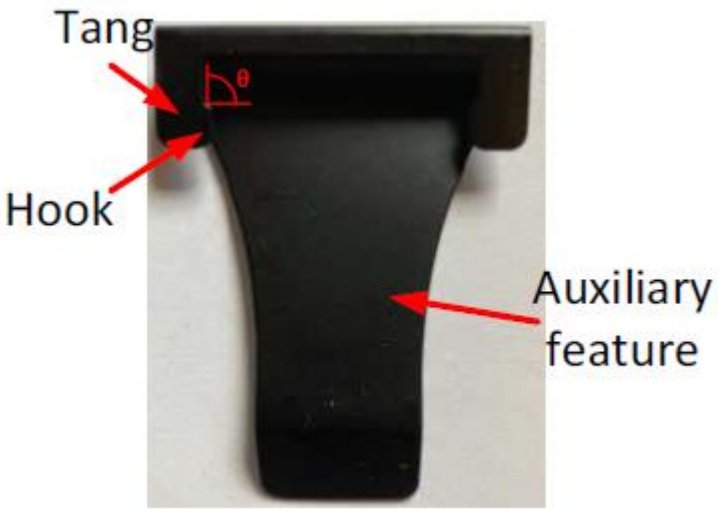
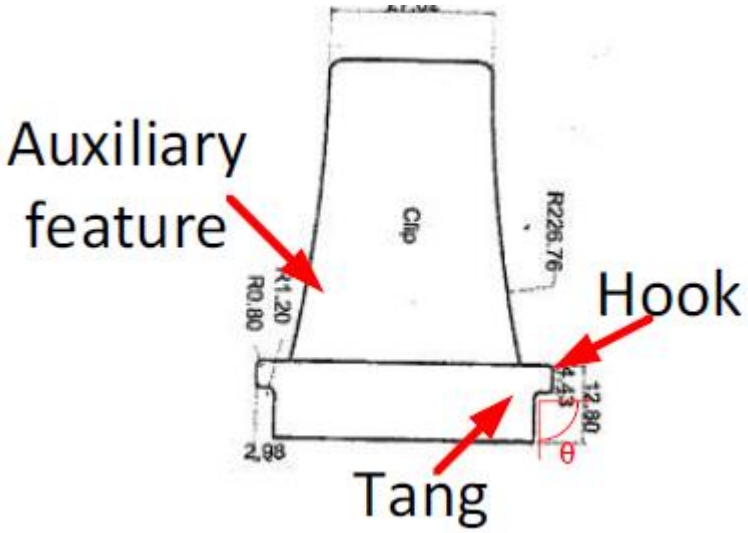
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	reasonable expectation of success as set forth in Sections V and VI of this Exhibit 2, incorporated here.
inserting, removably, the at least one tang of the second auxiliary feature into the at least one recess to make the second auxiliary feature available at an outside face of at least one of the two rigid plates,	As discussed above, the SMCII wallet includes the tang of the money clip ("auxiliary feature") being insertable into a recess, as shown again below. Further, inserting the tag on the money clip ("auxiliary feature") into the recess makes the money clip ("auxiliary feature") available at an outside surface of a rigid plate of the wallet, as shown again below. Duplicates of the SMCII wallet's money clip can constitute the claimed first auxiliary feature and the claimed second auxiliary feature. A POSITA would be motivated to exchange an initial money clip ("first auxiliary feature") with a substitute money clip ("second auxiliary feature") as set forth above. In doing so, inserting the substitute clip ("second auxiliary feature") into the recess, like that inside the rigid plate of the SMCII wallet, would constitute an obvious duplication of parts and assembly steps without any new or unexpected results. Additionally, a POSITA would have been motivated to removably insert a substitute money clip ("second auxiliary feature") based on at least the teachings of Roman. For example, Roman describes removably attaching an external clip to a compact wallet to adapt the wallet to one or more carrying preferences. (Ex. 9 at 2:5-14.) Further, as described above, Kaminski further discloses removably inserting the tang of a clip into a recess formed inside a rigid plate in the manufacture of a compact wallet. (Ex. 8 at FIG. 13.) A POSITA would have been motivated to apply the teachings of Kaminski to the SMCII wallet to achieve the functionality promoted by Roman with a reasonable expectation of success as set forth in Sections V and VI of this Exhibit 2, incorporated here.

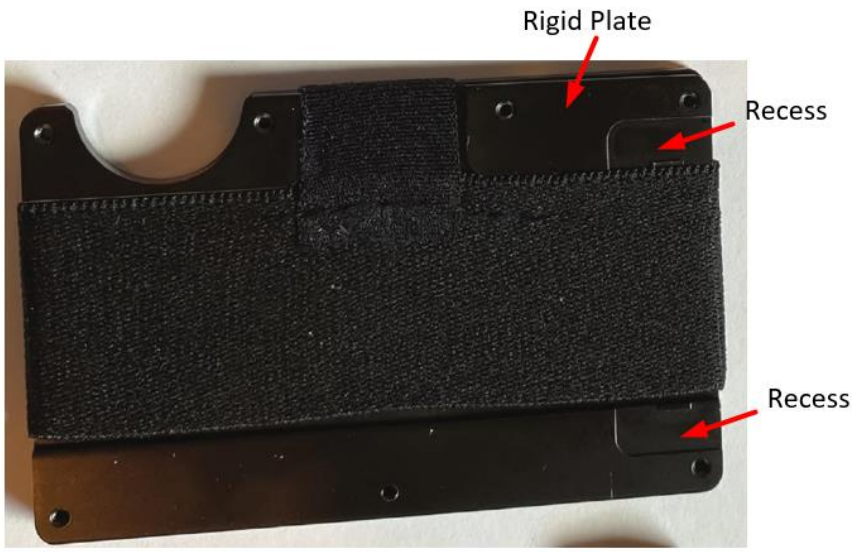
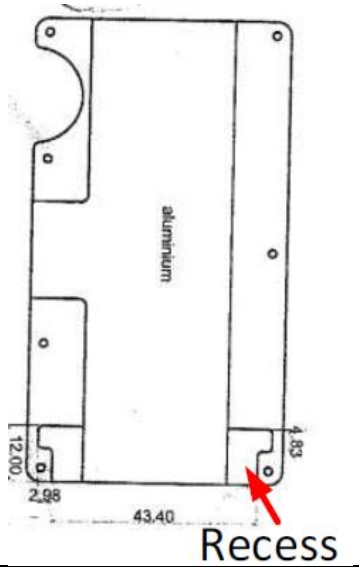
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	SMCII WALLET: 

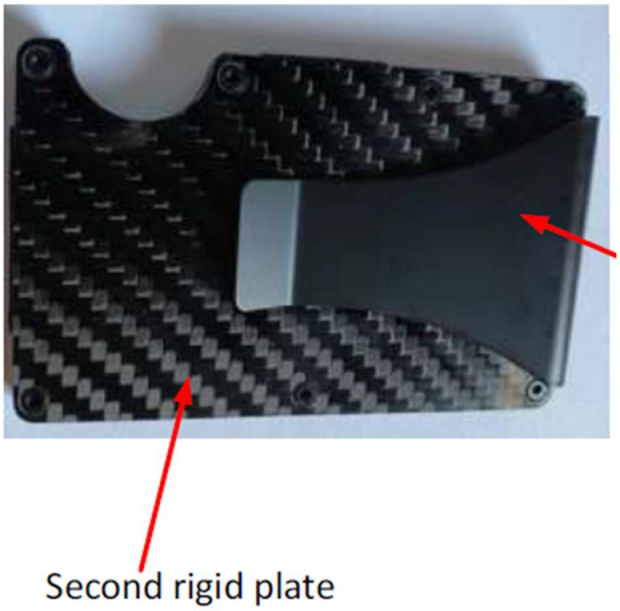
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	 **SMCII WALLET (SCHEMATIC):** 
the at least one recess having an undercut operable to engage a hook of the tang to prevent inadvertent dislodgement of the second auxiliary feature from the at least one recess,	The SMCII has a recess that has an undercut operable to engage a hook of the tang. While the tang is positioned in the recess, the hook engages the undercut to prevent inadvertent dislodgement of the auxiliary feature.

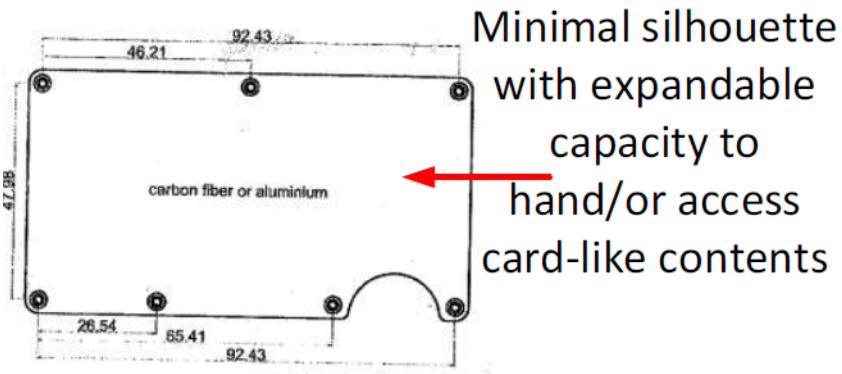
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	SMCII WALLET:   

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
	 **SMCII WALLET (SCHEMATIC):** 
the hook extending at an angle to the tang,	The SMCII wallet has a hook that extends at about a 90 degree angle to the tang. As shown below, the angle is referenced by "θ."

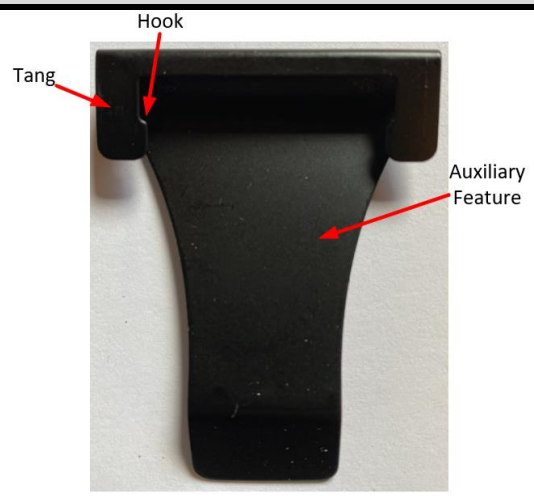
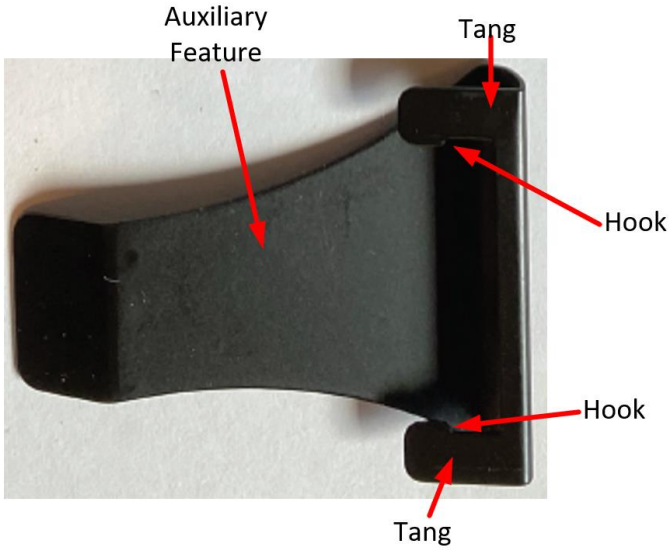
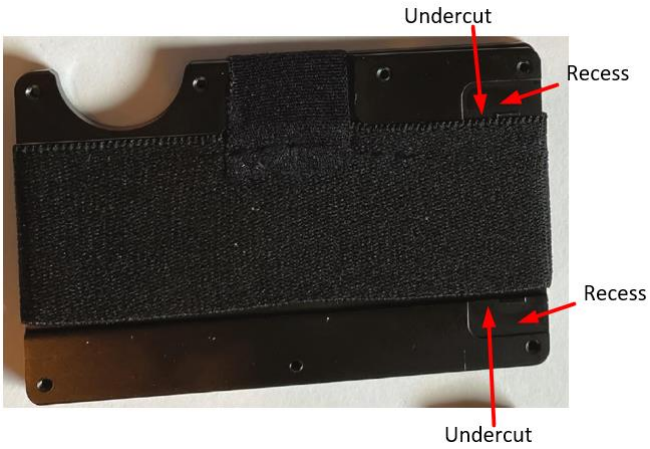
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	SMCII WALLET:  **SMCII WALLET (SCHEMATIC):** 
the at least one recess receiving the tang being disposed inside at least one of the two rigid plates;	The SMCII wallet has a recess formed inside at least one of the two rigid plates as an indentation positioned and shaped to receive the tang of an auxiliary feature.

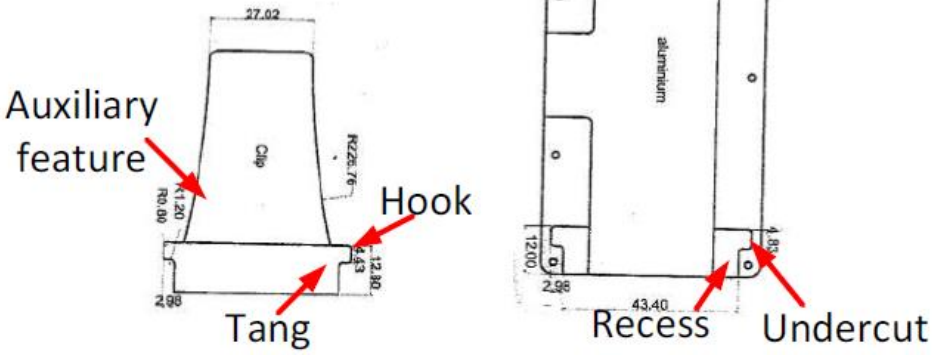
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	SMCII WALLET:  **SMCII WALLET (SCHEMATIC):** 
whereby, card-like contents may be carried with minimal silhouette on or with a person while allowing expandable	The SMCII wallet holds the card-like contents (*e.g.*, credit cards) while occupying a minimal silhouette. The SMCII wallet can be carried on or with a person and can expand to increase its capacity to hold contents. Further, individual contents can be accessed from between the rigid plates of the SMCII wallet.

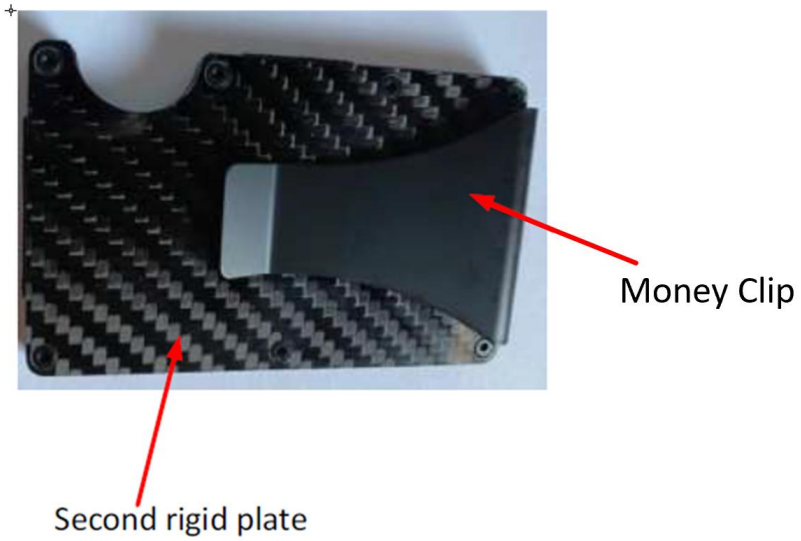
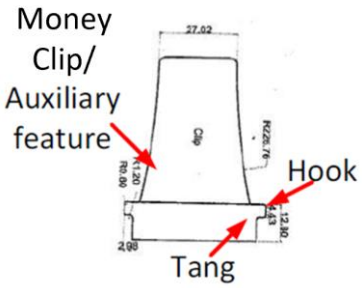
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
capacity and ready access to individual contents positioned interiorly to the at least two rigid plates and proving additional functionality from at least one auxiliary feature positioned exteriorly thereto.	**SMCII WALLET:**  

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
	SMCII WALLET (SCHEMATIC): 

CLAIM 20 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
The method of claim 19, wherein the at least one recess has an undercut and the at least one tang has a hook,	Due to the nature of claim 20's dependency, claim 20 includes all the limitations of claim 19, which are rendered obvious by the SMCII wallet in view of Kaminski and Roman. The SMCII has a recess that has an undercut operable to engage a hook of the tang. While the tang is positioned in the recess, the hook engages the undercut to prevent inadvertent dislodgement of the auxiliary feature. **SMCII WALLET:**

CLAIM 20 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	  

CLAIM 20 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
	 **SMCII WALLET (SCHEMATIC):** 
the hook and undercut interpositioned to secure the at least one auxiliary feature against inadvertent dislodgement.	As described above, the SMCII wallet includes an interpositioning of the hook and undercut to secure the money clip ("auxiliary feature"). A POSITA would have found it obvious to utilize the same hook and undercut engagement for both an initial clip ("first auxiliary feature") and substitute clip ("second auxiliary feature") as doing so would constitute a mere duplication of parts and assembly steps without any new or unexpected results.

CLAIM 21 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 19-21 are rendered obvious under 35 U.S.C. § 103 over the SMCII wallet in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
The method of claim 20, wherein at least one of the auxiliary features is a money clip.	Due to the nature of claim 21's dependency, claim 21 includes all the limitations of claim 19, which are rendered obvious by the SMCII wallet in view of Kaminski and Roman. The SMCII wallet includes an auxiliary feature that is a money clip. **SMCII WALLET:**  **SMCII WALLET (SCHEMATIC):** 

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EXHIBIT 3

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I. Invalidity Ground 3

Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 by Kane in view of Kiminski and Roman.

II. "The Ridge Wallet 2.0" by Daniel Kane ("Kane")

Kane is titled "The Ridge Wallet 2.0", published on kickstarter.com and constitutes prior art against the '808 Patent under 35 U.S.C. § 102(a)(1) (post-AIA). A capture of Kane was archived by The Wayback Machine on September 3, 2013, and retrieved from the following URL on January 23, 2024:

https://web.archive.org/web/20130903204002/http://www.kickstarter.com:80/projects/124039987/the-ridgewallet-20

Kane is attached hereto as Exhibit 10. Kane constitutes prior art under at least 35 U.S.C. § 102(a)(1), which states: "A person shall be entitled to a patent unless (1) the claimed invention was… in public use, on sale, or otherwise available to the public before the effective filing date of the claimed invention…."

III. U.S. Patent No. 7,334,616 to Kaminski ("Kaminski")

U.S. Patent No. 7,334,616 to Kaminski, titled "Card-Holding and Money Clip Device", was filed October 12, 2004, and issued February 26, 2008. U.S. Patent No. 7,334,616 constitutes prior art under 35 U.S.C. § 102, which states: "a person shall be entitled to a patent unless (1) the claimed invention was patented, described in a printed publication… or otherwise available to the public before the effective filing date of the claimed invention." Kaminski is attached hereto as Exhibit 8.

IV. U.S. Patent No. 5,103,884 to Roman ("Roman")

U.S. Patent No. 5,103,884 to Roman, titled "Wallet with Removable Clip", was filed February 2, 1990, and issued April 14, 1992. Patent No. 5,103,884 constitutes prior art under 35 U.S.C. § 102, which states: "a person shall be entitled to a patent unless (1) the claimed invention was patented, described in a printed publication… or otherwise available to the public before the effective filing date of the claimed invention." Roman is attached hereto as Exhibit 9.

V. Motivation to Combine Kane, Kiminski, and Roman

A person of ordinary skill in the art (POSITA) would have been motivated to configure a compact wallet, like that of Kane, with a removable money clip, like that of Kaminski, to allow a consumer to replace and/or remove the clip to meet individual preferences, as taught by Roman. Moreover, a POSITA would have good reasons to look to Kaminski and/or Roman for guidance on how to configure a compact wallet, like that of Kane, with a removable money clip because each references is in the same technical field, address similar problems, and utilize similar devise.

Kane and Kaminski both disclose innovations in the field of wallets. For example, Kane is designed to hold multiple card-like contents (*e.g.*, as evidenced by at least the silhouette of the wallet and the function of the plates, elastic band, and aligned finger grooves). Likewise, Kaminski discloses a "combination money clip and card holder adapted to retain paper currency and to removably store flexible cards such as credit cards." (Ex. 8 at Abstract, 3:56-64.) Similarly, Roman discloses a compact wallet with detachable clip.

Kane and Kaminski both address problems of lack of rigidity and limited storage attributed to previously known wallet designs. For example, Kane is composed of aluminum and/or carbon fiber plates, which provide rigidity to the wallet and thereby protect the card-like contents thereof. Likewise, Kaminski discloses a wallet comprising a rigid construction adapted to accommodate

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multiple cards. (Ex. 8 at 4:10-26.) Further, Kane, Kaminski, and Roman all address problems attributed to the bulkiness of traditional wallets. For example, Kane, Kaminski, and Roman each regard compact wallets with a minimalist profile. For instance, Roman discloses a wallet with a clip that can be attached and detached depending on one's desired carry preferences.

The technique of configuring a compact wallet with a removable clip utilizing a hook and undercut engagement was within the realm of ordinary capabilities of a POSITA based upon the teachings of Kaminski. Further, the advantages and motivation for swapping and/or replacing an external clip to a compact wallet was promoted by at least Roman.

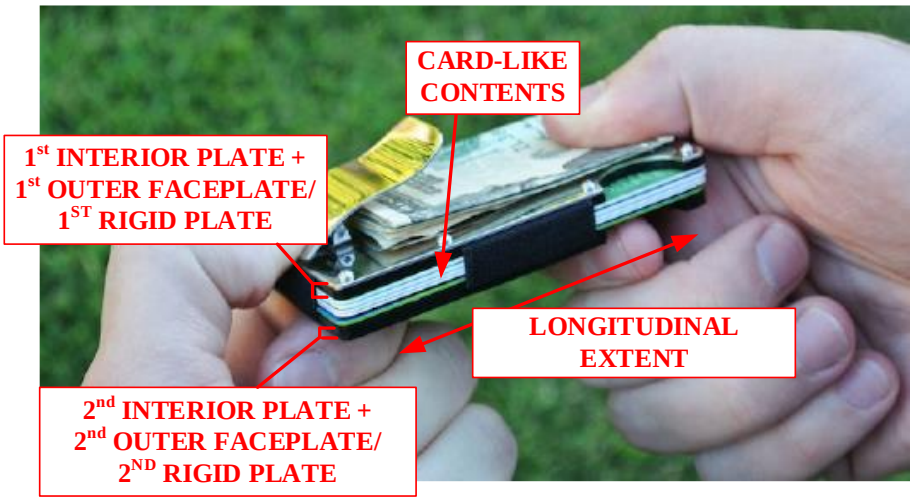
VI. Reasonable Expectation of Success

A POSITA would have reasonably expected success incorporating the teachings of Kaminski and Roman into Kane as described. A POSITA would have found it obvious to configure a compact wallet, like that of Kane, with a removable money clip in accordance with the teachings of Kaminski to have an interchangeable external clip, as disclosed by Roman, to achieve a consumer's preferred customization and modularity.

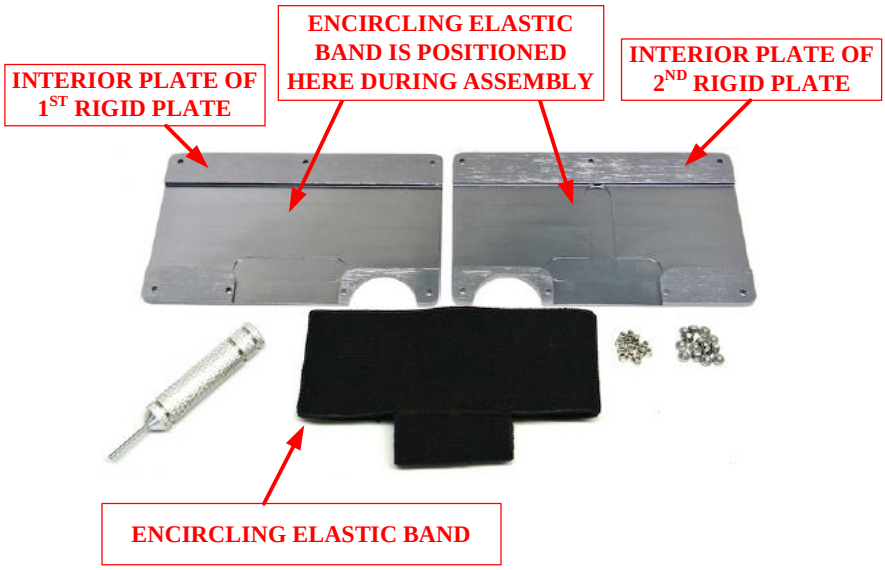
By incorporating the teachings of Kaminski and Roman into the compact wallet of Kane, a POSITA would be applying a known technique to a known device ready for improvement to yield predictable results.

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CLAIM CHART

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
A compact wallet, comprising:	The preamble is not limiting, but if it where, Kane discloses a compact wallet with a "low profile to easily fit in your front pocket." (Ex. 10 at 5-7.)
at least two rigid plates interposed to sandwich card-like contents there between, each rigid plate having a longitudinal extent;	Kane discloses an interior plate secured to an outer faceplate, collectively referred to herein as a "rigid plate." Kane discloses a wallet with two rigid plates made of a rigid material ("anodized aircraft grade aluminum") and interposed to sandwich card-like contents there between. (Ex. 10 at 7-10.) Kane's rigid plates are substantially rectangular in shape, with a longitudinal extent. (Ex. 10 at 7-10  (Ex. 10 at 4 (*annotated*).)
at least one encircling elastic band interposed with the at least two rigid plates along longitudinal extents thereof to bias them inwardly and securely hold the card-like contents while providing elastic volume there between for adding or removing contents;	Kane discloses an encircling elastic band positioned within an integrated elastic track of each rigid plate, along the longitudinal extent thereof. (Ex. 10 at 7-8.)

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN

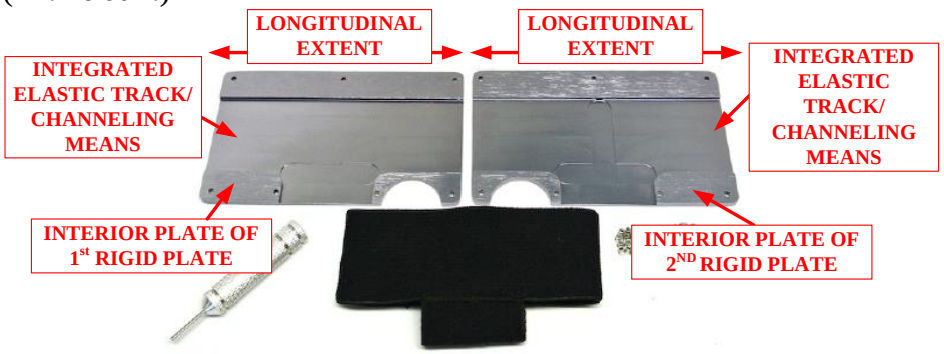


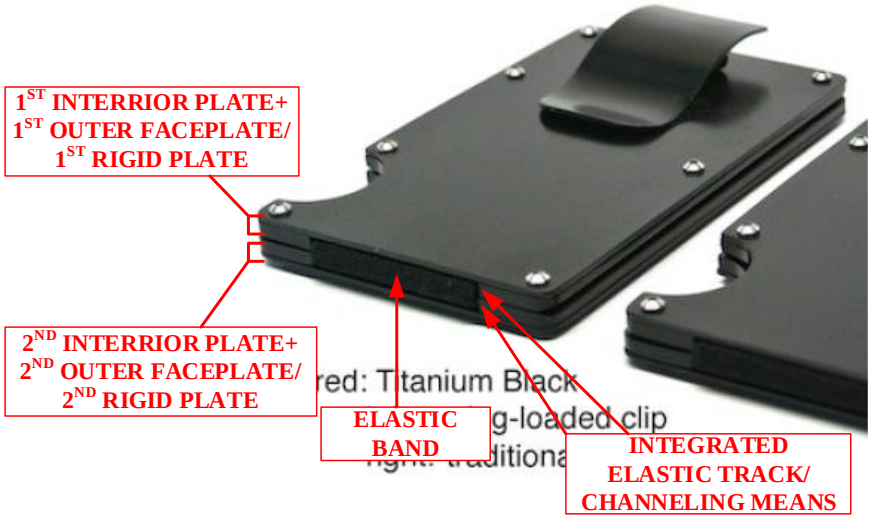
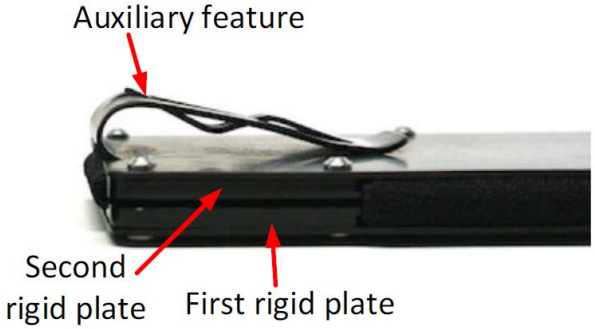
(Ex. 10 at 7 (*annotated*).)



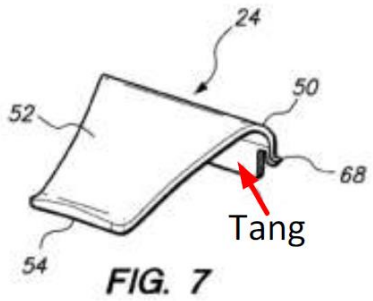
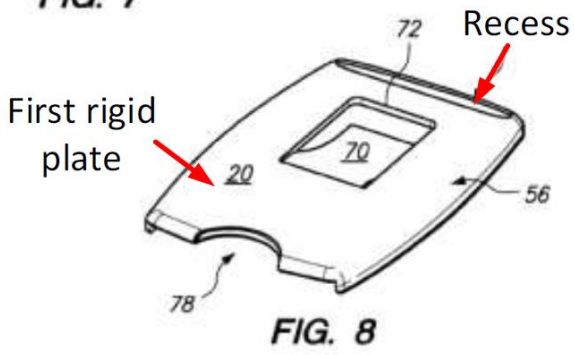
(Ex. 10 at 7 (*annotated).)*

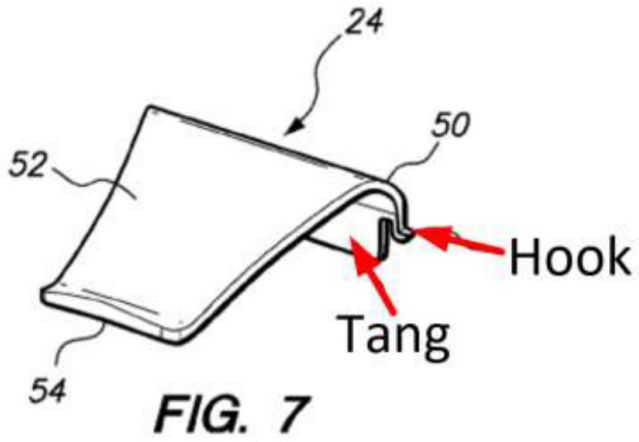
Kane discloses the encircling elastic band biasing the rigid plates towards each other ("inwardly") to secure the card-like contents while expanding/contracting to provide elastic volume there between for adding/removing contents. (Ex. 10 at 5, 7: "[t]he Integrated Elastic Track can expand to hold up to 12 cards and then immediately contract to hold a single card securely.")

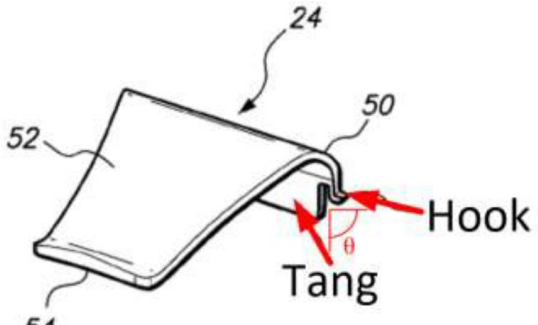
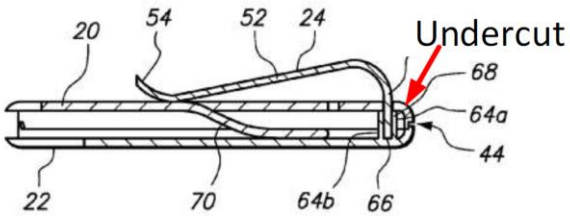
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	 (Ex. 10 at 7 (*annotated*).) A POSITA would recognize that Kane's elastic band is identical, or at least equivalent, to the encircling elastic band **4** depicted in at least FIG.13 of U.S. Patent No. 10,791,808.
a channeling means configured to minimize the profile of the wallet and hold position of the at least one encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof; and	As indicated in the Court's Claim Construction Order, the parties agreed to Plaintiff's proposed claim construction, where "channeling means" is a means-plus-function term governed by 35 U.S.C. § 112(f) with the following function and structure. Function: To minimize the profile of the wallet and hold position of the at least one encircling band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof. Structure: A groove spanning the extent of one or more of the rigid plates or a longitudinal bore through one or more of the rigid plates. Kane discloses an integrated elastic track ("channeling means") within each rigid plate as a groove spanning the longitudinal extent of each rigid plate. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).)

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	 (Ex. 10 at 8 (*annotated*).) The integrated elastic track ("channeling means") functions to minimize the profile of the wallet and hold position of the encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).) A POSITA would recognize that Kane's integrated elastic track is identical, or at least equivalent, to the channeling means **20** depicted in at least FIG. 8 of U.S. Patent No. 10,791,808.
an auxiliary feature removably attached to at least one of the at least two rigid plates,	Kane discloses a compact wallet having a money clip ("auxiliary feature").  (Ex. 10 at 8 (*annotated*).)

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	Further, Kaminski teaches compact wallet with a money clip (24) that is attached to a rigid plate (*e.g.*, first panel (20)) via placement within the wallet (*e.g.*, between first panel and a second panel) without the use of fasteners to fix the money clip to the wallet. For example, Kaminski describes the money clip (24) being removably attached to the first panel (20) by stating: "[p]rior to joining the panels 20 and 22 of the enclosure, clip distal end 54 is inserted through the retainer channel 64 in first panel 20 and pulled through the slot until tab 66 engages in channel 64a and shoulder 68 engages the interior of the panel at the channel edge. Panels 20 and 22 are then brought together, engaging tab 66 in channel 64b." (Ex. 8 at 4:28-35, and FIGS. 1-12.) To the extent that Kane is found not disclose an auxiliary feature that is removably attached, a POSITA would have looked to Kaminski for guidance at least because Kane and Kaminski are in the same technical field, address similar problems, and/or utilize similar devices. For example, a POSITA at the effective filing date of the '808 Patent would have found it obvious to try to configure a compact wallet, like that disclosed by Kane, with a removable money clip ("auxiliary feature"), like that disclosed by Kiminski. Doing so would be the application of a known technique (*e.g.*, removably attach a money clip to the plate of a wallet via one or more retaining channels in the plate along with tabs and shoulders (tangs and hooks) of the money clip) to a known device (*e.g.*, the auxiliary money clip of Kane) to yield predictable results (*e.g.*, removable attachment of the auxiliary feature). Further, one of ordinary skill in the art would be motivated to configure a compact wallet, like that disclosed by Kane, with a removably attached money clip ("auxiliary feature"), like that disclosed by Kiminski, in view of the advantageous functionality of removable external clips taught by Roman. Roman teaches a wallet having a removable clip for use in a concealed fashion or for carrying in the pocket in a normal fashion. (Ex. 9 at Abstract.) For example, Roman states that "[c]lip 12 may be conveniently removed from wallet 10 by an upward push as indicated at arrow 44 on the end of bent flange 46 slightly rolled to provide a convenient gripping surface for fingers. When removed clip 10 can then be used as a money clip in a normal fashion, and the wallet can be conveniently carried in a pants or coat pocket as usual." (Ex. 9 at 3:31-36.) A POSITA at the effective filing date of the '808 Patent would have been motivated to render the auxiliary feature (*e.g.*, a money clip) of Kane

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	removable so as to enable the auxiliary feature to be removed for carrying in a pants pocket in view of the teachings of Roman. A POSITA would have been motivated to combine Kane and Kiminski in view of Roman with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 3, incorporated here.
the auxiliary feature having a tang insertable into a recess formed inside the at least two rigid plates,	Kaminski teaches a compact wallet with an auxiliary feature having a tang. Further, the tang is insertable into a recess that is formed inside at least one of the at least two rigid plates (*e.g.*, at least one of the panels). For example, Kaminski describes, "passing the bowed end (54) of the retaining member (24) up through the retaining channel (64) of the first panel such that bowed end (54) and flat midsection (52) are on the exterior (top) of the first panel and the proximal end (50) is below or within the interior of the first panel…." (Ex. 8 at FIG. 13.)  FIG. 7  FIG. 8 (Ex. 8 at FIGS. 7-8 (*annotated*).) A POSITA would have been motivated to combine Kane and Kiminski in view of Roman with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 3, incorporated here. Further, as described above, one of ordinary skill in the art at the effective filing date of the '808 Patent would have been motivated to modify the

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	auxiliary feature and/or rigid plate of Kane in view of Kaminski to render the auxiliary feature removable for convenient carrying of the wallet in a pants pocket in view of the teachings of Roman.
the tang having a hook,	Kaminski teaches a compact wallet with an auxiliary feature (*e.g.*, money clip **24**) that has a tang, and the tang has a hook.  FIG. 7 (Ex. 8 at FIG. 7 (*annotated*).) Further, as described above, one of ordinary skill in the art at the effective filing date of the '808 Patent would have been motivated to modify the auxiliary feature of Kane in view of Kaminski to render the auxiliary feature removable for convenient carrying of the wallet in a pants pocket in view of the teachings of Roman. A POSITA would have been motivated to combine Kane and Kiminski in view of Roman with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 3, incorporated here.
the hook extending at an angle to the tang,	Kaminski teaches a compact wallet with an auxiliary feature (*e.g.*, a money clip) having a tang that has a hook. Further, the hook extends at about a 90 degree angle to the tang. Below, the angle is referenced by "θ".

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	 FIG. 7 (Ex. 8 at FIG. 7 (*annotated*).) Further, as described above, one of ordinary skill in the art at the effective filing date of the '808 Patent would have been motivated to modify the auxiliary feature of Kane in view of Kaminski to render the auxiliary feature removable for convenient carrying of the wallet in a pants pocket in view of the teachings of Roman. A POSITA would have been motivated to combine Kane and Kiminski in view of Roman with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 3, incorporated here.
the hook engaging an undercut of the recess to prevent inadvertent dislodgement of the auxiliary feature from the recess,	Kaminski teaches a compact wallet with an auxiliary feature (*e.g.*, a money clip **24**) that has a tang that is positioned in the recess such that the hook illustrated above is adjacent to, and engages with, the undercut (*e.g.*, "the interior of the panel at the channel edge") illustrated below to prevent inadvertent dislodgement of the auxiliary feature. For example, Kaminski states "[p]rior to joining the panels 20 and 22 of the enclosure, clip distal end 54 is inserted through the retainer channel 64 in first panel 20 and pulled through the slot until tab 66 engages in channel 64a and shoulder 68 engages the interior of the panel at the channel edge. Panels 20 and 22 are then brought together, engaging tab 66 in channel 64b." (Ex. 8 at 4:28-35.)  FIG. 10

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
	Further, as described above, one of ordinary skill in the art at the effective filing date of the '808 Patent would have been motivated to modify the auxiliary feature of Kane in view of Kaminski to render the auxiliary feature removable for convenient carrying of the wallet in a pants pocket in view of the teachings of Roman. A POSITA would have been motivated to combine Kane and Kiminski in view of Roman with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 3, incorporated here.
whereby, card-like contents may be carried with minimal silhouette on or with a person while allowing expandable capacity and ready access to individual contents from between the at least two rigid plates.	Kane discloses that card-like contents may be carried with minimal silhouette on or with a person. (Ex. 10 at 2, 3: "Core design: Low profile to easily fit in your front pocket.")  (Ex. 10 at 6.) Kane discloses that "[t]he Ridge 2.0 can accommodate various numbers of cards without losing elasticity; providing an extremely thin wallet that isn't limited in its capacity." (Ex. 10 at 5) Kane discloses a wallet that "allow[s] easier access to the middle cards." (Ex. 10 at 6.)

CLAIM 6 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
The compact wallet of claim 1, wherein each rigid plate is	Due to the nature of claim 6's dependency, claim 6 includes all the limitations of claim 1, which are rendered obvious by Kane in view of Kaminski and Roman.

CLAIM 6 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
comprised of metal for RFID protection.	Further, Kane discloses rigid plates made of aluminum and/or titanium. (Ex. 10 at 8-9.) Aluminum options:  Titanium options:  (Ex. 10 at 8.) Also, Kane discloses that "the Ridge's aluminum interior plates block RFID, keeping your information safe." (Ex. 10 at 9-10.)

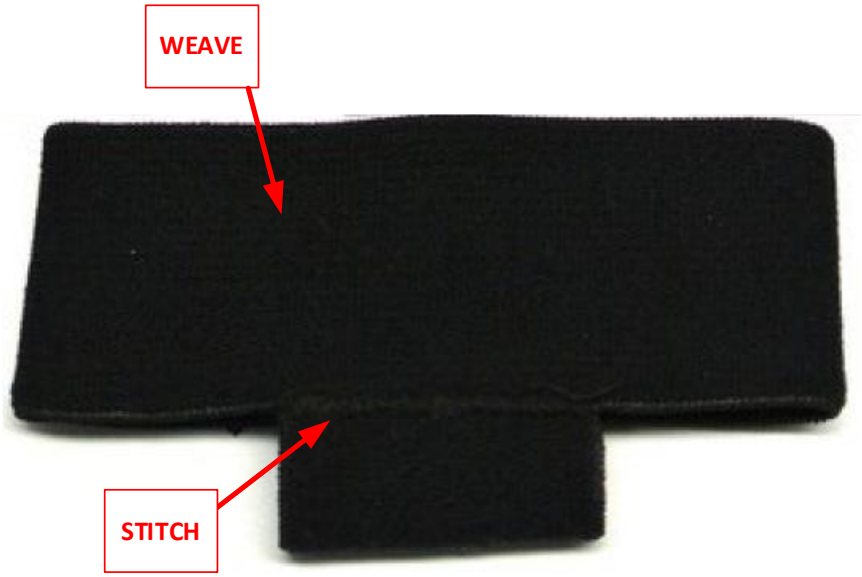
CLAIM 7 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
The compact wallet of claim 1, wherein each rigid plate is metalized for RFID protection.	Due to the nature of claim 7's dependency, claim 7 includes all the limitations of claim 1, which are anticipated by Kane in view of Kaminski and Roman. Further, Kane discloses rigid plates made of aluminum and/or titanium. (Ex. 10 at 8-9.)

CLAIM 7 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
	Aluminum options:  Titanium options:  (Ex. 10 at 8.) Also, Kane discloses that "the Ridge's aluminum interior plates block RFID, keeping your information safe." (Ex. 10 at 9-10.)

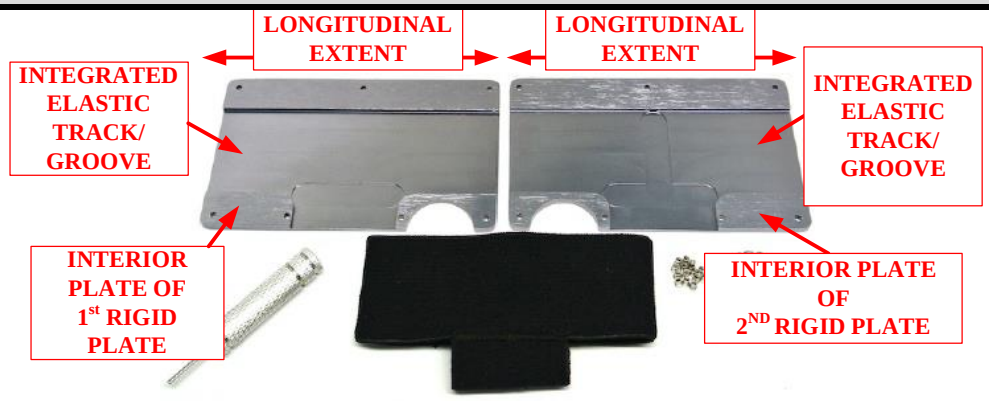
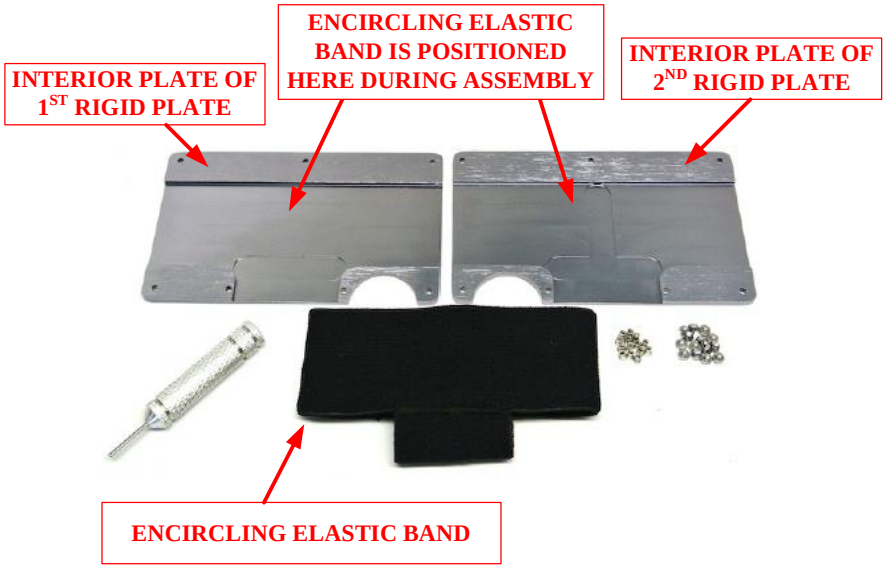
CLAIM 12 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
The compact wallet of claim 1, further comprising aligned finger notches through proximal ends of the rigid plates to expose an edge of the card-like contents for the purpose of the edge to elevate the contents into view	Due to the nature of claim 12's dependency, claim 12 includes all the limitations of claim 1, which are rendered obvious by Kane in view of Kaminski and Roman. Further, Kane discloses "[t]humb indentation[s] at the lower left of the wallet allows you to easily push your cards up and select the correct one." (Ex. 10 at 9.) A POSITA at the effective date of the ''808 Patent would have understood Kane's thumb indentations to constitute the claimed "finger notches" at least because the thumb indentations are notches in the rigid plates that can accommodate a user's finger.

CLAIM 12 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
through distal ends of the rigid plates,	 (Ex. 10 at 7 (*annotated*).) Also, a POSITA would have understood, at the effective date of the '808 Patent, Kane's thumb indentations to be identical, or at least equivalent, to the finger notches **13** shown in at least FIGS. 1 and 10 of the '808 Patent.
said edge providing a fulcrum to lever the proximal ends together for the purpose of fanning the distal ends apart in display of the contents.	Kane discloses a card edge and proximal ends of the rigid plates that are identical to the configuration shown in at least FIG. 10 of the '808 Patent as set forth above. A POSITA would have reasonably presumed that identical wallet features would perform identical functions. Here, the structure, location, and configuration of Kane's rigid plates and thumb indentations are nearly identical to the teachings of the '808 Patent such that a POSITA would reasonably presume that a card edge can be used to lever the proximal ends of Kanes rigid plates for the purpose of fanning the distal ends apart in display of the wallet's contents.

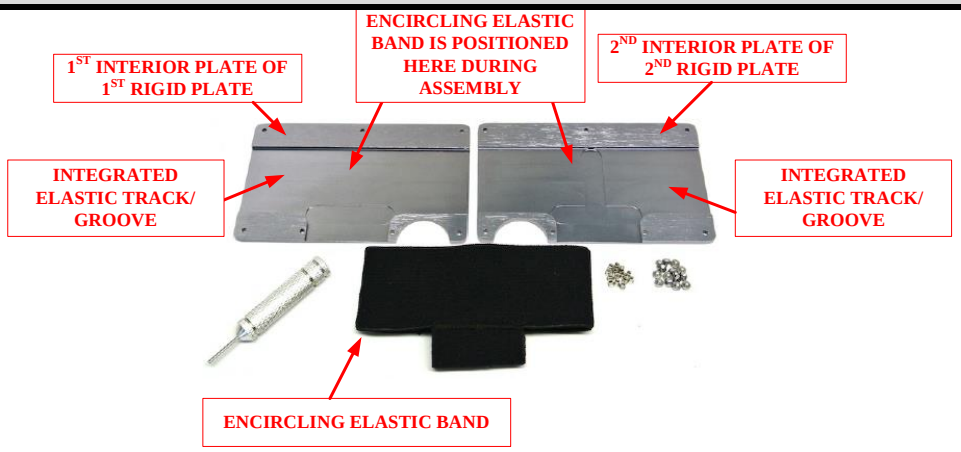
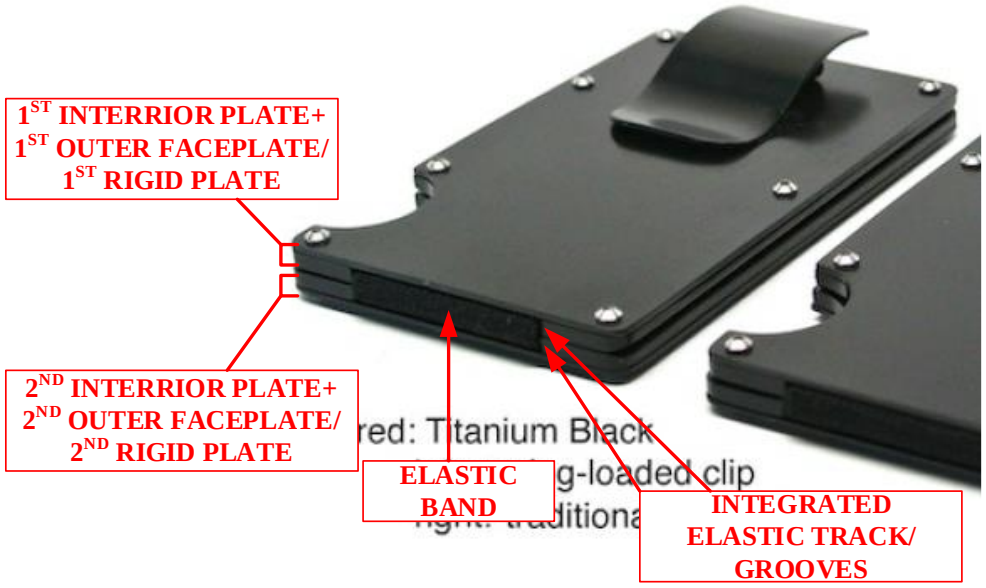
CLAIM 13 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
The compact wallet of claim 1, wherein the encircling elastic	Due to the nature of claim 13's dependency, claim 13 includes all the limitations of claim 1, which are rendered obvious by Kane in view of Kaminski and Roman.

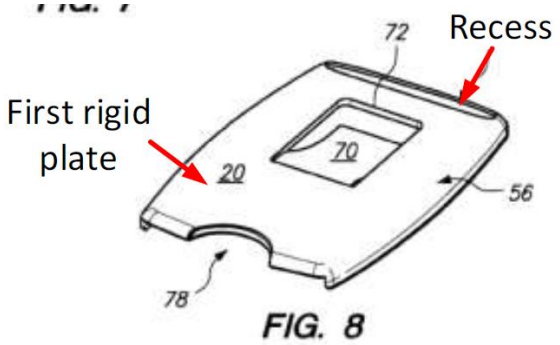
CLAIM 13 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
band is comprised of woven elastic fabric.	Further, Kane discloses the following photograph of the encircling elastic band as a woven elastic fabric:  (Ex. 10 at 7-8 (*magnified, annotated*).)

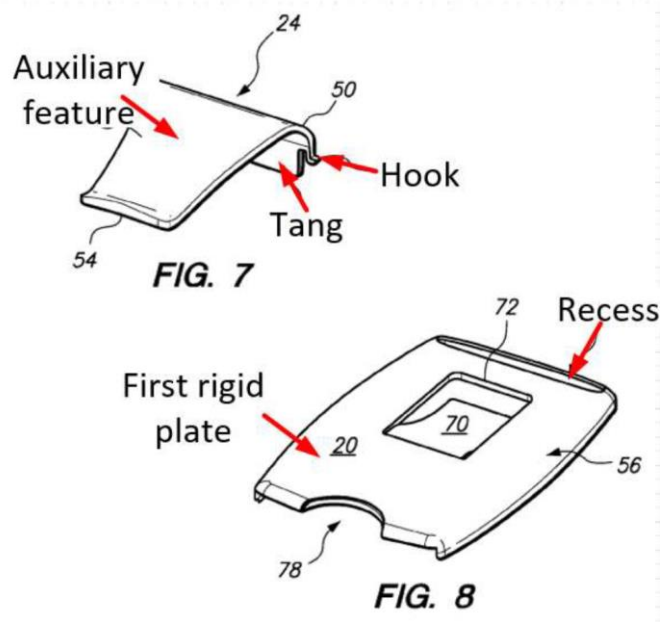
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
A compact wallet, comprising:	The preamble is not limiting, but if it where, Kane discloses a compact wallet with a "low profile to easily fit in your front pocket." (Ex. 10 at 5-7.)
at least two rigid plates interposed to sandwich card-like contents there between, each rigid plate having a groove along a longitudinal extent thereof;	Kane discloses an interior plate secured to an outer faceplate, collectively referred to herein as a "rigid plate." Kane discloses a wallet with two rigid plates made of a rigid material ("anodized aircraft grade aluminum") and interposed to sandwich card-like contents there between. (Ex. 10 at 7-10.) Kane's rigid plates are substantially rectangular in shape, with a longitudinal extent. (Ex. 10 at 7-10.) Further, Kane discloses an integrated elastic track ("groove") within each rigid plate along the longitudinal extent thereof. (Ex. 10 at 7.)

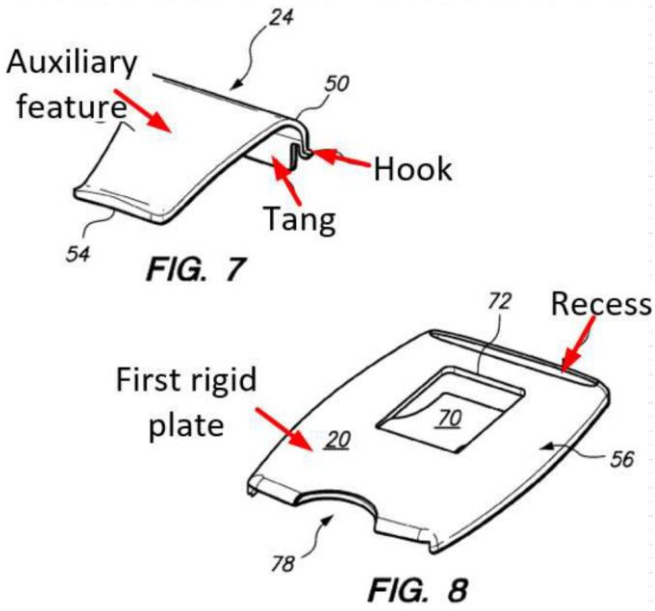
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	 (Ex. 10 at 7 (*annotated*).)
at least one encircling elastic band slidingly interposed in the grooves to bias the at least two rigid plates inwardly and securely hold the card-like contents while providing elastic volume there between for adding or removing contents,	Kane discloses an encircling elastic band positioned within an integrated elastic track of each rigid plate, along the longitudinal extent thereof. (Ex. 10 at 7-8.)  (Ex. 10 at 7 (*annotated*).)

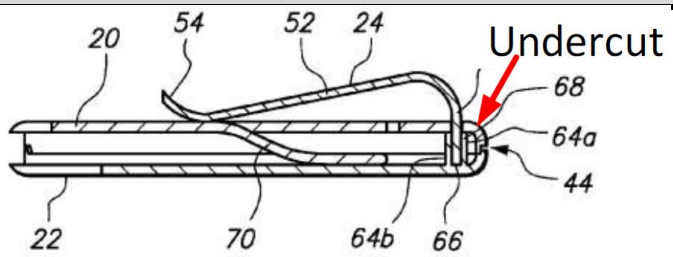
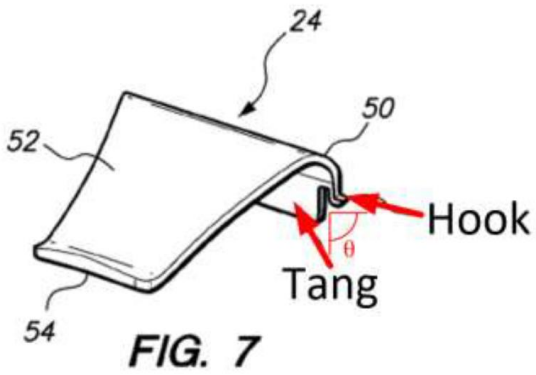
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	 (Ex. 10 at 7 (*annotated).)* Kane discloses the encircling elastic band biasing the rigid plates towards each other ("inwardly") to secure the card-like contents while expanding/contracting to provide elastic volume there between for adding/removing contents. (Ex. 10 at 5, 7: "[t]he Integrated Elastic Track can expand to hold up to 12 cards and then immediately contract to hold a single card securely.")  (Ex. 10 at 7 (*annotated*).) A POSITA would have understood that the elastic band slides against the machined aluminum rigid plates (*e.g.*, within the grooves) when expanding and contracting. A POSITA would recognize that Kane's elastic band is identical, or at least equivalent, to the encircling elastic band **4** depicted in at least FIG.13 of U.S. Patent No. 10,791,808.
the grooves configured to hold position of the at	Kane discloses an integrated elastic track ("grooves") within each rigid plate as a groove spanning the longitudinal extent of each rigid plate. (Ex. 10 at 7.)

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
least one encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof; and	 (Ex. 10 at 7 (*annotated*).)  (Ex. 10 at 8 (*annotated*).) The integrated elastic track ("grooves")is configured to minimize the profile of the wallet and hold position of the encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof. (Ex. 10 at 7.) 

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	(Ex. 10 at 7 (*annotated*).) A POSITA would recognize that Kane's integrated elastic track is identical, or at least equivalent, to the grooves **21** depicted in at least FIG. 8 of U.S. Patent No. 10,791,808.
a recess formed inside at least one of the at least two rigid plates,	Kaminski teaches a compact wallet with an auxiliary feature having a tang. Further, the tang is insertable into a recess that is formed inside at least one of the at least two rigid plates (*e.g.*, at least one of the panels). For example, Kaminski describes, "passing the bowed end (54) of the retaining member (24) up through the retaining channel (64) of the first panel such that bowed end (54) and flat midsection (52) are on the exterior (top) of the first panel and the proximal end (50) is below or within the interior of the first panel…." (Ex. 8 at FIG. 13.)  FIG. 8 (Ex. 8 at FIG. 8 (*annotated*).) To the extent that Kane is found not to disclose a recess formed inside at least one of the rigid plates, a POSITA would have looked to Kaminski for guidance at least because Kane and Kaminski are in the same technical field, address similar problems, and/or utilize similar devices. For example, a POSITA at the effective filing date of the '808 Patent would have found it obvious to form a recess in a rigid plate of a compact wallet, like that disclosed by Kane, to configure the compact wallet with a removably attached money clip, like that disclosed by Kiminski. Doing so would be the application of a known technique (*e.g.*, removably attach a money clip to the plate of a wallet via one or more retaining channels in the plate along with tabs and shoulders (tangs and hooks) of the money clip) to a known device (*e.g.*, the auxiliary money clip of Kane) to yield predictable results (*e.g.*, removable attachment of the auxiliary feature). Further, one of ordinary skill in the art would be motivated to configure a compact wallet, like that disclosed by Kane, with a recess, like that disclosed by Kiminski, to configure the wallet with a removably attachable money clip

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	in view of the advantageous functionality of removable external clips taught by Roman. Roman teaches a wallet having a removable clip for use in a concealed fashion or for carrying in the pocket in a normal fashion. (Ex. 9 at Abstract.) For example, Roman states that "[c]lip 12 may be conveniently removed from wallet 10 by an upward push as indicated at arrow 44 on the end of bent flange 46 slightly rolled to provide a convenient gripping surface for fingers. When removed clip 10 can then be used as a money clip in a normal fashion, and the wallet can be conveniently carried in a pants or coat pocket as usual." (Ex. 9 at 3:31-36.) A POSITA would have been motivated to combine Kane and Kiminski in view of Roman with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 3, incorporated here.
the recess operable to receive a tang of an auxiliary feature,	Kaminski teaches a compact wallet with an auxiliary feature having a tang. Further, the tang is insertable into a recess that is formed inside at least one of the at least two rigid plates (*e.g.*, at least one of the panels). For example, Kaminski describes, "passing the bowed end (54) of the retaining member (24) up through the retaining channel (64) of the first panel such that bowed end (54) and flat midsection (52) are on the exterior (top) of the first panel and the proximal end (50) is below or within the interior of the first panel…." (Ex. 8 at FIG. 13.)  FIG. 7 FIG. 8

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	(Ex. 8 at FIGS. 7-8 (*annotated*).) A POSITA would have been motivated to combine Kane and Kiminski in view of Roman with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 3, incorporated here. Further, as described above, one of ordinary skill in the art at the effective filing date of the '808 Patent would have been motivated to modify the auxiliary feature and/or rigid plate of Kane in view of Kaminski to render the auxiliary feature removable for convenient carrying of the wallet in a pants pocket in view of the teachings of Roman.
the recess having an undercut operable to engage a hook of the tang to prevent inadvertent dislodgement of the auxiliary feature from the recess when the auxiliary feature is removably positioned in at least one of the at least two rigid plates,	Kaminski teaches a compact wallet with an auxiliary feature (*e.g.*, money clip) that has a tang, and the tang has a hook. For example, Kaminski teaches a compact wallet with an auxiliary feature (*e.g.*, a money clip) that has a tang that is positioned in the recess such that the hook illustrated above is adjacent to, and engages with, the undercut (*e.g.*, "the interior of the panel at the channel edge") illustrated below to prevent inadvertent dislodgement of the auxiliary feature. For example, Kaminski states "[p]rior to joining the panels 20 and 22 of the enclosure, clip distal end 54 is inserted through the retainer channel 64 in first panel 20 and pulled through the slot until tab 66 engages in channel 64a and shoulder 68 engages the interior of the panel at the channel edge. Panels 20 and 22 are then brought together, engaging tab 66 in channel 64b."(Ex. 8 at 4:28-35.)  FIG. 7 FIG. 8

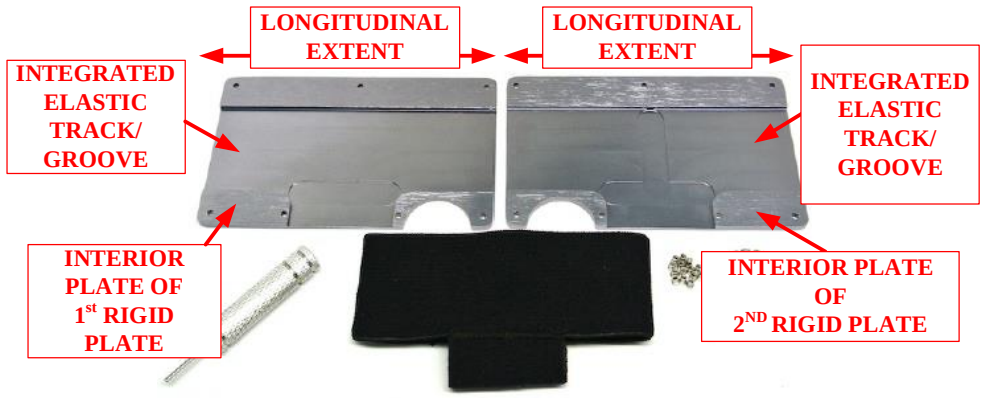
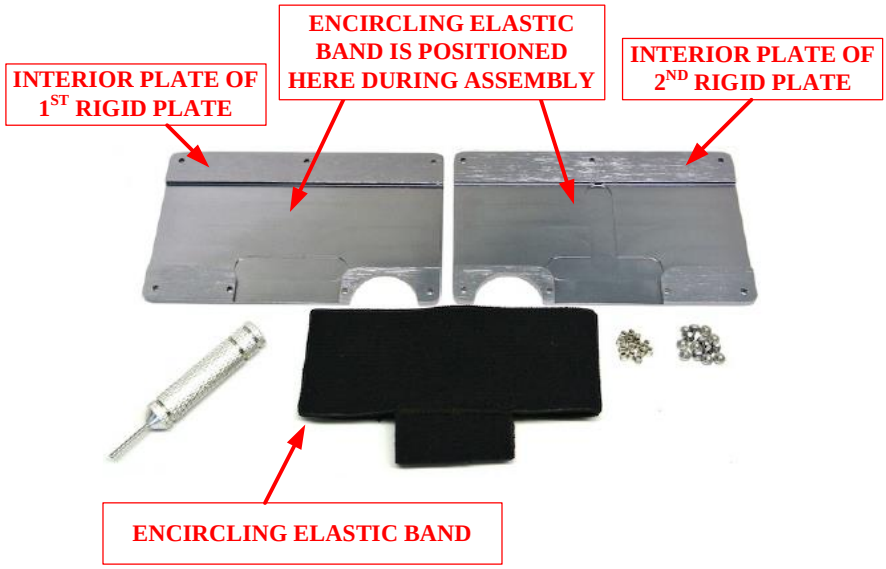
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	 (Ex. 8 at FIGS. 7-8 and 10 (*annotated*).) A POSITA would have been motivated to combine Kane and Kiminski in view of Roman with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 3, incorporated here. Further, as described above, one of ordinary skill in the art at the effective filing date of the '808 Patent would have been motivated to modify the auxiliary feature and/or rigid plate of Kane in view of Kaminski to render the auxiliary feature removable for convenient carrying of the wallet in a pants pocket in view of the teachings of Roman.
the hook extending at an angle to the tang,	Kaminski teaches a compact wallet with an auxiliary feature (*e.g.*, a money clip) having a tang that has a hook. Further, the hook extends at about a 90 degree angle to the tang. Below, the angle is referenced by "θ".  FIG. 7 (Ex. 8 at FIG. 7 (*annotated*).) Further, as described above, one of ordinary skill in the art at the effective filing date of the '808 Patent would have been motivated to modify the auxiliary feature of Kane in view of Kaminski to render the auxiliary feature removable for convenient carrying of the wallet in a pants pocket in view of the teachings of Roman.

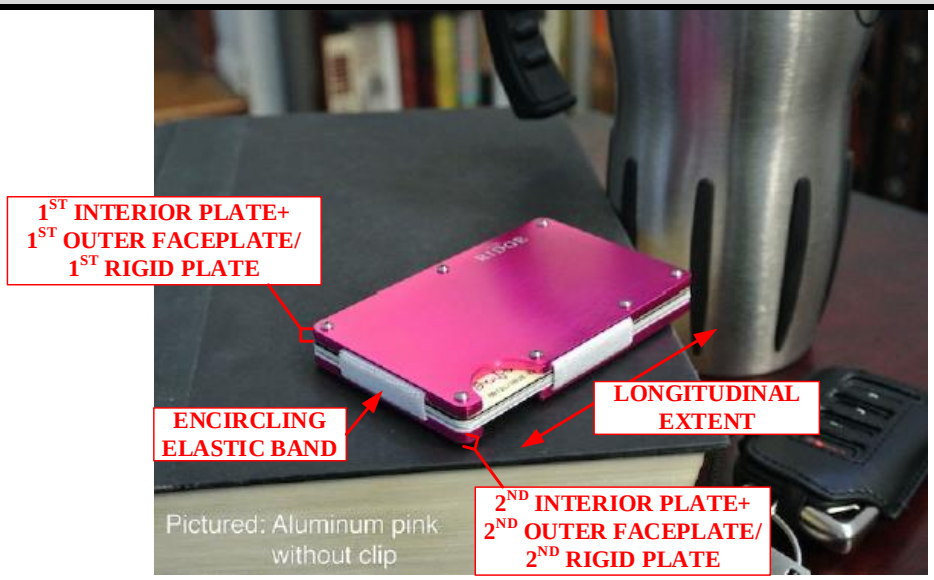
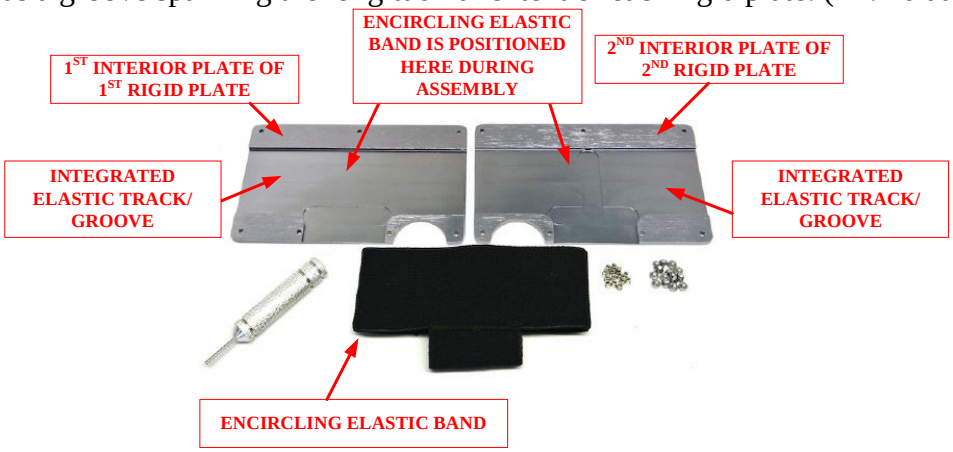
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
	A POSITA would have been motivated to combine Kane and Kiminski in view of Roman with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 3, incorporated here.
whereby, card-like contents may be carried with minimal silhouette on or with a person while allowing expandable capacity and ready access to individual contents from between the at least two rigid plates.	Kane discloses that card-like contents may be carried with minimal silhouette on or with a person. (Ex. 10 at 2, 3: "Core design: Low profile to easily fit in your front pocket.")  (Ex. 10 at 6.) Kane discloses that "[t]he Ridge 2.0 can accommodate various numbers of cards without losing elasticity; providing an extremely thin wallet that isn't limited in its capacity." (Ex. 10 at 5.) Kane discloses a wallet that "allow[s] easier access to the middle cards." (Ex. 10 at 6.)

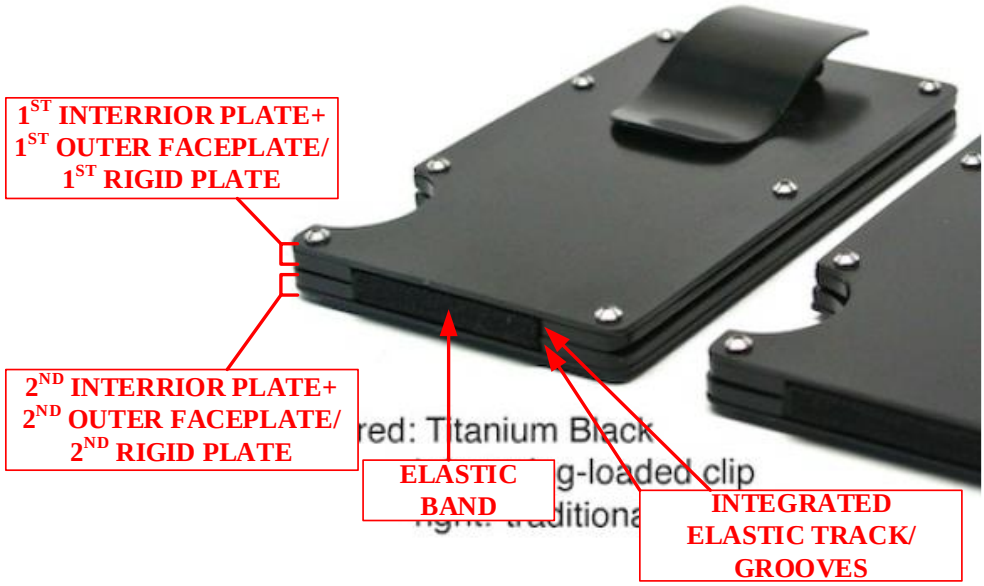
CLAIM 18 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
The compact wallet of claim 1, wherein each rigid plate is comprised of metal for RFID protection.	Due to the nature of claim 18's dependency, claim 18 includes all the limitations of claim 1, which are rendered obvious by Kane in view of Kaminski and Roman. Further, Kane discloses rigid plates made of aluminum and/or titanium. (Ex. 10 at 8-9.)

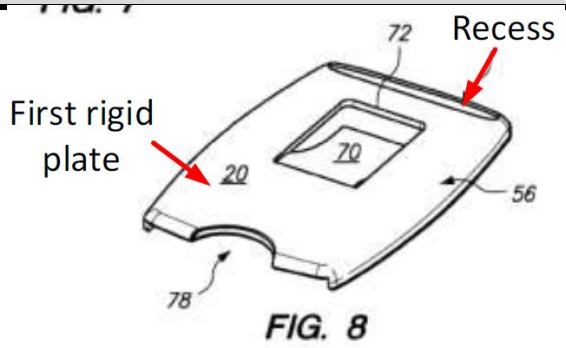
CLAIM 18 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
	Aluminum options:  Titanium options:  (Ex. 10 at 8.) Also, Kane discloses that "the Ridge's aluminum interior plates block RFID, keeping your information safe." (Ex. 10 at 9-10.)

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
A method of making a modular compact wallet, comprising the steps:	Kane discloses methods of making a modular compact wallet. (Ex. 10 at 5: "turn the wallet into a 'system' that can be completely disassembled by the user to replace the elastic and exchange outer plates for greater personalization… low profile to easily fit in your front pocket.") Additionally, Kaminski disclose a method of making a modular compact wallet. (Ex. 8 at FIG. 13.)
providing at least two rigid plates interposed to sandwich card-like contents there between, each rigid	Kane discloses an interior plate secured to an outer faceplate, collectively referred to herein as a "rigid plate." Kane discloses a wallet with two rigid plates made of a rigid material ("anodized aircraft grade aluminum") and interposed to sandwich card-like contents there between. (Ex. 10 at 7-10.) Kane's rigid plates are substantially rectangular in shape, with a longitudinal extent. (Ex. 10 at 7-10.)

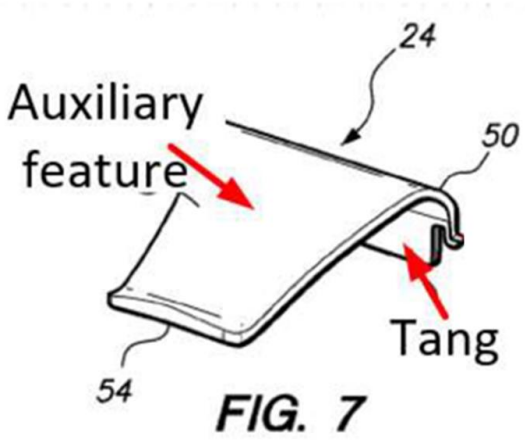
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
plate having a groove along a longitudinal extent thereof;	Further, Kane discloses an integrated elastic track ("groove") within each rigid plate along the longitudinal extent thereof. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).)
at least one encircling elastic band slidingly interposed in the grooves to bias the at least two rigid plates inwardly and securely hold the card-like contents while providing elastic volume there between for adding or removing contents,	Kane discloses an encircling elastic band positioned within an integrated elastic track of each rigid plate, along the longitudinal extent thereof. (Ex. 10 at 7-8.)  (Ex. 10 at 7 (*annotated*).)

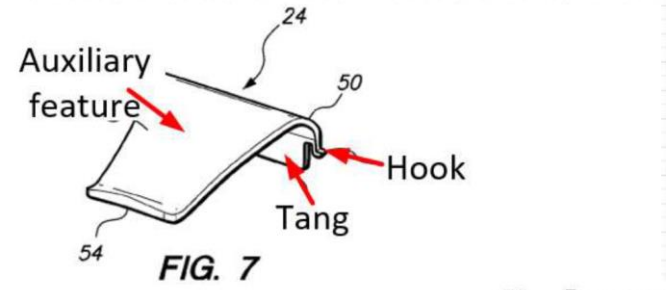
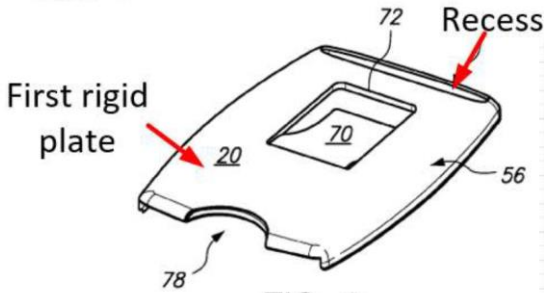
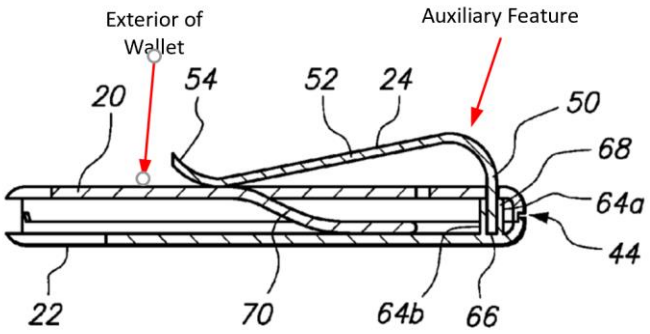
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	 A POSITA at the effective date of the '808 Patent would have understood the elastic band to slide against the rigid plates within the grooves during expansion and contraction.
the grooves configured to hold position of the at least one encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof,	Kane discloses an integrated elastic track ("grooves") within each rigid plate as a groove spanning the longitudinal extent of each rigid plate. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).)

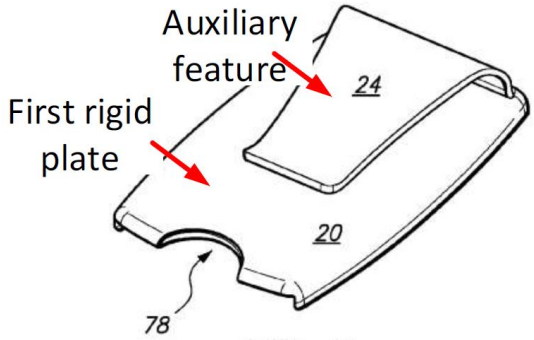
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
	 (Ex. 10 at 8 (*annotated*).) The integrated elastic track ("grooves")is configured to minimize the profile of the wallet and hold position of the encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).) A POSITA would recognize that Kane's integrated elastic track is identical, or at least equivalent, to the grooves **21** depicted in at least FIG. 8 of U.S. Patent No. 10,791,808.
at least one groove additionally having at least one recess positioned outbound of the elastic band;	Kaminski teaches a compact wallet with an auxiliary feature having a tang. Further, the tang is insertable into a recess that is formed inside at least one of the at least two rigid plates (*e.g.*, at least one of the panels). For example, Kaminski describes, "passing the bowed end (54) of the retaining member (24) up through the retaining channel (64) of the first panel such that bowed end (54) and flat midsection (52) are on the exterior (top) of the first panel and the proximal end (50) is below or within the interior of the first panel…." (Ex. 8 at FIG. 13.)

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	 FIG. 8 (Ex. 8 at FIG. 8 (*annotated*).) To the extent that Kane is found not to disclose a recess formed inside at least one of the rigid plates, a POSITA would have looked to Kaminski for guidance at least because Kane and Kaminski are in the same technical field, address similar problems, and/or utilize similar devices. For example, a POSITA at the effective filing date of the '808 Patent would have found it obvious to form a recess in a rigid plate of a compact wallet, like that disclosed by Kane, to configure the compact wallet with a removably attached money clip, like that disclosed by Kiminski. Doing so would be the application of a known technique (*e.g.*, removably attach a money clip to the plate of a wallet via one or more retaining channels in the plate along with tabs and shoulders (tangs and hooks) of the money clip) to a known device (*e.g.*, the auxiliary clip of Kane) to yield predictable results (*e.g.*, removable attachment of the auxiliary feature). Further, one of ordinary skill in the art would be motivated to configure a compact wallet, like that disclosed by Kane, with a recess, like that disclosed by Kiminski, to configure the wallet with a removably attachable money clip in view of the advantageous functionality of removable external clips taught by Roman. Roman teaches a wallet having a removable clip for use in a concealed fashion or for carrying in the pocket in a normal fashion. (Ex. 9 at Abstract.) For example, Roman states that "[c]lip 12 may be conveniently removed from wallet 10 by an upward push as indicated at arrow 44 on the end of bent flange 46 slightly rolled to provide a convenient gripping surface for fingers. When removed clip 10 can then be used as a money clip in a normal fashion, and the wallet can be conveniently carried in a pants or coat pocket as usual." (Ex. 9 at 3:31-36.)

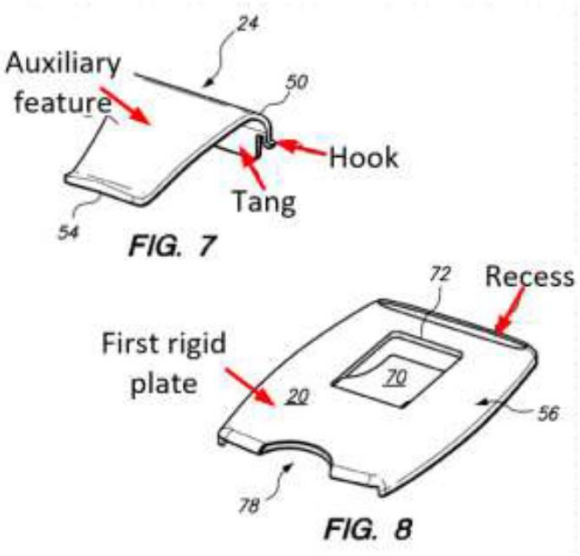
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
	A POSITA would have been motivated to combine Kane and Kiminski in view of Roman with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 3, incorporated here. Moreover, forming a recess, like that disclosed by Kiminski, in a rigid plate, like that disclosed by Kane, would be a mere continuation of one or more milling operations conducted to form the integrated elastic track ("grooves") and would not require any additional machinery to manufacture, and minimal additional costs, if any. A POSITA would be motivated to form a recess, like that of Kaminski, in addition to the integrated elastic track ("groove") and outbound the elastic band of a compact wallet, like that of Kane, to configure the wallet with a removably attachable clip ("auxiliary feature") without interfering with the function of the recess (*e.g.*, to capture the clip) or the elastic band (*e.g.*, to provide the wallet with elastic volume). Moreover, forming a recess, like that of Kaminski, outbound of a compact wallet's elastic band, like that of Kane, would be an obvious configuration from a finite number of identified, predictable positions, with a reasonable expectation of success (*e.g.*, there are finite number of locations in the rigid plate to position the depression without interfering in the operation of the depression and/or the elastic band
providing a first auxiliary feature having at least one tang;	Kaminski teaches a compact wallet with an auxiliary feature having a tang. Further, the tang is insertable into a recess that is formed inside at least one of the at least two rigid plates (*e.g.*, at least one of the panels). For example, Kaminski describes, "passing the bowed end (54) of the retaining member (24) up through the retaining channel (64) of the first panel such that bowed end (54) and flat midsection (52) are on the exterior (top) of the first panel and the proximal end (50) is below or within the interior of the first panel…." (Ex. 8 at FIG. 13.)

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	 FIG. 7 (Ex. 8 at FIG. 7 (*annotated*).) A POSITA would have been motivated to combine Kane and Kiminski in view of Roman with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 3, incorporated here. Further, as described above, one of ordinary skill in the art at the effective filing date of the '808 Patent would have been motivated to modify the auxiliary feature and/or rigid plate of Kane in view of Kaminski to render the auxiliary feature removable for convenient carrying of the wallet in a pants pocket in view of the teachings of Roman.
inserting, removably, the at least one tang of the first auxiliary feature into the at least one recess to make the first auxiliary feature available at an outside face of at least one of the two rigid plates;	Kaminski teaches a compact wallet with an auxiliary feature having a tang. Further, the tang is insertable into a recess that is formed inside at least one of the at least two rigid plates (*e.g.*, at least one of the panels). For example, Kaminski describes, "passing the bowed end (54) of the retaining member (24) up through the retaining channel (64) of the first panel such that bowed end (54) and flat midsection (52) are on the exterior (top) of the first panel and the proximal end (50) is below or within the interior of the first panel…." (Ex. 8 at FIG. 13.)

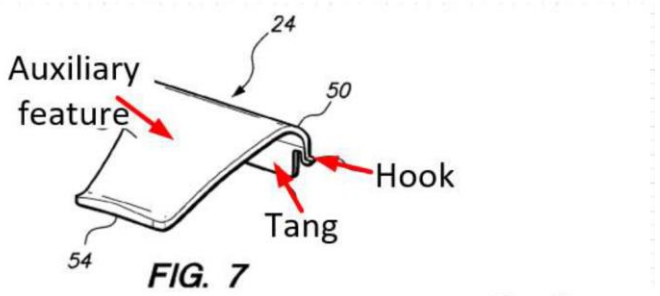
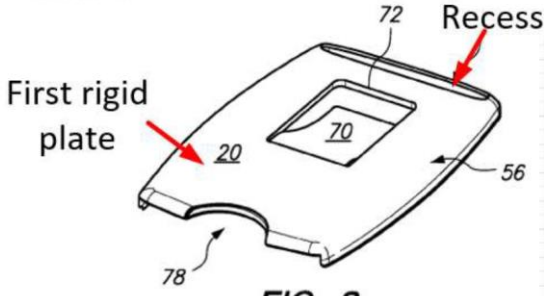
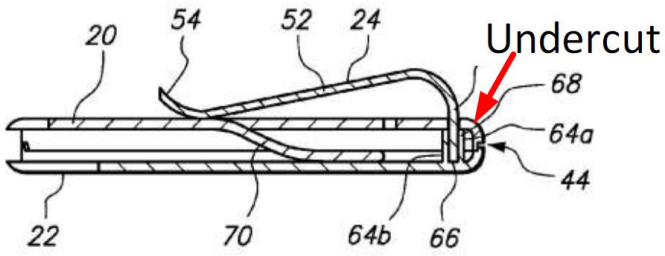
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	 FIG. 7  FIG. 8 (Ex. 8 at FIGS. 7-8 (*annotated*).) Further, Kaminski discloses that inserting the auxiliary feature into the recess makes the auxiliary feature available to an exterior of the wallet.  FIG. 10

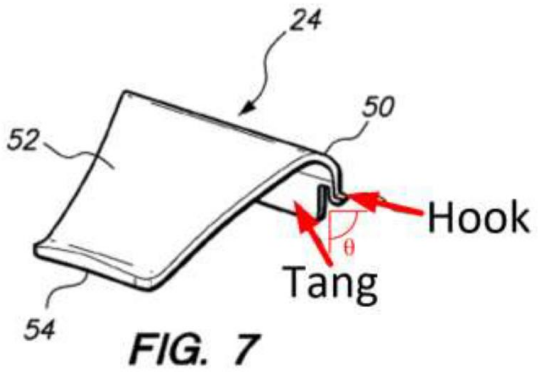
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	 FIG. 5 (Ex. 8 at FIGS. 5 and 10 (*annotated*).) Kaminski teaches manufacturing a compact wallet having an auxiliary feature (*e.g.*, retaining member (24), functional as a money clip) having at least one tang (*e.g.*, money clip tab (66)) and providing the auxiliary feature by "passing the bowed end (54) of the retaining member (24) up through the retaining channel (64) of the first panel such that bowed end (54) and flat midsection (52) are on the exterior (top) of the first panel and the proximal end (50) is below or within the interior of the first panel…." *See* FIG. 13. A POSITA would have been motivated to combine Kane and Kiminski in view of Roman with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 3, incorporated here. Further, as described above, one of ordinary skill in the art at the effective filing date of the '808 Patent would have been motivated to modify the auxiliary feature and/or rigid plate of Kane in view of Kaminski to render the auxiliary feature removable for convenient carrying of the wallet in a pants pocket in view of the teachings of Roman.
removing, selectively, the first auxiliary feature;	A POSITA would find it obvious to selectively remove a removably attached clip ("first auxiliary feature"), like that of Kiminski; as doing so would be an exercise of the clip's intended function (*i.e.*, the clip is removably attached so that it can be removed). A POSITA at the effective filing date of the '808 Patent would have found it obvious to try to remove the auxiliary feature of Kane wallet to exchange one auxiliary feature for another in the course of general repairs. It is common knowledge that the outside of a wallet can be regularly subject to wear; and thus the exposed auxiliary feature (available at the outside of the rigid plate) may require replacing as part of regular maintenance. Further, one of ordinary skill in the art at the effective filing date of the '808 Patent would have been

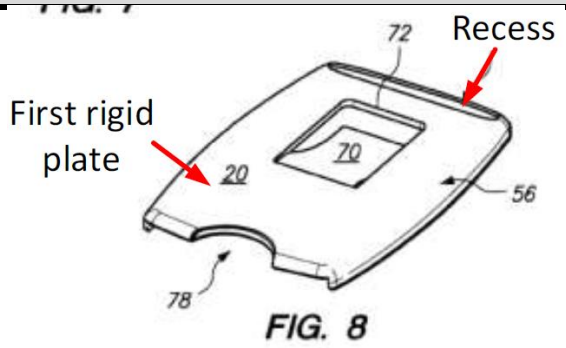
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	motivated to remove the auxiliary feature in view of the how the modified auxiliary feature (Kane modified in view of Kaminski) is removably attached to the rigid plate via positioning within the recess. Additionally, one of ordinary skill in the art would have found it obvious to remove the auxiliary feature in view of Roman. Roman teaches a wallet having a removable clip for use in a concealed fashion or for carrying in the pocket in a normal fashion. *See* Abstract. For example, Roman states "[c]lip 12 may be conveniently removed from wallet 10 by an upward push as indicated at arrow 44 on the end of bent flange 46 slightly rolled to provide a convenient gripping surface for fingers. When removed clip 10 can then be used as a money clip in a normal fashion, and the wallet can be conveniently carried in a pants or coat pocket as usual." (Ex. 9 at 3:31-36.) One of ordinary skill in the art at the effective filing date of the '808 Patent would have been motivated to remove the auxiliary feature (*e.g.*, a money clip) of the modified Kane wallet to render the wallet more convenient for carrying in a pants pocket in view of the teachings of Roman. A POSITA would have been motivated to combine Kane and Kaminski in view of Roman with a reasonable expectation of success as set forth in Sections V and VI of this Exhibit 3, incorporated here.
providing, selectively, at least a second auxiliary feature having at least one tang; and	As discussed above, Kiminski discloses a money clip **24** ("auxiliary feature") having a tang. Duplicates of Kiminski's money clip **24** can constitute the claimed first auxiliary feature and the claimed second auxiliary feature. A POSITA would be motivated to exchange an initial money clip ("first auxiliary feature") with a substitute money clip ("second auxiliary feature") to personalize the wallet (*e.g.*, choose a different color clip), adapt the wallet to a given use preference, and/or perform a maintenance/repair operation (*e.g.*, replace a damaged clip), as suggested by Kane. (Ex. 10 at 5: "turn the wallet into a 'system'… to replace the elastic and exchange the outer plates for greater personalization," 6: "swap materials and money clips,: 14: "Our biggest challenge is conveying our idea and creating a product that is versatile enough to suit a wide range of people and preferences.") In doing so, providing the substitute money clip ("second auxiliary feature") would be a mere duplication of parts and assembly steps without any new or unexpected results.

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	A POSITA would have been motivated to combine Kane and Kaminski in view of Roman with a reasonable expectation of success as set forth in Sections V and VI of this Exhibit 3, incorporated here.
inserting, removably, the at least one tang of the second auxiliary feature into the at least one recess to make the second auxiliary feature available at an outside face of at least one of the two rigid plates,	Kaminski teaches a compact wallet with an auxiliary feature having a tang. Further, the tang is insertable into a recess that is formed inside at least one of the at least two rigid plates (*e.g.*, at least one of the panels). For example, Kaminski describes, "passing the bowed end (54) of the retaining member (24) up through the retaining channel (64) of the first panel such that bowed end (54) and flat midsection (52) are on the exterior (top) of the first panel and the proximal end (50) is below or within the interior of the first panel…." (Ex. 8 at FIG. 13.)  FIG. 7 FIG. 8 Further, one of ordinary skill in the art would be motivated to modify Ridge Kickstarter in view of Kaminski in view of Roman. Roman teaches a wallet having a removable clip for use in a concealed fashion or for carrying in the pocket in a normal fashion. *See* Abstract. For example, Roman states that "[c]lip 12 may be conveniently removed from wallet 10 by an upward push as indicated at arrow 44 on the end of bent flange 46 slightly rolled to provide a convenient gripping surface for fingers. When removed, clip 10 can then be used as a money clip in a normal fashion, and the wallet can be conveniently carried in a pants or coat pocket as usual." (Ex. 9 at 3:31-36.) A POSITA at the effective filing date of the '808 Patent would have been motivated to modify the rigid plate of Kane to include a recess in view of

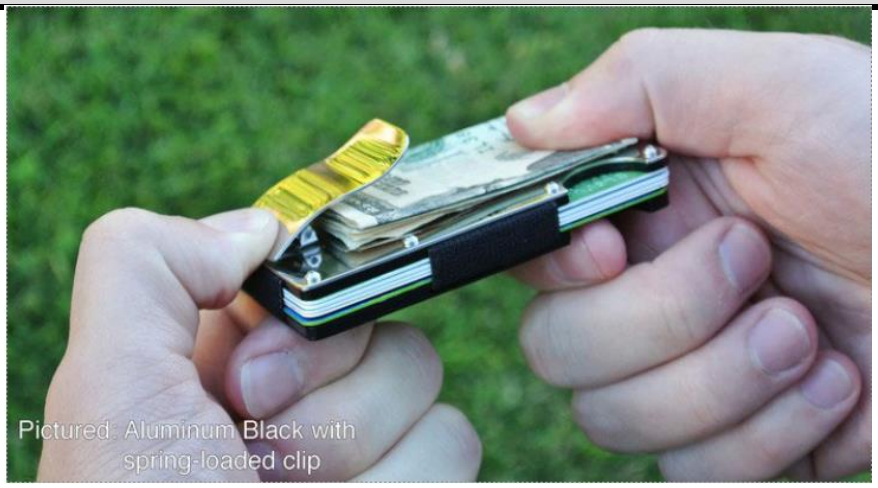
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
	Kaminski to facilitate the removable attachment of an auxiliary feature (*e.g.*, money clip) that can be removed for carrying the wallet in a pants pocket in view of the teachings of Roman. Additionally, one of ordinary skill in the art would have found it obvious to provide the auxiliary feature in view of Kaminski to make a compact wallet. Kaminski teaches manufacturing a compact wallet having an auxiliary feature (*e.g.*, retaining member (24), functional as a money clip) having at least one tang (*e.g.*, money clip tab (66)) and providing the auxiliary feature by "passing the bowed end (54) of the retaining member (24) up through the retaining channel (64) of the first panel such that bowed end (54) and flat midsection (52) are on the exterior (top) of the first panel and the proximal end (50) is below or within the interior of the first panel…." (Ex. 8 at FIG. 13.) One of ordinary skill in the art at the effective filing date of the '808 Patent would have been motivated to provide the auxiliary feature to make the modified Kane as such a step would be the application of a known technique (*e.g.*, providing an auxiliary feature, such as a money clip, to the manufacture of a compact wallet) to a known device (*e.g.*, Kane wallet) to yield predictable results (*e.g.*, facilitate manufacture of a compact wallet with an auxiliary feature, such as a money clip). Duplicates of Kaminski's money clip **24** can constitute the claimed first auxiliary feature and the claimed second auxiliary feature. A POSITA would be motivated to exchange an initial money clip ("first auxiliary feature") with a substitute clip ("second auxiliary feature") as set forth above. In doing so, inserting the substitute money clip ("second auxiliary feature") into the recession, like that of Kaminski, would constitute an obvious duplication of parts and assembly steps without any new or unexpected results. A POSITA would have been motivated to combine Kane and Kaminski in view of Roman with a reasonable expectation of success as set forth in Sections V and VI of this Exhibit 3, incorporated here.
the at least one recess having an undercut operable to engage a hook of the tang to prevent inadvertent dislodgement of the second auxiliary	Kaminski teaches a compact wallet with an auxiliary feature (*e.g.*, money clip) that has a tang, and the tang has a hook. For example, Kaminski teaches a compact wallet with an auxiliary feature (*e.g.*, a money clip) that has a tang that is positioned in the recess such that the hook illustrated above is adjacent to, and engages with, the undercut (*e.g.*, "the interior of the panel at the channel edge") illustrated below to prevent inadvertent dislodgement of the auxiliary feature. For example, Kaminski states "[p]rior to joining the panels 20 and 22 of the enclosure, clip distal end 54 is inserted through the retainer

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
feature from the at least one recess,	channel 64 in first panel 20 and pulled through the slot until tab 66 engages in channel 64a and shoulder 68 engages the interior of the panel at the channel edge. Panels 20 and 22 are then brought together, engaging tab 66 in channel 64b."(Ex. 8 at 4:28-35.)  FIG. 7  FIG. 8  (Ex. 8 at FIGS. 7-8 and 10 (*annotated*).) A POSITA would have been motivated to combine Kane and Kiminski in view of Roman with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 3, incorporated here. Further, as described above, one of ordinary skill in the art at the effective filing date of the '808 Patent would have been motivated to modify the auxiliary feature and/or rigid plate of Kane in view of Kaminski to render the auxiliary feature removable for convenient carrying of the wallet in a pants pocket in view of the teachings of Roman.

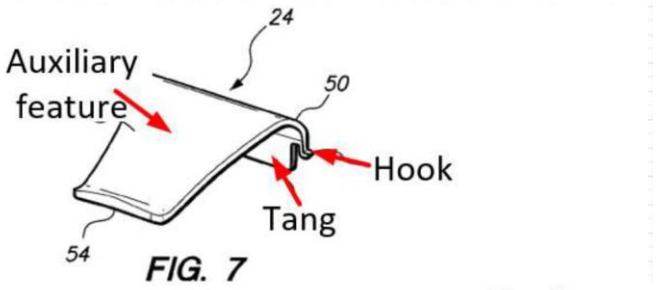
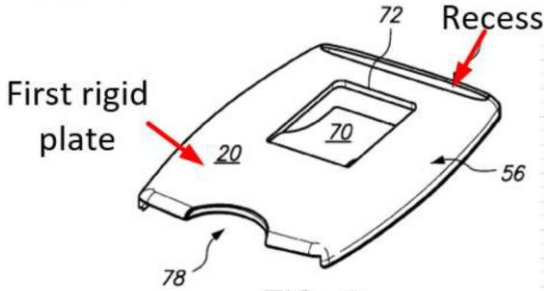
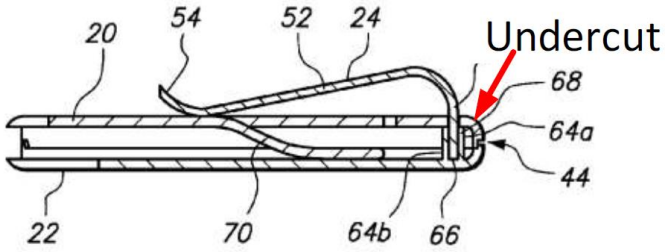
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
the hook extending at an angle to the tang,	Kaminski teaches a compact wallet with an auxiliary feature (*e.g.*, a money clip) having a tang that has a hook. Further, the hook extends at about a 90 degree angle to the tang. Below, the angle is referenced by "θ".  FIG. 7 (Ex. 8 at FIG. 7 (*annotated*).) Further, as described above, one of ordinary skill in the art at the effective filing date of the '808 Patent would have been motivated to modify the auxiliary feature of Kane in view of Kaminski to render the auxiliary feature removable for convenient carrying of the wallet in a pants pocket in view of the teachings of Roman. A POSITA would have been motivated to combine Kane and Kiminski in view of Roman with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 3, incorporated here.
the at least one recess receiving the tang being disposed inside at least one of the two rigid plates;	Kaminski teaches a compact wallet with an auxiliary feature having a tang. Further, the tang is insertable into a recess that is formed inside at least one of the at least two rigid plates (*e.g.*, at least one of the panels). For example, Kaminski describes, "passing the bowed end (54) of the retaining member (24) up through the retaining channel (64) of the first panel such that bowed end (54) and flat midsection (52) are on the exterior (top) of the first panel and the proximal end (50) is below or within the interior of the first panel…." (Ex. 8 at FIG. 13.)

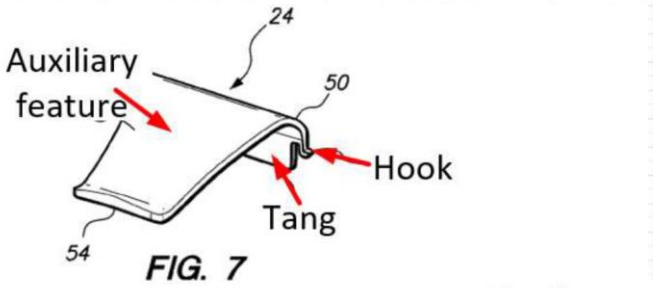
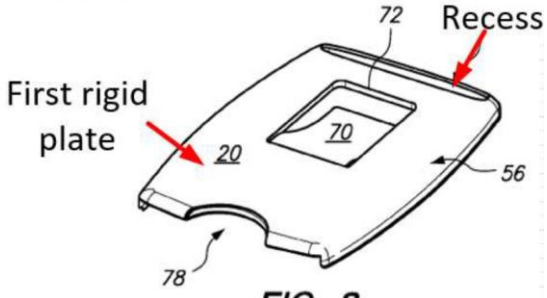
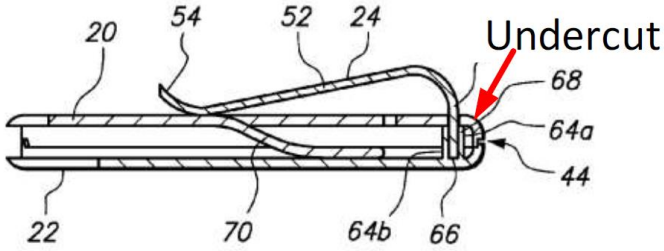
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	 FIG. 8 (Ex. 8 at FIG. 8 (*annotated*).) To the extent that Kane is found not to disclose a recess formed inside at least one of the rigid plates, a POSITA would have looked to Kaminski for guidance at least because Kane and Kaminski are in the same technical field, address similar problems, and/or utilize similar devices. For example, a POSITA at the effective filing date of the '808 Patent would have found it obvious to form a recess in a rigid plate of a compact wallet, like that disclosed by Kane, to configure the compact wallet with a removably attached money clip, like that disclosed by Kiminski. Doing so would be the application of a known technique (*e.g.*, removably attach a money clip to the plate of a wallet via one or more retaining channels in the plate along with tabs and shoulders (tangs and hooks) of the money clip) to a known device (*e.g.*, the auxiliary money clip of Kane) to yield predictable results (*e.g.*, removable attachment of the auxiliary feature). Further, one of ordinary skill in the art would be motivated to configure a compact wallet, like that disclosed by Kane, with a recess, like that disclosed by Kiminski, to configure the wallet with a removably attachable money clip in view of the advantageous functionality of removable external clips taught by Roman. Roman teaches a wallet having a removable clip for use in a concealed fashion or for carrying in the pocket in a normal fashion. (Ex. 9 at Abstract.) For example, Roman states that "[c]lip 12 may be conveniently removed from wallet 10 by an upward push as indicated at arrow 44 on the end of bent flange 46 slightly rolled to provide a convenient gripping surface for fingers. When removed clip 10 can then be used as a money clip in a normal fashion, and the wallet can be conveniently carried in a pants or coat pocket as usual." (Ex. 9 at 3:31-36.)

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
	A POSITA would have been motivated to combine Kane and Kiminski in view of Roman with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 3, incorporated here.
whereby, card-like contents may be carried with minimal silhouette on or with a person while allowing expandable capacity and ready access to individual contents positioned interiorly to the at least two rigid plates and proving additional functionality from at least one auxiliary feature positioned exteriorly thereto.	Kane discloses that card-like contents may be carried with minimal silhouette on or with a person. (Ex. 10 at 2, 3: "Core design: Low profile to easily fit in your front pocket.")  (Ex. 10 at 6.) Kane discloses that "[t]he Ridge 2.0 can accommodate various numbers of cards without losing elasticity; providing an extremely thin wallet that isn't limited in its capacity." (Ex. 10 at 5) Kane discloses a wallet that "allow[s] easier access to the middle cards." (Ex. 10 at 6.) Further, Kane depicts the money clip providing functionality by securing currency to the outside of the wallet. (Ex. 10 at 7.)

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
	 (Ex. 10 at 7.)

CLAIM 20 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
The method of claim 19, wherein the at least one recess has an undercut and the at least one tang has a hook,	Due to the nature of claim 20's dependency, claim 20 includes all the limitations of claim 19, which are rendered obvious by Kane in view of Kaminski and Roman. Kaminski teaches a compact wallet with an auxiliary feature (*e.g.*, money clip) that has a tang, and the tang has a hook. For example, Kaminski teaches a compact wallet with an auxiliary feature (*e.g.*, a money clip) that has a tang that is positioned in the recess such that the hook illustrated above is adjacent to, and engages with, the undercut (*e.g.*, "the interior of the panel at the channel edge") illustrated below to prevent inadvertent dislodgement of the auxiliary feature. For example, Kaminski states "[p]rior to joining the panels 20 and 22 of the enclosure, clip distal end 54 is inserted through the retainer channel 64 in first panel 20 and pulled through the slot until tab 66 engages in channel 64a and shoulder 68 engages the interior of the panel at the channel edge. Panels 20 and 22 are then brought together, engaging tab 66 in channel 64b."(Ex. 8 at 4:28-35.)

CLAIM 20 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	 FIG. 7  FIG. 8  (Ex. 8 at FIGS. 7-8 and 10 (*annotated*).) A POSITA would have been motivated to combine Kane and Kiminski in view of Roman with a reasonable expectation of success as set forth above in Sections V and VI of this Exhibit 3, incorporated here. A POSITA would have found it obvious to utilize an initial clip ("first auxiliary clip) with a tang and hook same as the substitute clip ("second auxiliary clip") as doing so would be a mere duplication parts without any new or unexpected results.
the hook and undercut interpositioned to secure the at least one auxiliary feature against inadvertent dislodgement.	Kaminski teaches a compact wallet with an auxiliary feature (*e.g.*, money clip) that has a tang, and the tang has a hook. For example, Kaminski teaches a compact wallet with an auxiliary feature (*e.g.*, a money clip) that has a tang that is positioned in the recess such that the hook illustrated above is adjacent to, and engages with, the undercut (*e.g.*, "the interior of the panel at the channel edge") illustrated below to prevent inadvertent dislodgement of the auxiliary feature. For example, Kaminski states "[p]rior to joining the panels

CLAIM 20 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
	20 and 22 of the enclosure, clip distal end 54 is inserted through the retainer channel 64 in first panel 20 and pulled through the slot until tab 66 engages in channel 64a and shoulder 68 engages the interior of the panel at the channel edge. Panels 20 and 22 are then brought together, engaging tab 66 in channel 64b."(Ex. 8 at 4:28-35.)  FIG. 7  FIG. 8  (Ex. 8 at FIGS. 7-8 and 10 (*annotated*).)

CLAIM 21 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN
The method of claim 20, wherein at least one of the auxiliary	Due to the nature of claim 21's dependency, claim 21 includes all the limitations of claim 19, which are rendered obvious by Kane in view of Kaminski and Roman.

CLAIM 21 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 over The Ridge 2.0 (KANE) in view of U.S. 7,334,616 to KAMINSKI and in view of U.S. 5,103,884 to ROMAN**
features is a money clip.	Kaminski discloses a money clip **24**. Additionally, Kane discloses compacts wallets with a money clip. (Ex. 10 at 7 and 10-14.)

EXHIBIT 4

RIDGE EXHIBIT 2004
2985, LLC. v. The Ridge Wallet LLC
IPR2024-00692

I. Invalidity Ground 4

Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 by Kane in view of Beckley.

II. "The Ridge Wallet 2.0" by Daniel Kane ("Kane")

Kane is titled "The Ridge Wallet 2.0", published on kickstarter.com and constitutes prior art against the '808 Patent under 35 U.S.C. § 102(a)(1) (post-AIA). A capture of Kane was archived by The Wayback Machine on September 3, 2013, and retrieved from the following URL on January 23, 2024:

https://web.archive.org/web/20130903204002/http://www.kickstarter.com:80/projects/124039987/the-ridgewallet-20

Kane is attached hereto as Exhibit 10. Kane constitutes prior art under at least 35 U.S.C. § 102(a)(1), which states: "A person shall be entitled to a patent unless (1) the claimed invention was… in public use, on sale, or otherwise available to the public before the effective filing date of the claimed invention…."

Kane is also available at:

https://www.kickstarter.com/projects/124039987/the-ridge-wallet-20#

(last updated January 27, 2014).

III. U.S. Patent Publication No. 2014/0060712 to Beckley ("Beckley")

Beckley is titled "Wallet" and lists Daniel Ver Beckley as the sole inventor. Beckley was filed August 29, 2013, and published March 6, 2014. It claims priority to Provisional Application No. 61/694,359, filed on August 29, 2012.

RIDGE EXHIBIT 2004
2985, LLC. v. The Ridge Wallet LLC
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Beckley is attached hereto as Exhibit 11. Beckley constitutes prior art under at least 35 U.S.C. § 102(a)(1), which states: "a person shall be entitled to a patent unless (1) the claimed invention was… described in a printed publication… or otherwise available to the public before the effective filing date of the claimed invention."

IV. Motivation to Combine Kane and Beckley

A POSITA would have been motivated to configure a compact wallet, like that of Kane, with a clip that is removable, like that of Beckley, to allow a consumer to remove the clip when not needed in accordance with the minimalist preferences, personalization, adapted use, and/or maintenance/repair operations promoted by Kane, as well as provide a removable clip that allows the consumer to hold currency. (Ex. 10 at 6: "turn the wallet into a 'system' that can be completely disassembled by the user to replace the elastic and exchange outer plates for greater personalization," 8: "The Ridge 2 is available with two different types of money clips or without a clip," 11-14: photographs thereof, 14: "Our biggest challenge is conveying our idea and creating a product that is versatile enough to suit a wide range of people and preferences;" Ex. 11 at ¶¶ [0038]-[0039], FIG. 1.)

Moreover, a POSITA would have good reason to look to Beckley for guidance on how to configure a compact wallet of Kane, with a removable clip of Beckley.

Both references disclose innovations in the field of card holders with external clips. (Ex. 10 at 2, 6; Ex. 11 at ¶¶ [0008], [0010], [0033]-[0034], FIGS. 1-2B.) Both references identify bulkiness as a problem of existing wallet designs. (Ex. 10 at 6: "The Ridge 2.0 [is] Designed to be an encompassing alternative to a bulky traditional leather wallet;" Ex. 11 at ¶ [0004]: "wallets are, in general, made from fabric and/or leather goods and sewn to form storage pockets… Each pocket

RIDGE EXHIBIT 2004
2985, LLC. v. The Ridge Wallet LLC
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adds a layer of material, increasing the wallet's overall thickness… The result is that the wallet becomes bulky.")

Both references disclose structural limitations that, when combined, function in the same manner as each does separately to yield predictable results. In attaching a clip, like that of Beckley, to a rigid plate, like that of Kane, the combined clip and rigid plate function in the same manner as each does separately. (Ex. 10 at 7: "[t]he Integrated Elastic Track can expand up to 12 cards and then immediately contract to hold a single card securely," photographs thereof, 9: "top of the inner plates are tapered to let you easily slide additional cards into the wallet;" Ex. 11 at ¶¶ [0010]: "an exterior clip configured to receive and hold currency," FIG. 2B.)

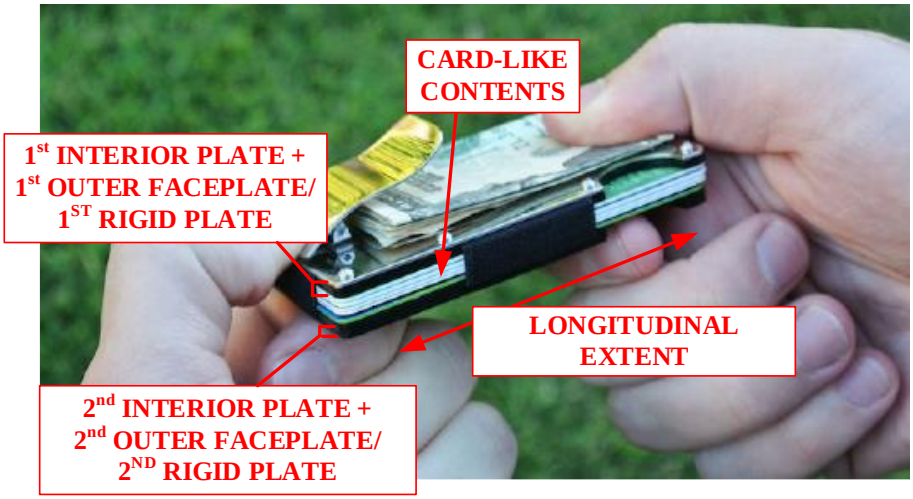
The technique of configuring a compact wallet with a removable clip utilizing a barb and cavity engagement was within the realm of ordinary capabilities of a POSITA based upon the teachings of at least Beckley. (Ex. 11 at ¶¶ [0038]-[0039], FIG. 1.)

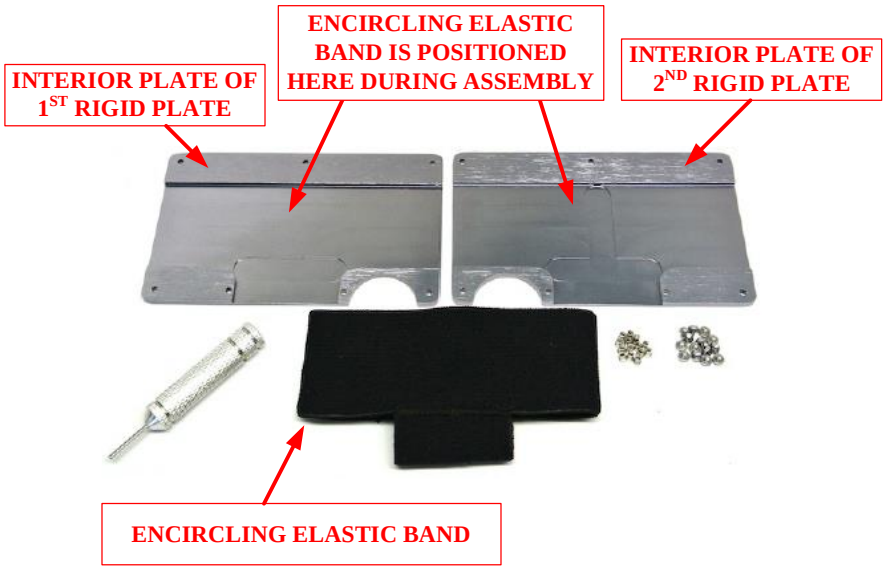
V. Reasonable Expectation of Success in Combining Kane and Beckley

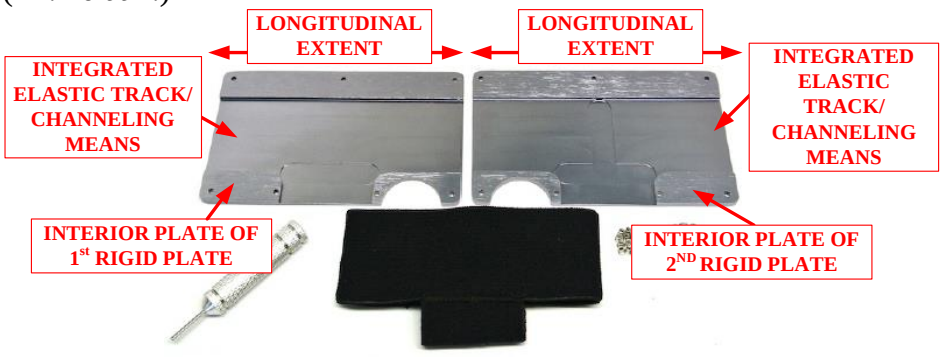
A POSITA would have reasonably expected success incorporating the teachings of Beckley into Kane as described. A POSITA would have found it obvious to form a depression and cavity, like that of Beckley, into a rigid plate of a compact wallet, like that of Kane, to effectuate a removably attached clip as there are a finite number of locations at which to attach the clip. Forming the depression into a rigid plate, like that of Kane, would be a mere continuation of routine milling operations used for producing the plates and thereby would not require additional machinery to manufacture and minimal additional costs.

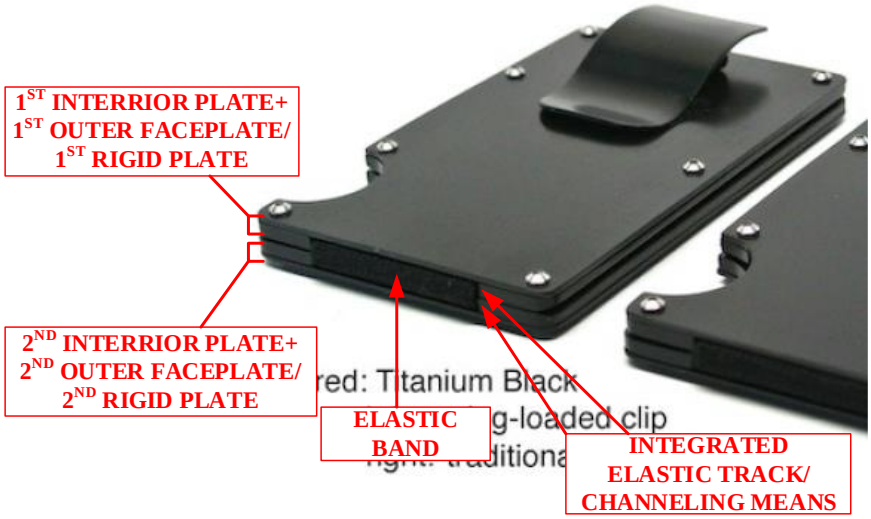
By incorporating the teachings of Beckley into Kane, such a person would be applying a known technique to a known device ready for improvement to yield predictable results.

CLAIM CHART

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
A compact wallet, comprising:	The preamble is not limiting, but if it where it is taught by both Kane and by Beckley. Kane discloses a compact wallet with a "low profile to easily fit in your front pocket." (Ex. 10 at 5-7.) Beckley discloses a compact wallet that is "sized and adapted for use as a container for business cards." (Ex. 11 at ¶ [0034], FIGS. 4A-4B.)
at least two rigid plates interposed to sandwich card-like contents there between, each rigid plate having a longitudinal extent;	Kane discloses an interior plate secured to an outer faceplate, collectively referred to herein as a "rigid plate." Kane discloses a wallet with two rigid plates made of a rigid material ("anodized aircraft grade aluminum") and interposed to sandwich card-like contents there between. (Ex. 10 at 7-10.) Kane's rigid plates are substantially rectangular in shape, with a longitudinal extent. (Ex. 10 at 7-10  (Ex. 10 at 4 (*annotated*).)
at least one encircling elastic band interposed with the at least two rigid plates along longitudinal extents thereof to bias them inwardly and securely hold the card-like contents while providing elastic volume there	Kane discloses an encircling elastic band positioned within an integrated elastic track of each rigid plate, along the longitudinal extent thereof. (Ex. 10 at 7-8.)

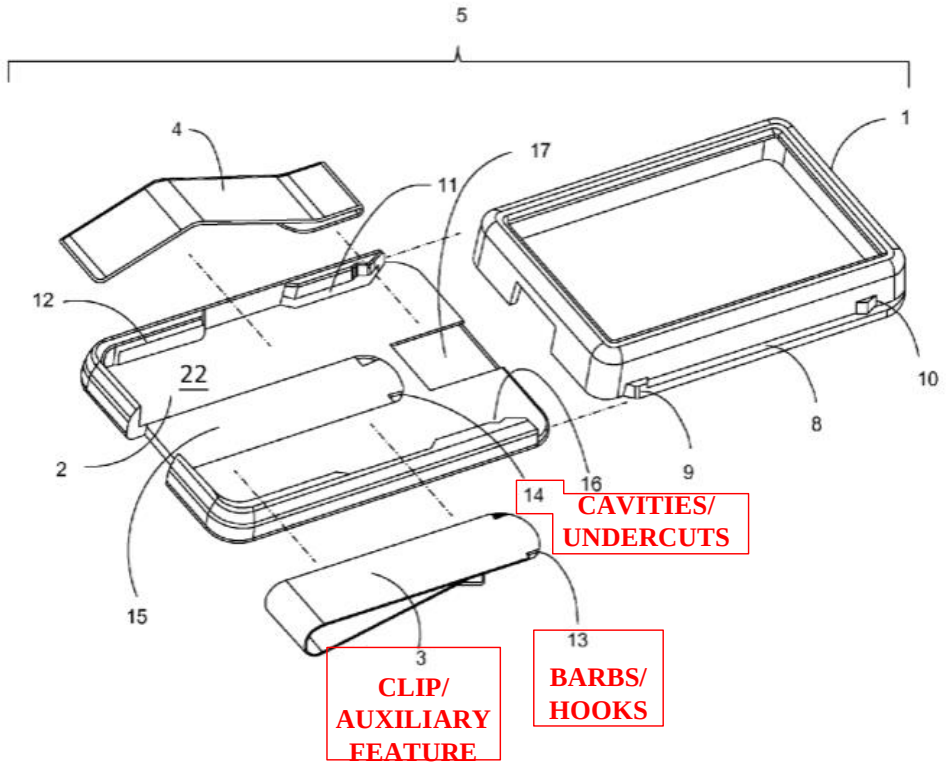
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
between for adding or removing contents;	 (Ex. 10 at 7 (*annotated*).)  (Ex. 10 at 7 (*annotated).) Kane discloses the encircling elastic band biasing the rigid plates towards each other ("inwardly") to secure the card-like contents while expanding/contracting to provide elastic volume there between for adding/removing contents. (Ex. 10 at 5, 7: "[t]he Integrated Elastic Track can expand to hold up to 12 cards and then immediately contract to hold a single card securely.")

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	 (Ex. 10 at 7 (*annotated*).) A POSITA would recognize that Kane's elastic band is identical, or at least equivalent, to the encircling elastic band **4** depicted in at least FIG.13 of U.S. Patent No. 10,791,808.
a channeling means configured to minimize the profile of the wallet and hold position of the at least one encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof; and	As indicated in the Court's Claim Construction Order, the parties agreed to Plaintiff's proposed claim construction, where "channeling means" is a means-plus-function term governed by 35 U.S.C. § 112(f) with the following function and structure. Function: To minimize the profile of the wallet and hold position of the at least one encircling band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof. Structure: A groove spanning the extent of one or more of the rigid plates or a longitudinal bore through one or more of the rigid plates. Kane discloses an integrated elastic track ("channeling means") within each rigid plate as a groove spanning the longitudinal extent of each rigid plate. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).)

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	 (Ex. 10 at 8 (*annotated*).) The integrated elastic track ("channeling means") functions to minimize the profile of the wallet and hold position of the encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).) A POSITA would recognize that Kane's integrated elastic track is identical, or at least equivalent, to the channeling means **20** depicted in at least FIG. 8 of U.S. Patent No. 10,791,808.
an auxiliary feature removably attached to at least one of the at least two rigid plates,	Beckley discloses a clip **3** ("auxiliary feature") removably attached to the base portion **2** of the wallet via an engagement of barbs **13** on the clip **3** and cavities **14** in the base portion **2**. (Ex. 11 at ¶¶ [0038]-[0039], FIGS. 1, 2A-B, 4A-4B, 6A-6B.)

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY

FIG.1

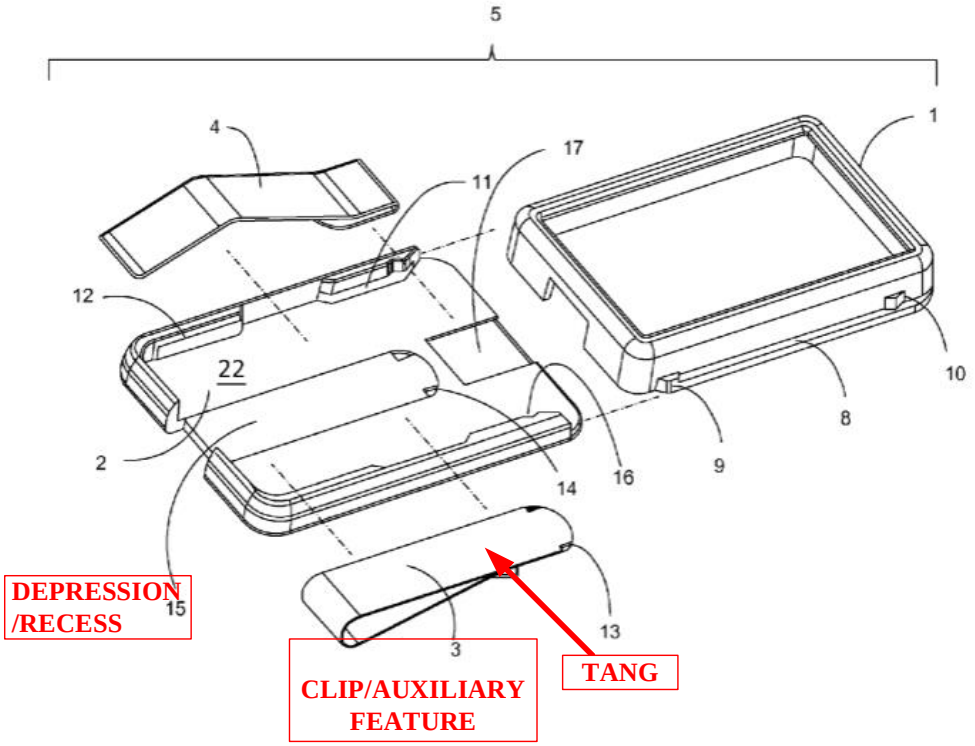


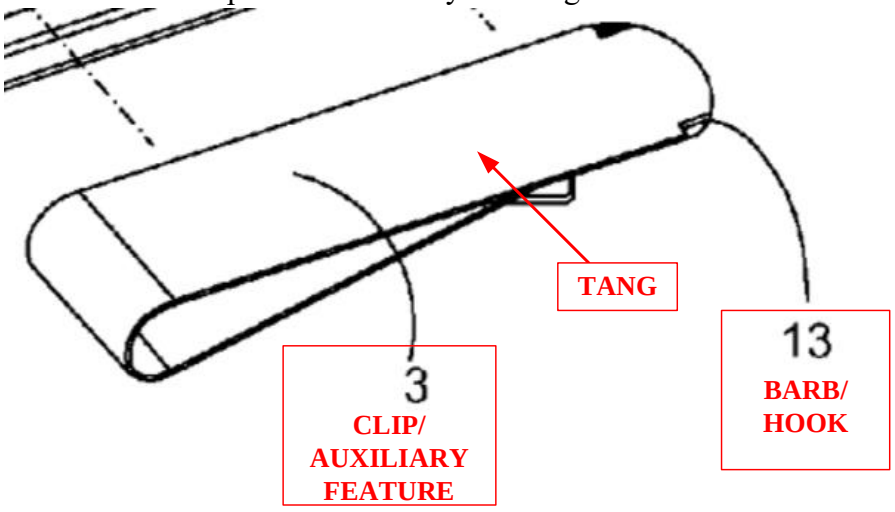
(*Id.*, FIG. 1 (*annotated*).)

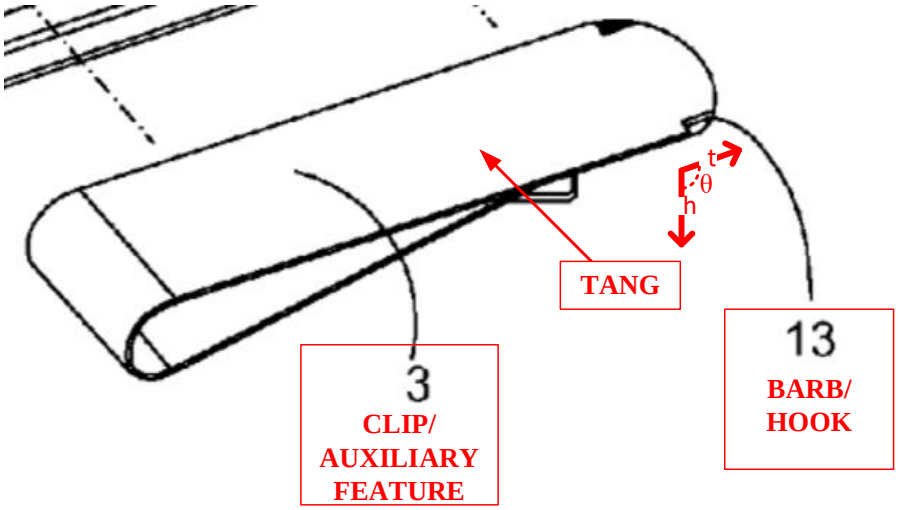
Further, a POSITA would have understood at the effective filing date of the '808 Patent that the clip **3** ("auxiliary feature") is removably attached to the base **2** at least because removal of the clip **3** can be accomplished by unseating the barbs **13** from the cavities **14**.

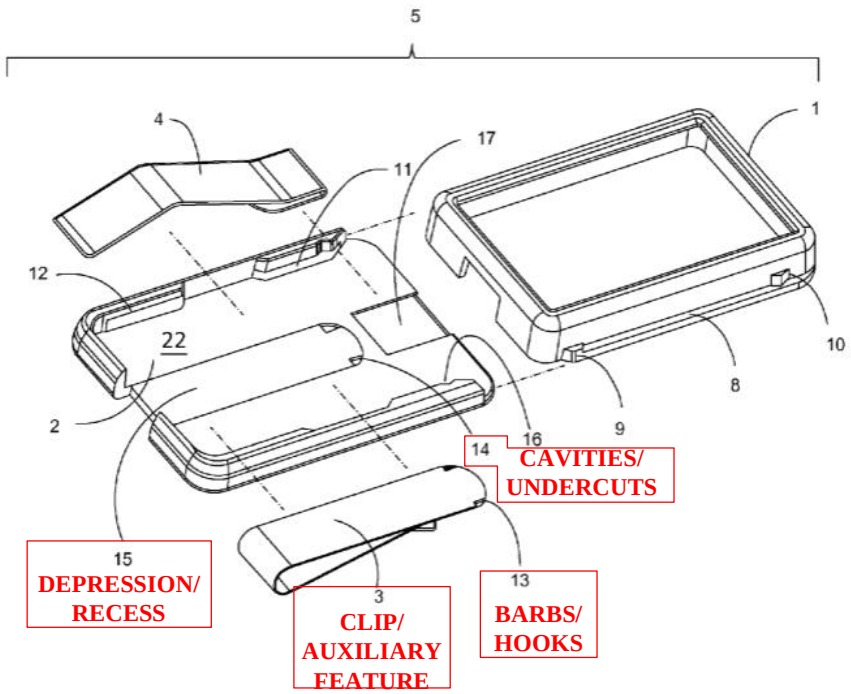
A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth above in Sections IV and V of this Exhibit 4, incorporated here.

For example, to the extent it were found that Kane does not disclose a removable auxiliary feature, a POSITA would have looked to Beckley for guidance on how to removably attach a money clip ("auxiliary feature") to at least one of Kane's rigid plates because Beckley and Kane are in the same technical field, address similar problems, utilize similar devices, and disclose structural features that, when combined, function in the same manner as each does separately to yield predictable results.

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
the auxiliary feature having a tang insertable into a recess formed inside the at least two rigid plates,	Beckley discloses the clip **3** ("auxiliary feature") having a tang insertable into a depression **15** ("recess"). (Ex. 11 at ¶¶ [0038]-[0039], FIG. 1.) A POSITA would have understood Beckley's depression **15** to constitute the claimed "recess," in accordance with the plain and ordinary meaning of the term "recess." For example, the depression **15** is a surface groove that defines an indentation occurring in a surface of the base **2**. (*Id.*) *FIG.1*  (Ex. 11 at FIG. 1 (*annotated*).) A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here. For example, to the extent it were found that Kane does not disclose a recess formed inside a rigid plate, a POSITA would have been motivated to form a depression ("recess"), like that disclosed by Beckley, into a rigid plate, like that disclosed by Kane, to effectuate the removable attachment of a money clip ("auxiliary feature") to a compact wallet. (Ex. 10 at 8: "The Ridge 2 is available with two different types of money clips or without a clip," 14: "Our biggest challenge is conveying our idea and creating a product that is versatile

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	enough to suit a wide range of people and preferences;" Ex. 11 at ¶¶ [0034], [0038]-[0039], and FIG. 1.) Moreover, forming a depression ("recess"), like that disclosed by Beckley, in a rigid plate, like that disclosed by Kane, would be a mere continuation of one or more milling operations conducted to form the integrated elastic track ("channeling means") and would not require any additional machinery to manufacture, and minimal additional costs, if any.
the tang having a hook,	Beckley discloses the tang of the clip **3** having a barb **13** ("hook"). (Ex. 11 at ¶ [0038], FIG. 1.) A POSITA would have understood at the effective date of the ''808 patent that Beckley's barb **13** constitute the claimed hook, in accordance with the plain and ordinary meaning of the term "hook."  (Ex. 11 at FIG. 1 (*magnified, annotated*).) A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here. For example, to the extent that Kane is found not to disclose a tang with a hook, a POSITA would have been motivated to configure a compact wallet, like that disclosed by Kane, with a money clip ("auxiliary feature") having a tang with one or more barbs ("hook"), like that disclosed by Beckley, to achieve a removable attachment of the money clip ("auxiliary feature") to the compact wallet. Do so would allow the consumer to remove the money clip when not needed, in accordance with the minimalist preferences inherent to the compact wallet marketplace while advancing the disassembly and personalization of the wallets, as suggested by Kane. (Ex. 10 at 8: "The Ridge 2 is available with two different types of money clips or without a clip," 7: 11-14: "without money clip… with traditional money clip… with spring-loaded money clip," and photographs thereof, 14: "Our biggest challenge is

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	conveying our idea and creating a product that is versatile enough to suit a wide range of people and preferences.")
the hook extending at an angle to the tang,	As shown below, Beckley depicts the tang extending in direction (t), the barb(s) **13** ("hook") extending in direction (h), and the angle therebetween (θ).  (Ex. 11 at FIG. 1 (*magnified, annotated*).) A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here.
the hook engaging an undercut of the recess to prevent inadvertent dislodgement of the auxiliary feature from the recess,	Beckley discloses cavities **14** that constitute the claimed "undercut" in accordance with the plain and ordinary meaning of the term "undercut". For example, each of Beckley's cavities **14** defines a cut away portion from the bottom sidewall of the depression **15** ("recess"). (Ex. 11 at ¶¶ [0038]-[0039], FIG. 1.) Additionally, each cavity **14** is an underside recess that is either cut or molded into the depression **15** ("recess") to define a lip or protuberance. (*Id.*) Moreover, Beckley discloses that the clip **3** "is held in place by a pair of barbs seen at **13** mated into a set of cavities **14** on the base **2**." (*Id.*)

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	FIG.1  (Ex. 11 at FIG. 1 (*annotated*).) A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here.
whereby, card-like contents may be carried with minimal silhouette on or with a person while allowing expandable capacity and ready access to individual contents from between the at least two rigid plates.	Kane discloses that card-like contents may be carried with minimal silhouette on or with a person. (Ex. 10 at 2, 3: "Core design: Low profile to easily fit in your front pocket.")

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY**
	 (Ex. 10 at 6.) Kane discloses that "[t]he Ridge 2.0 can accommodate various numbers of cards without losing elasticity; providing an extremely thin wallet that isn't limited in its capacity." (Ex. 10 at 5) Kane discloses a wallet that "allow[s] easier access to the middle cards." (Ex. 10 at 6.)

CLAIM 6 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY**
The compact wallet of claim 1, wherein each rigid plate is comprised of metal for RFID protection.	Due to the nature of claim 6's dependency, claim 6 includes all the limitations of claim 1, which are anticipated by Kane in view of Beckley. Further, Kane discloses rigid plates made of aluminum and/or titanium. (Ex. 10 at 8-9.)

CLAIM 6 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	Aluminum options:  Titanium options:  (Ex. 10 at 8.) Also, Kane discloses that "the Ridge's aluminum interior plates block RFID, keeping your information safe." (Ex. 10 at 9-10.)

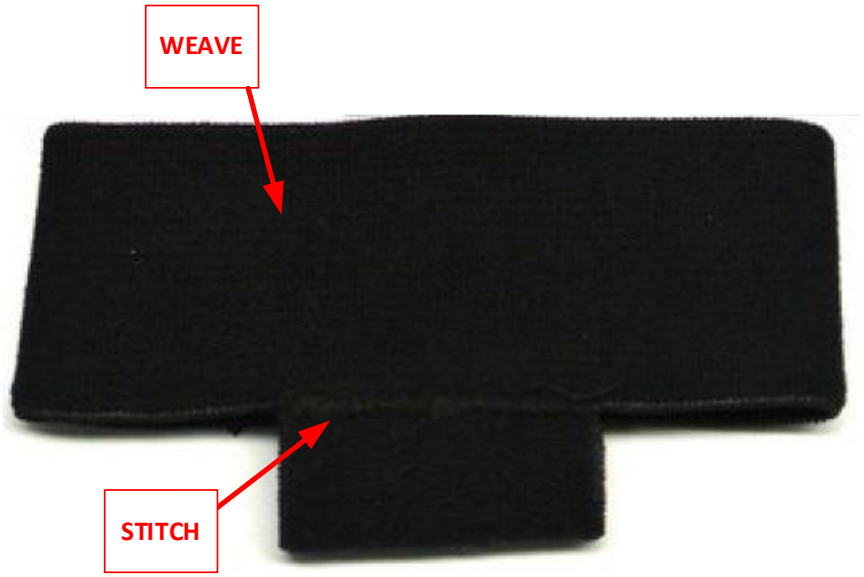
CLAIM 7 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
The compact wallet of claim 1, wherein each rigid plate is metalized for RFID protection.	Due to the nature of claim 7's dependency, claim 7 includes all the limitations of claim 1, which are anticipated by Kane in view of Beckley. Further, Kane discloses rigid plates made of aluminum and/or titanium. (Ex. 10 at 8-9.)

CLAIM 7 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	Aluminum options:  Titanium options:  (Ex. 10 at 8.) Also, Kane discloses that "the Ridge's aluminum interior plates block RFID, keeping your information safe." (Ex. 10 at 9-10.)

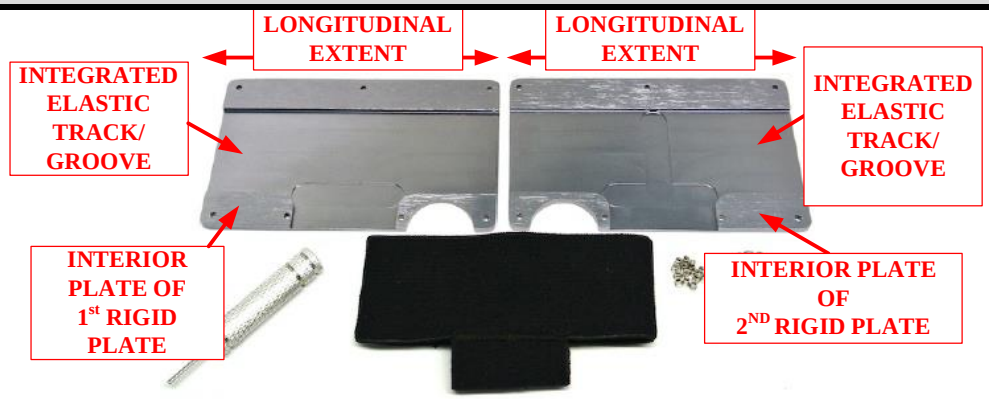
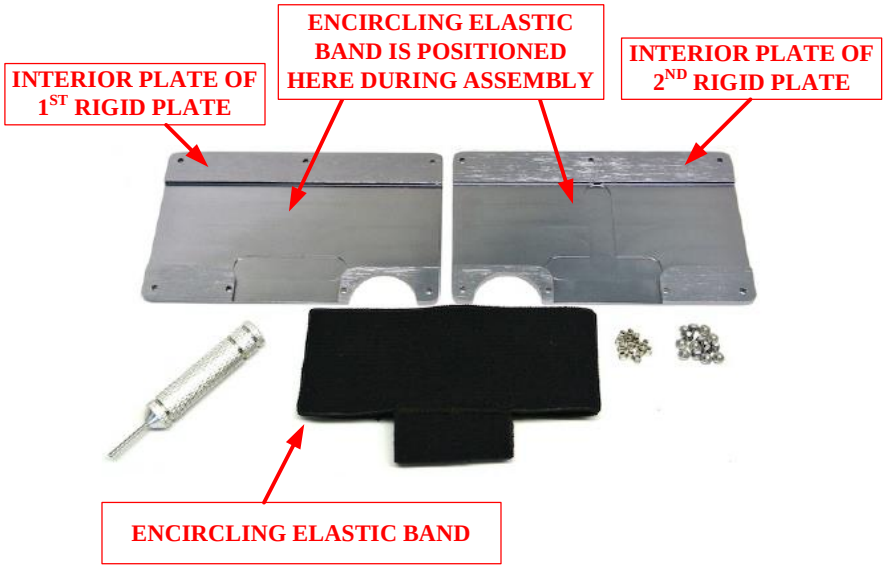
CLAIM 12 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
The compact wallet of claim 1, further comprising aligned finger notches through proximal ends of the rigid plates to expose an edge of the card-like contents for the purpose of the edge to elevate the contents into view	Due to the nature of claim 12's dependency, claim 12 includes all the limitations of claim 1, which are rendered obvious by Kane in view of Beckley. Further, Kane discloses "[t]humb indentation[s] at the lower left of the wallet allows you to easily push your cards up and select the correct one." (Ex. 10 at 9.) A POSITA at the effective date of the ''808 Patent would have understood Kane's thumb indentations to constitute the claimed "finger notches" at least because the thumb indentations are notches in the rigid plates that can accommodate a user's finger.

CLAIM 12 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
through distal ends of the rigid plates,	 (Ex. 10 at 7 (*annotated*).) Also, a POSITA would have understood, at the effective date of the '808 Patent, Kane's thumb indentations to be identical, or at least equivalent, to the finger notches **13** shown in at least FIGS. 1 and 10 of the '808 Patent.
said edge providing a fulcrum to lever the proximal ends together for the purpose of fanning the distal ends apart in display of the contents.	Kane discloses a card edge and proximal ends of the rigid plates that are identical to the configuration shown in at least FIG. 10 of the '808 Patent as set forth above. A POSITA would have reasonably presumed that identical wallet features would perform identical functions. Here, the structure, location, and configuration of Kane's rigid plates and thumb indentations are nearly identical to the teachings of the '808 Patent such that a POSITA would reasonably presume that a card edge can be used to lever the proximal ends of Kanes rigid plates for the purpose of fanning the distal ends apart in display of the wallet's contents.

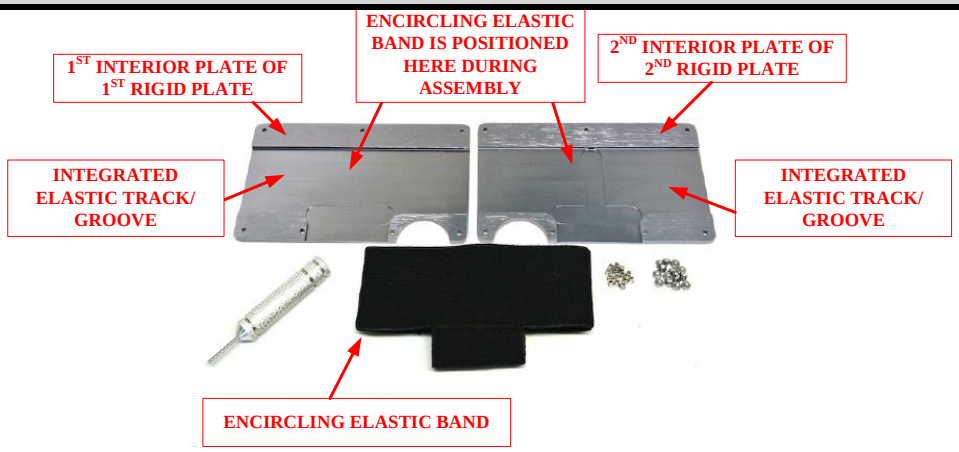
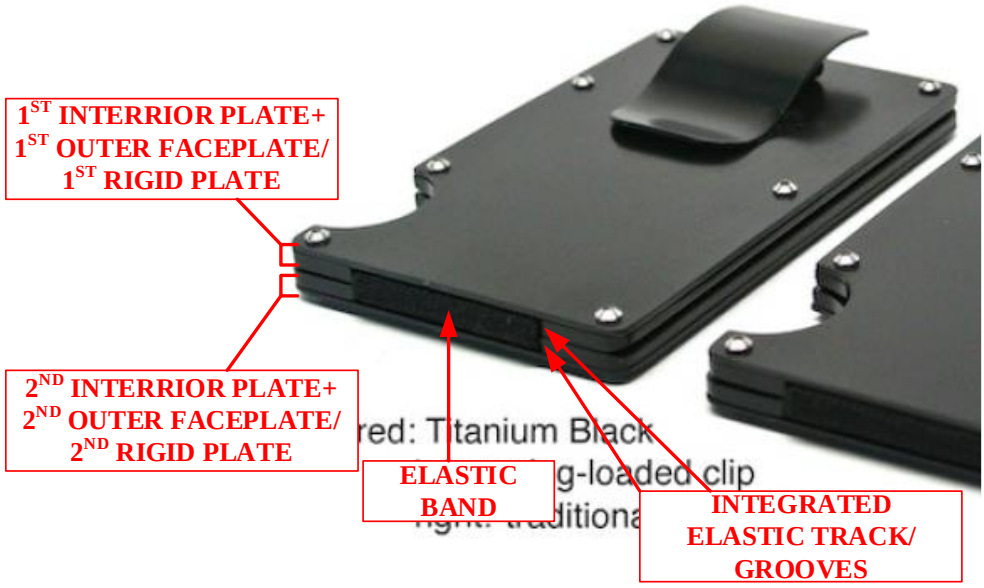
CLAIM 13 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
The compact wallet of claim 1, wherein the encircling elastic	Due to the nature of claim 13's dependency, claim 13 includes all the limitations of claim 1, which are rendered obvious by Kane in view of Beckley.

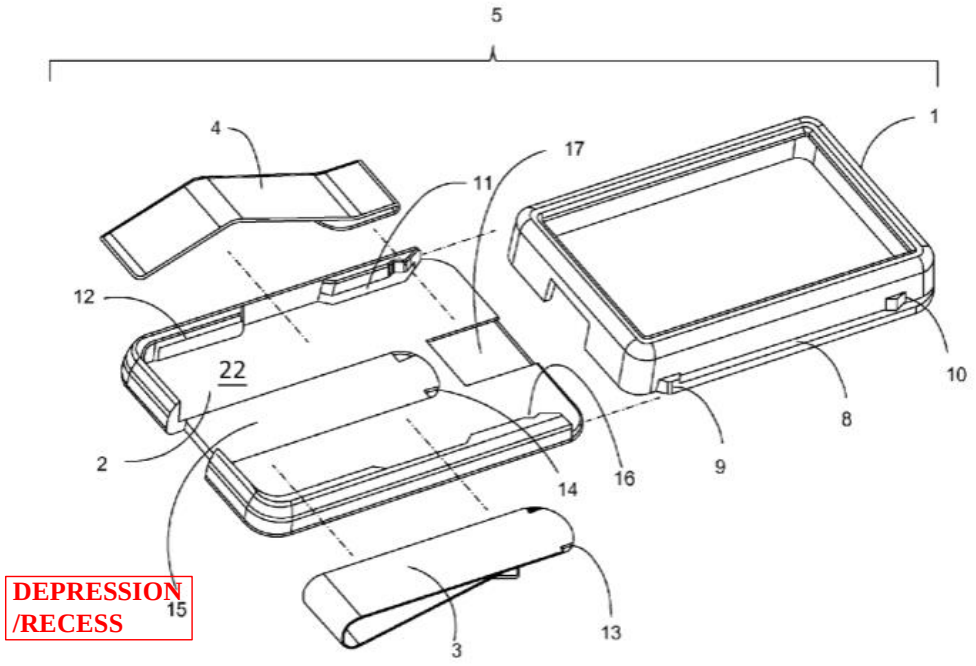
CLAIM 13 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
band is comprised of woven elastic fabric.	Further, Kane discloses the following photograph of the encircling elastic band as a woven elastic fabric:  (Ex. 10 at 7-8 (*magnified, annotated*).)

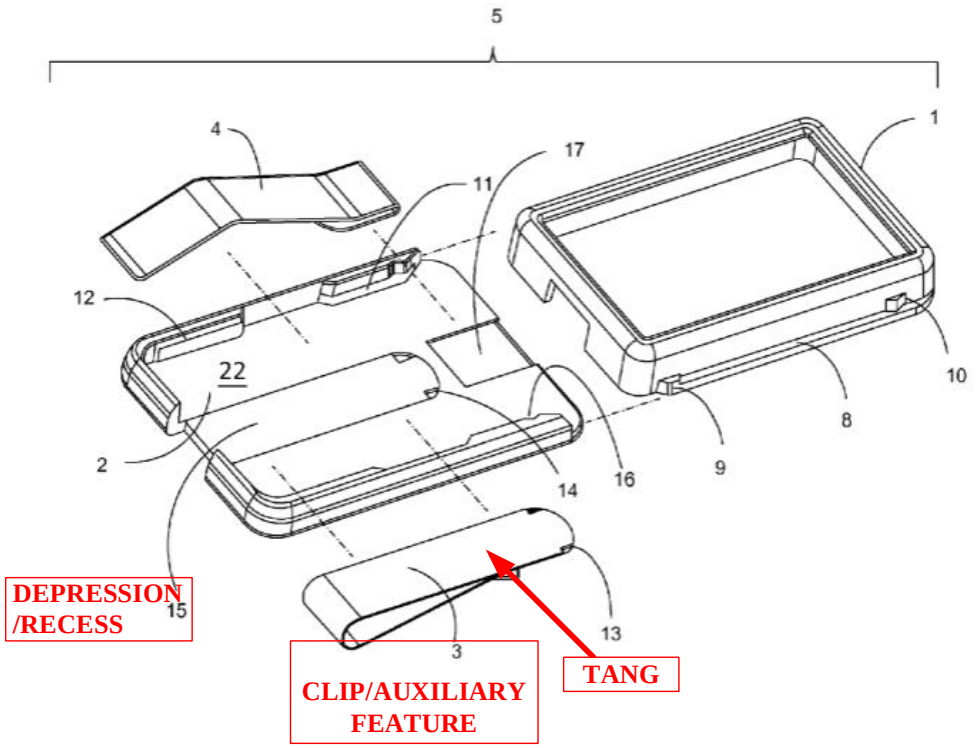
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
A compact wallet, comprising:	The preamble is not limiting, but if it where it is taught by both Kane and by Beckley. Kane discloses a compact wallet with a "low profile to easily fit in your front pocket." (Ex. 10 at 5-7.) Beckley discloses a compact wallet that is "sized and adapted for use as a container for business cards." (Ex. 11 at ¶ [0034], FIGS. 4A-4B.)
at least two rigid plates interposed to sandwich card-like contents there between, each rigid plate having a groove along a longitudinal extent thereof;	Kane discloses an interior plate secured to an outer faceplate, collectively referred to herein as a "rigid plate." Kane discloses a wallet with two rigid plates made of a rigid material ("anodized aircraft grade aluminum") and interposed to sandwich card-like contents there between. (Ex. 10 at 7-10.) Kane's rigid plates are substantially rectangular in shape, with a longitudinal extent. (Ex. 10 at 7-10.) Further, Kane discloses an integrated elastic track ("groove") within each rigid plate along the longitudinal extent thereof. (Ex. 10 at 7.)

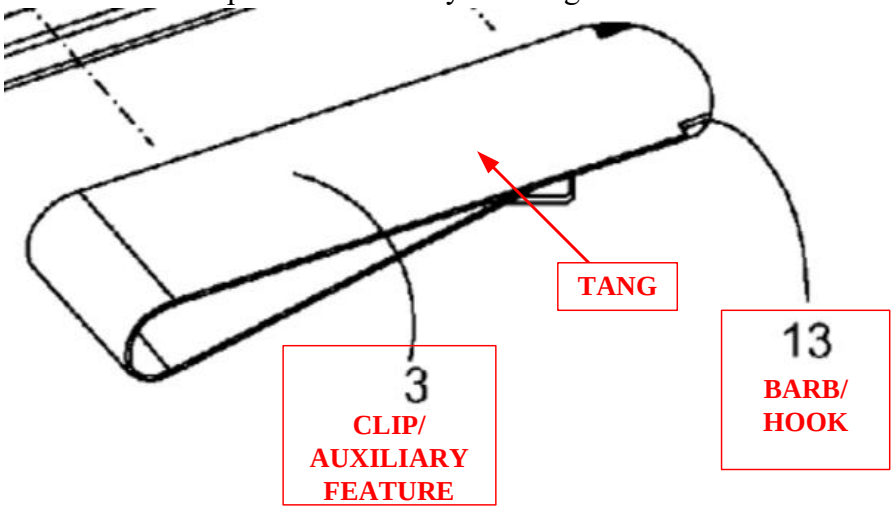
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	 (Ex. 10 at 7 (*annotated*).)
at least one encircling elastic band slidingly interposed in the grooves to bias the at least two rigid plates inwardly and securely hold the card-like contents while providing elastic volume there between for adding or removing contents,	Kane discloses an encircling elastic band positioned within an integrated elastic track of each rigid plate, along the longitudinal extent thereof. (Ex. 10 at 7-8.)  (Ex. 10 at 7 (*annotated*).)

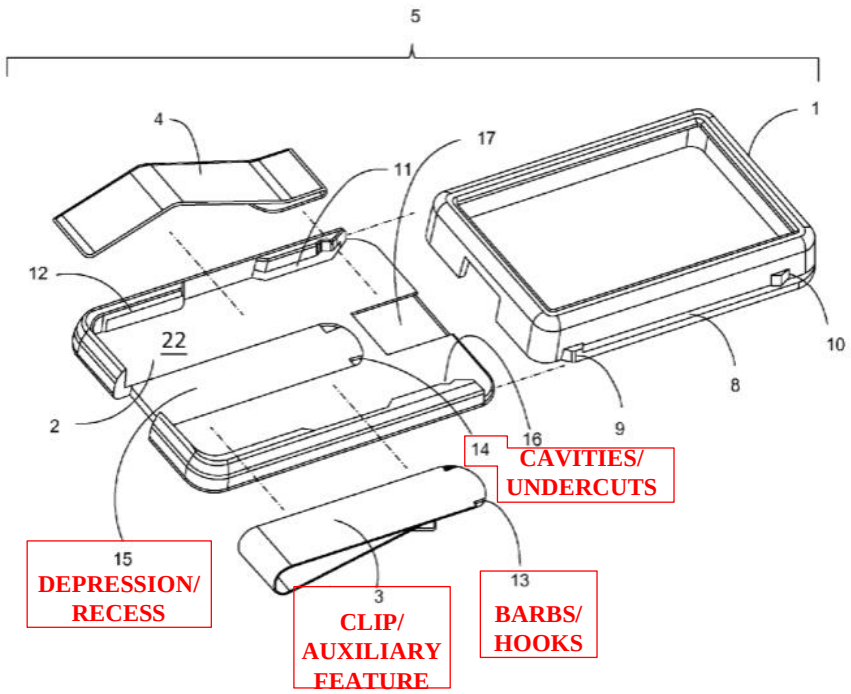
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	 (Ex. 10 at 7 (*annotated).)* Kane discloses the encircling elastic band biasing the rigid plates towards each other ("inwardly") to secure the card-like contents while expanding/contracting to provide elastic volume there between for adding/removing contents. (Ex. 10 at 5, 7: "[t]he Integrated Elastic Track can expand to hold up to 12 cards and then immediately contract to hold a single card securely.")  (Ex. 10 at 7 (*annotated*).) A POSITA would have understood that the elastic band slides against the machined aluminum rigid plates (*e.g.*, within the grooves) when expanding and contracting. A POSITA would recognize that Kane's elastic band is identical, or at least equivalent, to the encircling elastic band **4** depicted in at least FIG.13 of U.S. Patent No. 10,791,808.
the grooves configured to hold position of the at	Kane discloses an integrated elastic track ("grooves") within each rigid plate as a groove spanning the longitudinal extent of each rigid plate. (Ex. 10 at 7.)

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
least one encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof; and	 (Ex. 10 at 7 (*annotated*).)  (Ex. 10 at 8 (*annotated*).) The integrated elastic track ("grooves")is configured to minimize the profile of the wallet and hold position of the encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof. (Ex. 10 at 7.) 

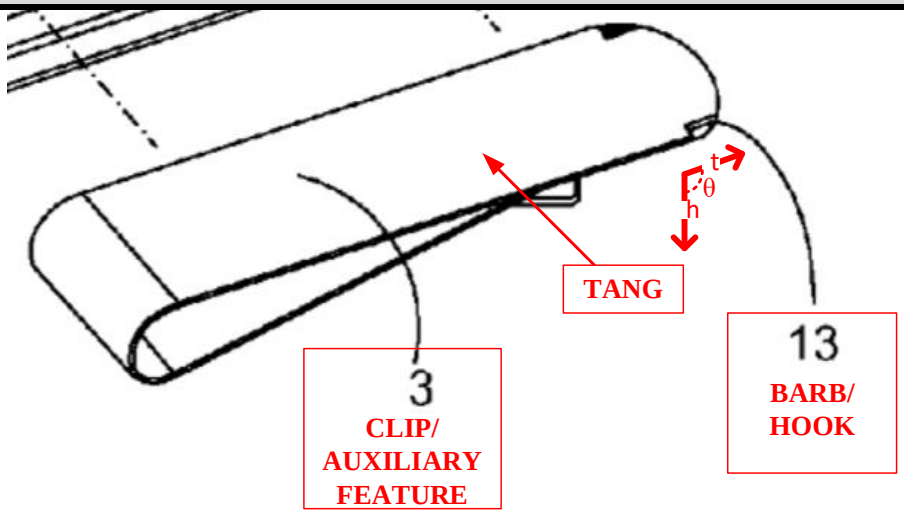
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	(Ex. 10 at 7 (*annotated*).) A POSITA would recognize that Kane's integrated elastic track is identical, or at least equivalent, to the grooves **21** depicted in at least FIG. 8 of U.S. Patent No. 10,791,808.
a recess formed inside at least one of the at least two rigid plates,	A POSITA would have understood Beckley's depression **15** to constitute the claimed "recess," in accordance with the plain and ordinary meaning of the term "recess." For example, the depression **15** is a surface groove that defines an indentation occurring in a surface of the base **2**. (Ex. 11 at ¶¶ [0038]-[0039], FIG. 1.) *FIG.1*  (Ex. 11 at FIG. 1 (*annotated*).) A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here. For example, to the extent it were found that Kane does not disclose a recess formed inside a rigid plate, a POSITA would have been motivated to form a depression ("recess"), like that disclosed by Beckley, into a rigid plate, like that disclosed by Kane, to effectuate the removable attachment of a money

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	clip ("auxiliary feature") to a compact wallet. (Ex. 10 at 8: "The Ridge 2 is available with two different types of money clips or without a clip," 14: "Our biggest challenge is conveying our idea and creating a product that is versatile enough to suit a wide range of people and preferences;" Ex. 11 at ¶¶ [0034], [0038]-[0039], and FIG. 1.) Moreover, forming a depression ("recess"), like that disclosed by Beckley, in a rigid plate, like that disclosed by Kane, would be a mere continuation of one or more milling operations conducted to form the integrated elastic track ("grooves") and would not require any additional machinery to manufacture, and minimal additional costs, if any.
the recess operable to receive a tang of an auxiliary feature,	Beckley discloses the clip **3** ("auxiliary feature") having a tang insertable into the depression **15** ("recess"). (Ex. 11 at ¶¶ [0038]-[0039], FIG. 1.) *FIG.1*  (Ex. 11 at FIG. 1 (*annotated*).) A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here.
the recess having an undercut operable to	Beckley discloses cavities **14** that constitute the claimed "undercut" in accordance with the plain and ordinary meaning of the term "undercut". For

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
engage a hook of the tang to prevent inadvertent dislodgement of the auxiliary feature from the recess when the auxiliary feature is removably positioned in at least one of the at least two rigid plates,	example, each of Beckley's cavities **14** defines a cut away portion from the bottom sidewall of the depression **15** ("recess"). (Ex. 11 at ¶¶ [0038]-[0039], FIG. 1.) Additionally, each cavity **14** is an underside recess that is either cut or molded into the depression **15** ("recess") to define a lip or protuberance. (*Id*.) Beckley also discloses the tang of the clip **3** having a barb **13** ("hook"). (Ex. 11 at ¶ [0038], FIG. 1.) A POSITA would have understood at the effective date of the '808 patent that Beckley's barb **13** constitute the claimed hook, in accordance with the plain and ordinary meaning of the term "hook."  (Ex. 11 at FIG. 1 (*magnified, annotated*).) Moreover, Beckley discloses that the clip **3** "is held in place by a pair of barbs seen at **13** mated into a set of cavities **14** on the base **2**." (*Id*.)

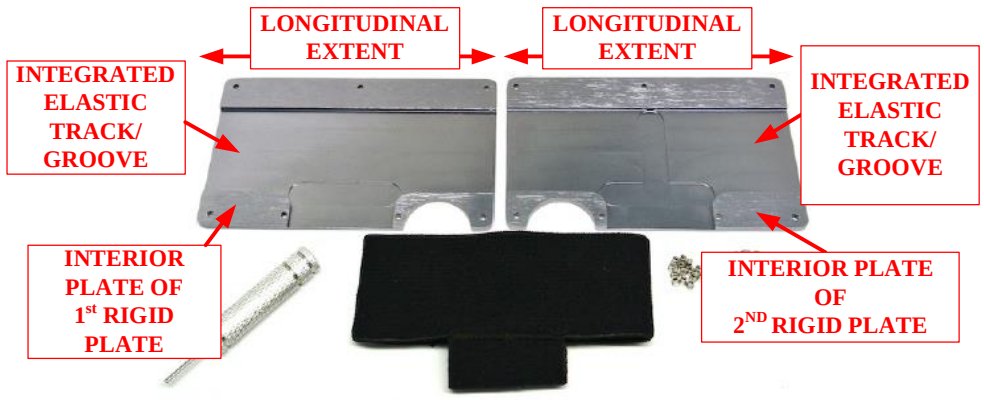
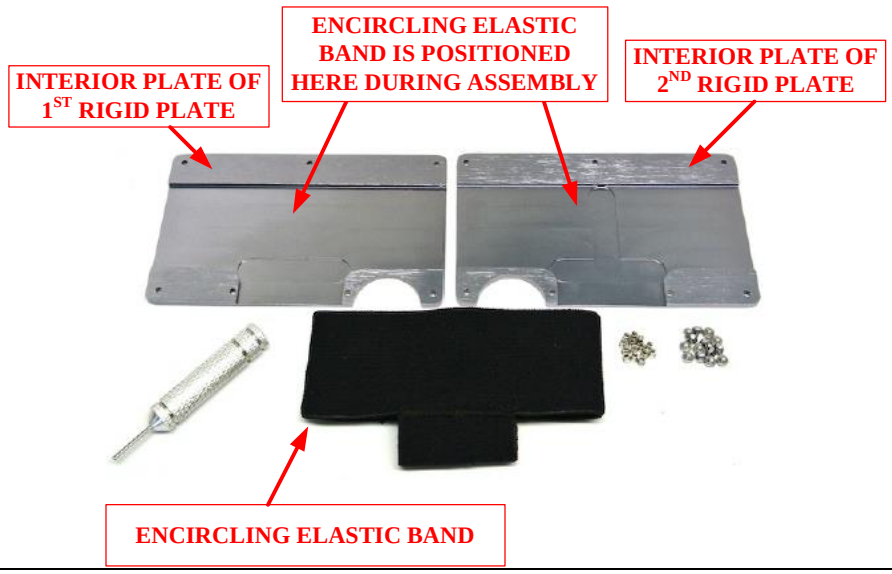
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	FIG.1  (Ex. 11 at FIG. 1 (*annotated*).) A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here.
the hook extending at an angle to the tang,	As shown below, Beckley depicts the tang extending in direction (t), the barb(s) **13** ("hook") extending in direction (h), and the angle therebetween (θ).

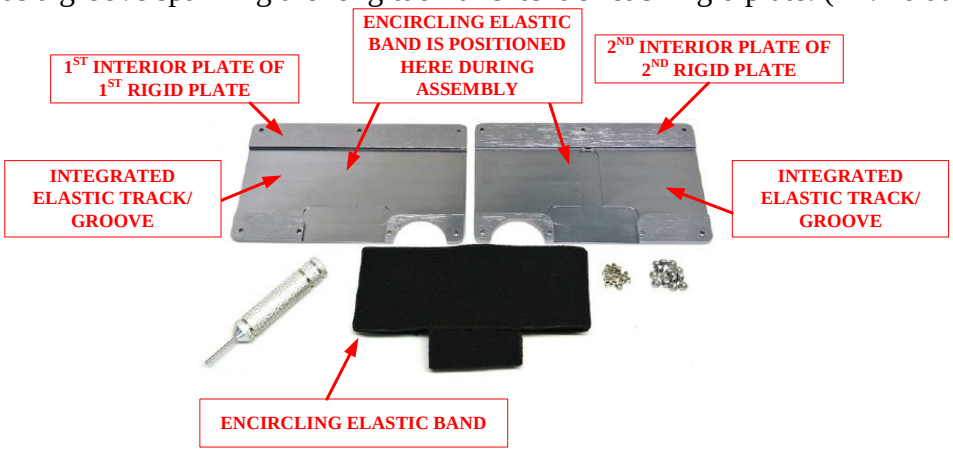
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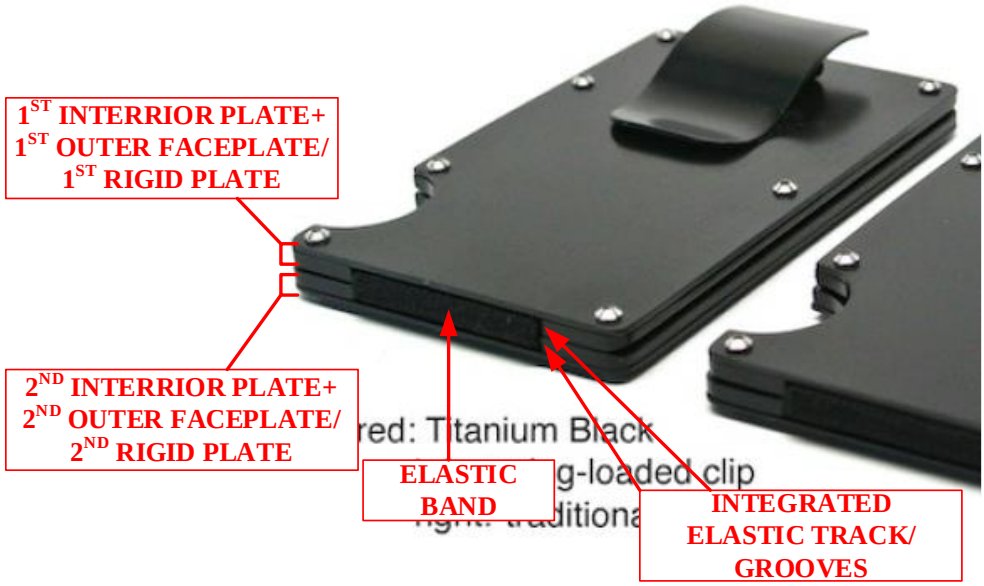
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	 (Ex. 11 at FIG. 1 (*magnified, annotated*).) A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here.
whereby, card-like contents may be carried with minimal silhouette on or with a person while allowing expandable capacity and ready access to individual contents from between the at least two rigid plates.	Kane discloses that card-like contents may be carried with minimal silhouette on or with a person. (Ex. 10 at 2, 3: "Core design: Low profile to easily fit in your front pocket.")  (Ex. 10 at 6.) Kane discloses that "[t]he Ridge 2.0 can accommodate various numbers of cards without losing elasticity; providing an extremely thin wallet that isn't limited in its capacity." (Ex. 10 at 5) Kane discloses a wallet that "allow[s] easier access to the middle cards." (Ex. 10 at 6.)

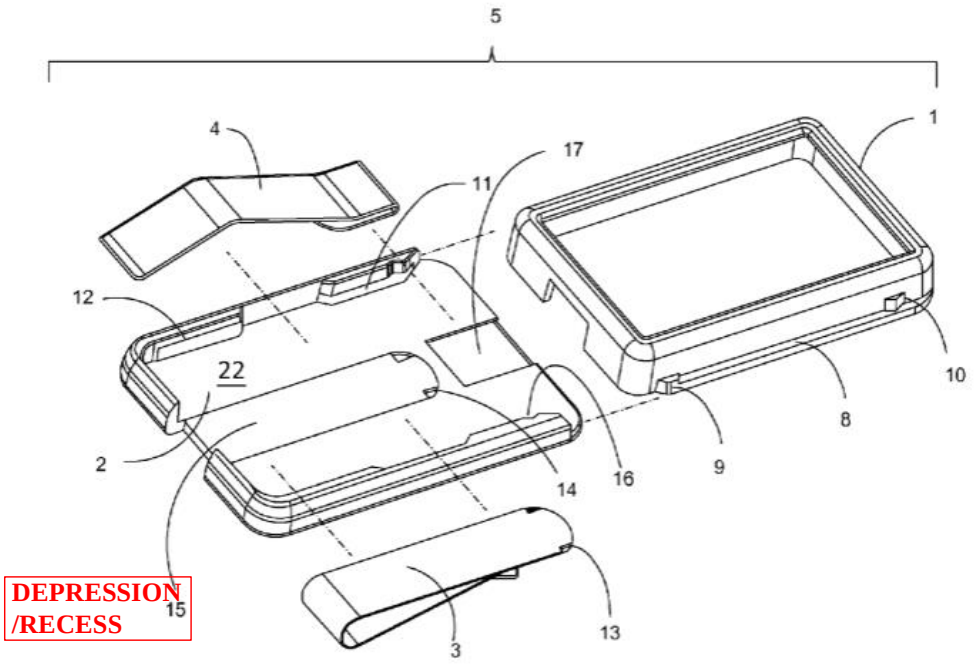
CLAIM 18 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY**
The compact wallet of claim 1, wherein each rigid plate is comprised of metal for RFID protection.	Due to the nature of claim 6's dependency, claim 6 includes all the limitations of claim 1, which are rendered obvious over Kane in view of Beckley. Further, Kane discloses rigid plates made of aluminum and/or titanium. (Ex. 10 at 8-9.) Aluminum options:  Titanium options:  (Ex. 10 at 8.) Also, Kane discloses that "the Ridge's aluminum interior plates block RFID, keeping your information safe." (Ex. 10 at 9-10.)

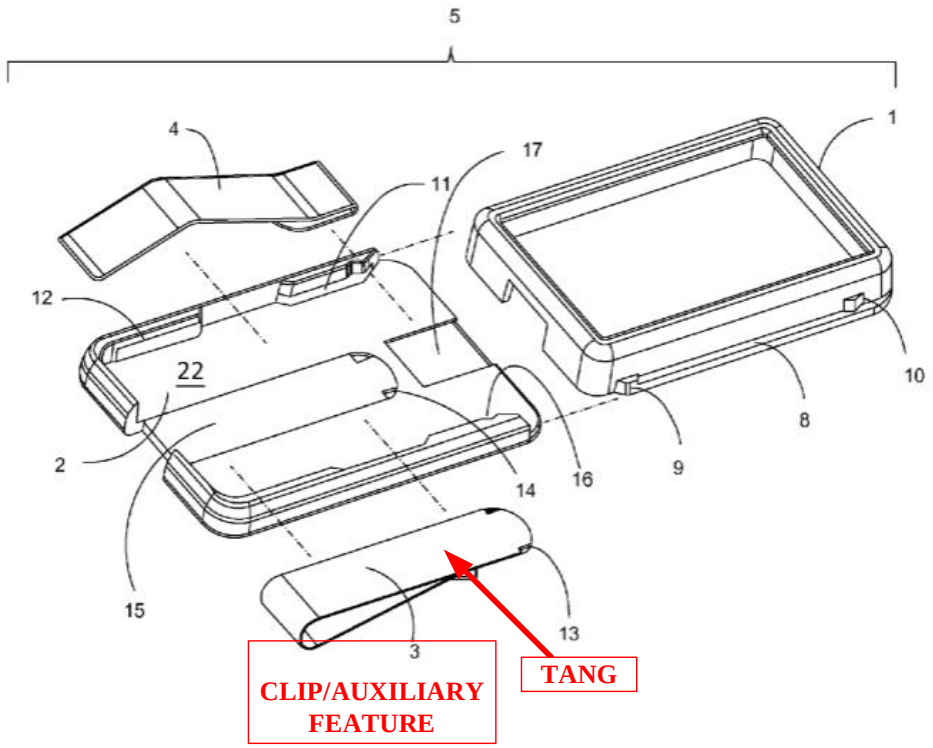
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY**
A method of making a modular compact wallet, comprising the steps:	Both Kane and Beckley each disclose methods of making a modular compact wallet. (Ex. 10 at 5: "turn the wallet into a 'system' that can be completely disassembled by the user to replace the elastic and exchange outer plates for greater personalization… low profile to easily fit in your front pocket;" Ex. 11 at ¶ [0034]: "the size and shape of the containter [sic] may be adapted for use for particular articles."

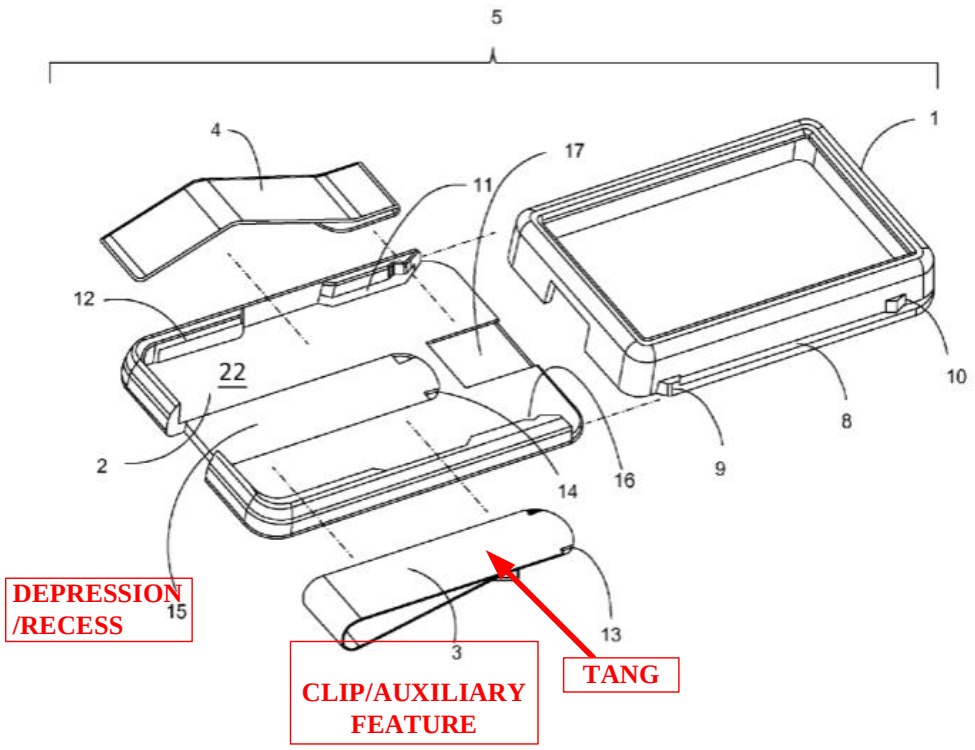
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
providing at least two rigid plates interposed to sandwich card-like contents there between, each rigid plate having a groove along a longitudinal extent thereof;	Kane discloses an interior plate secured to an outer faceplate, collectively referred to herein as a "rigid plate." Kane discloses a wallet with two rigid plates made of a rigid material ("anodized aircraft grade aluminum") and interposed to sandwich card-like contents there between. (Ex. 10 at 7-10.) Kane's rigid plates are substantially rectangular in shape, with a longitudinal extent. (Ex. 10 at 7-10.) Further, Kane discloses an integrated elastic track ("groove") within each rigid plate along the longitudinal extent thereof. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).)
at least one encircling elastic band slidingly interposed in the grooves to bias the at least two rigid plates inwardly and securely hold the card-like contents while providing elastic volume there between for adding or removing contents,	Kane discloses an encircling elastic band positioned within an integrated elastic track of each rigid plate, along the longitudinal extent thereof. (Ex. 10 at 7-8.) 

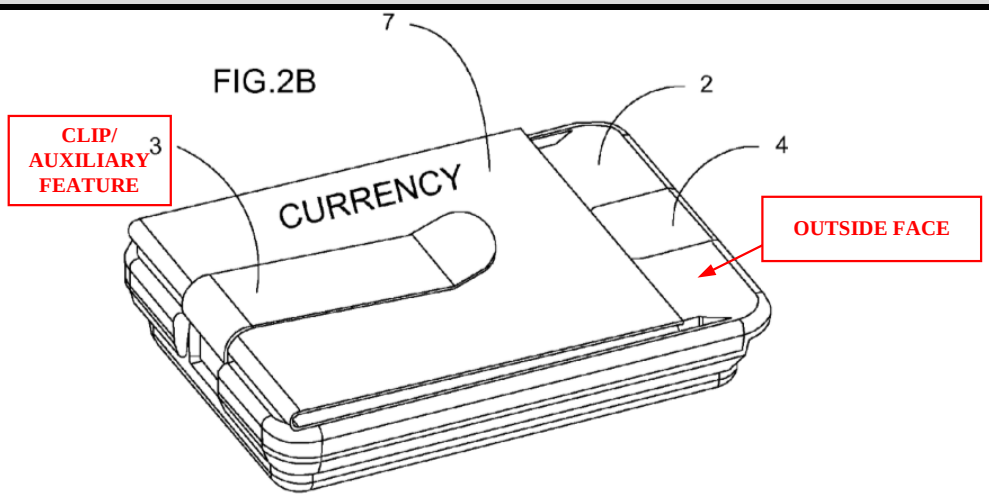
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	(Ex. 10 at 7 (*annotated*).)  A POSITA at the effective date of the '808 Patent would have understood the elastic band to slide against the rigid plates within the grooves during expansion and contraction.
the grooves configured to hold position of the at least one encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof,	Kane discloses an integrated elastic track ("grooves") within each rigid plate as a groove spanning the longitudinal extent of each rigid plate. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).)

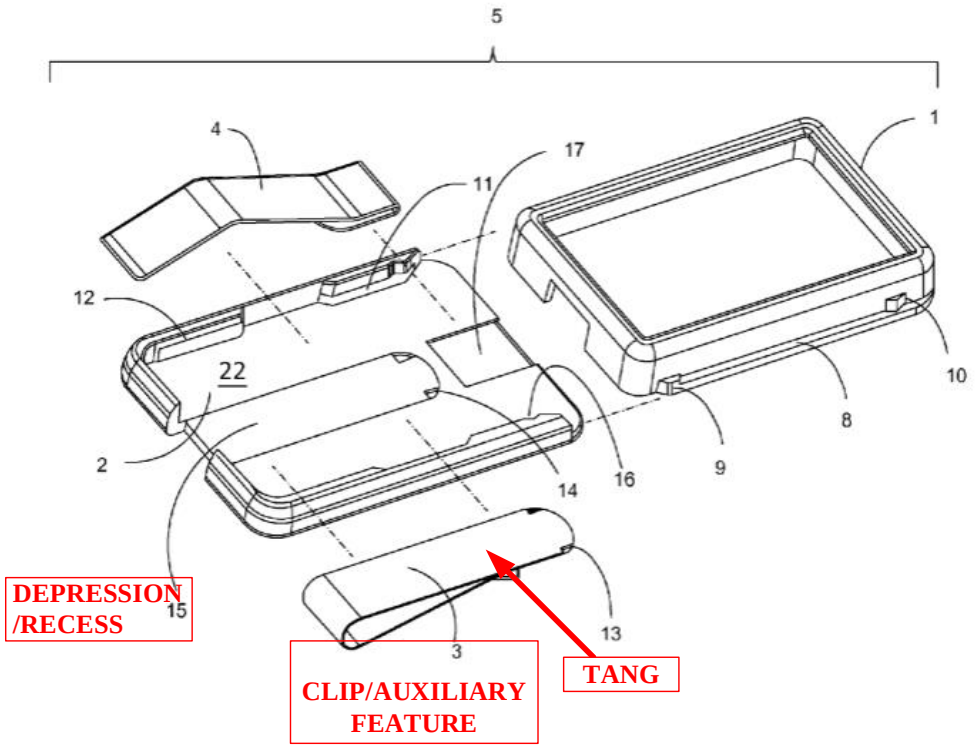
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	 (Ex. 10 at 8 (*annotated*).) The integrated elastic track ("grooves")is configured to minimize the profile of the wallet and hold position of the encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).) A POSITA would recognize that Kane's integrated elastic track is identical, or at least equivalent, to the grooves **21** depicted in at least FIG. 8 of U.S. Patent No. 10,791,808.
at least one groove additionally having at least one recess positioned outbound of the elastic band;	A POSITA would have understood Beckley's depression **15** to constitute the claimed "recess," in accordance with the plain and ordinary meaning of the term "recess." For example, the depression **15** is a surface groove that defines an indentation occurring in a surface of the base **2**. (Ex. 11 at ¶¶ [0038]-[0039], FIG. 1.)

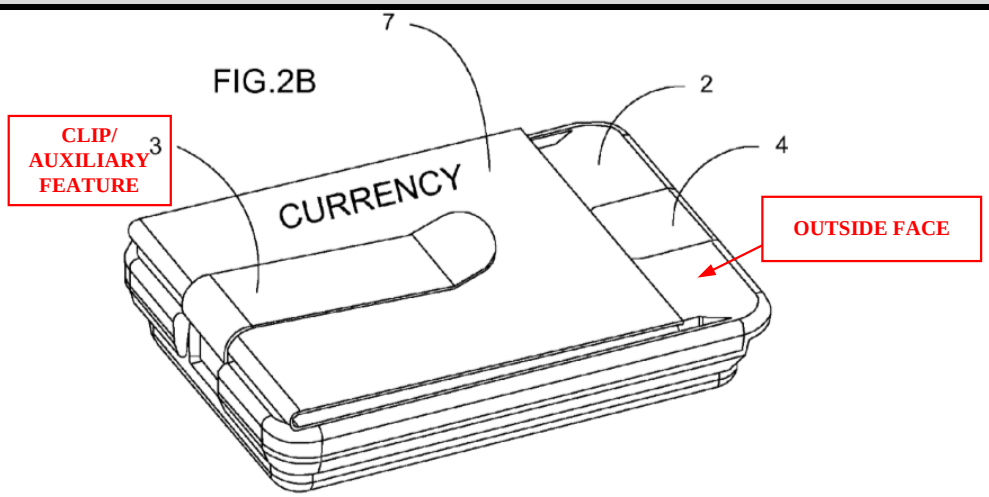
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	FIG.1  (Ex. 11 at FIG. 1 (*annotated*).) A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here. For example, to the extent it were found that Kane does not disclose a recess formed inside a rigid plate, a POSITA would have been motivated to form a depression ("recess"), like that disclosed by Beckley, into a rigid plate, like that disclosed by Kane, to effectuate the removable attachment of a money clip ("auxiliary feature") to a compact wallet. (Ex. 10 at 8: "The Ridge 2 is available with two different types of money clips or without a clip," 14: "Our biggest challenge is conveying our idea and creating a product that is versatile enough to suit a wide range of people and preferences;" Ex. 11 at ¶¶ [0034], [0038]-[0039], and FIG. 1.) Moreover, forming a depression ("recess"), like that disclosed by Beckley, in a rigid plate, like that disclosed by Kane, would be a mere continuation of one or more milling operations conducted to form the integrated elastic track

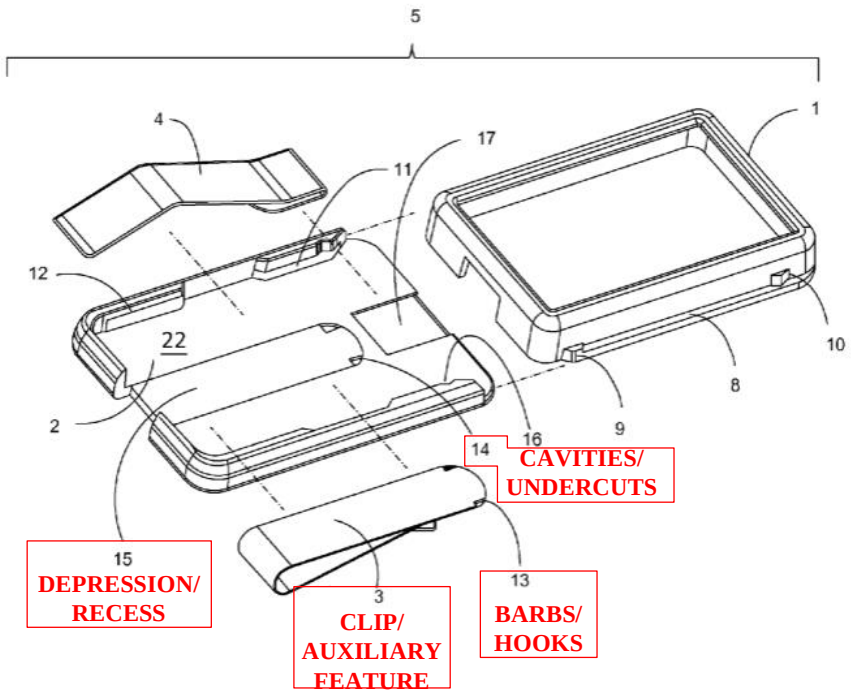
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	("grooves") and would not require any additional machinery to manufacture, and minimal additional costs, if any. A POSITA would be motivated to form a depression ("recess"), like that of Beckley, in addition to the integrated elastic track ("groove") and outbound the elastic band of a compact wallet, like that of Kane, to configure the wallet with a removably attachable clip ("auxiliary feature") without interfering with the function of the depression ("recess") (*e.g.*, to capture the clip) or the elastic band (*e.g.*, to provide the wallet with elastic volume). Moreover, forming a depression ("recess"), like that of Beckley, outbound of a compact wallet's elastic band, like that of Kane, would be an obvious configuration from a finite number of identified, predictable positions, with a reasonable expectation of success (*e.g.*, there are finite number of locations in the rigid plate to position the depression without interfering in the operation of the depression and/or the elastic band).
providing a first auxiliary feature having at least one tang;	Beckley discloses the clip **3** ("auxiliary feature") having a tang. (Ex. 11 at ¶¶ [0038]-[0039], FIG. 1.) *FIG.1*  (Ex. 11 at FIG. 1 (*annotated*).)

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here.
inserting, removably, the at least one tang of the first auxiliary feature into the at least one recess to make the first auxiliary feature available at an outside face of at least one of the two rigid plates;	Beckley discloses the tang of the clip **3** ("auxiliary feature") being insertable into the depression **15** ("recess"). (Ex. 11 at ¶¶ [0038]-[0039], FIG. 1.) *FIG.1*  (Ex. 11 at FIG. 1 (*annotated*).) Further, Beckley discloses making the clip **3** ("auxiliary feature") available at an outside surface of a rigid plate of the wallet. (Ex. 11 at ¶¶ [0038]-[0039], and FIGS. 2B, 4A-4B, 5A-5B, 6A-6B, and 7D.) For example:

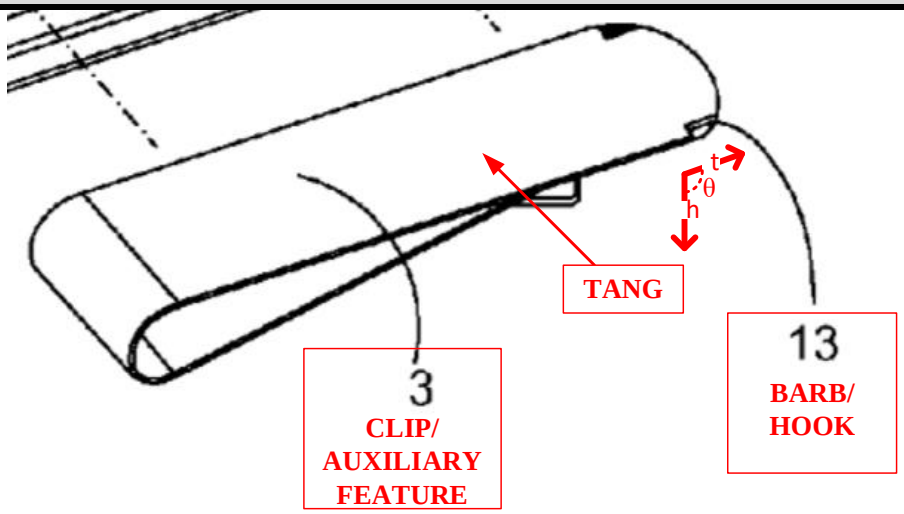
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	 (Ex. 11 at FIG. 2B (*annotated*).) A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here.
removing, selectively, the first auxiliary feature;	A POSITA would find it obvious, reading Beckley, to selectively remove a removably attached clip ("first auxiliary feature"), like that of Beckley; as doing so would be an exercise of the clip's intended function (*i.e.*, the clip is removably attached so that it can be removed). (Ex. 11 at ¶¶ [0038]-[0039], FIG. 1.) Additionally, Kane discloses removing, selectively, an auxiliary feature (*e.g.*, a money clip). (Ex. 10 at 6: "swap materials and money clips"). A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here.
providing, selectively, at least a second auxiliary feature having at least one tang; and	As discussed above, Beckley discloses a clip **3** ("auxiliary feature") having a tang. Duplicates of Beckley's clip **3** can constitute the claimed first auxiliary feature and the claimed second auxiliary feature. A POSITA would be motivated to exchange an initial clip ("first auxiliary feature") with a substitute clip ("second auxiliary feature") to personalize the wallet (*e.g.*, choose a different color clip), adapt the wallet to a given use preference, and/or perform a maintenance/repair operation (*e.g.*, replace a damaged clip), as suggested by Kane. (Ex. 10 at 5: "turn the wallet into a 'system'… to replace the elastic and exchange the outer plates for greater personalization," 6: "swap materials and money clips,: 14: "Our biggest

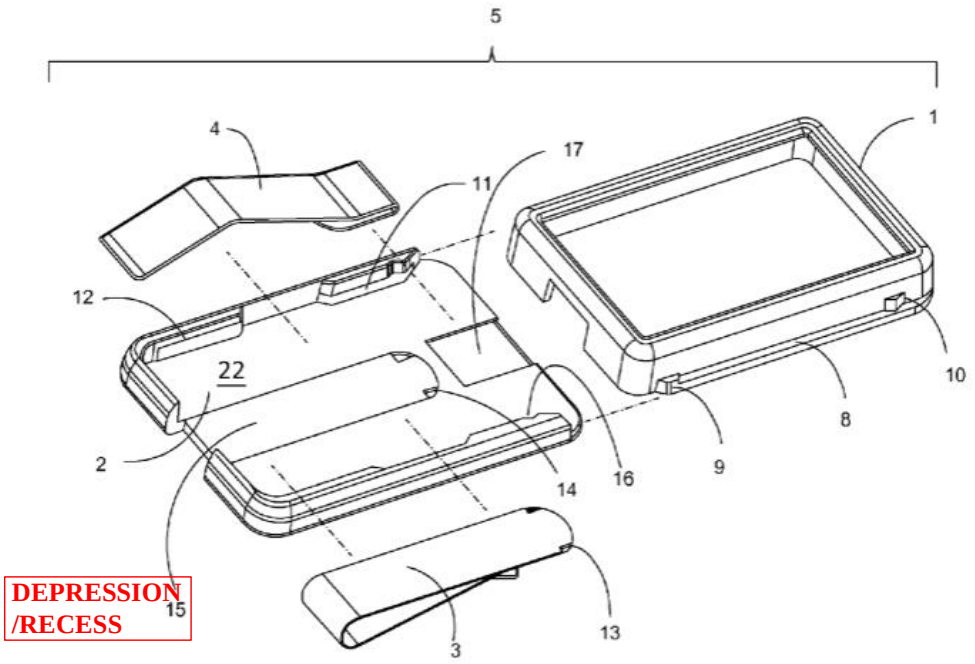
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	challenge is conveying our idea and creating a product that is versatile enough to suit a wide range of people and preferences.") In doing so, providing the substitute clip ("second auxiliary feature") would be a mere duplication of parts and assembly steps without any new or unexpected results. A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here.
inserting, removably, the at least one tang of the second auxiliary feature into the at least one recess to make the second auxiliary feature available at an outside face of at least one of the two rigid plates,	As discussed above, Beckley discloses the tang of the clip **3** ("auxiliary feature") being insertable into the depression **15** ("recess"). (Ex. 11 at ¶¶ [0038]-[0039], FIG. 1.) *FIG.1*  (Ex. 11 at FIG. 1 (*annotated*).) Further, Beckley discloses making the clip **3** ("auxiliary feature") available at an outside surface of a rigid plate of the wallet. (Ex. 11 at ¶¶ [0038]-[0039], and FIGS. 2B, 4A-4B, 5A-5B, 6A-6B, and 7D.) For example:

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	 (Ex. 11 at FIG. 2B (*annotated*).) Duplicates of Beckley's clip **3** can constitute the claimed first auxiliary feature and the claimed second auxiliary feature. A POSITA would be motivated to exchange an initial clip ("first auxiliary feature") with a substitute clip ("second auxiliary feature") as set forth above. In doing so, inserting the substitute clip ("second auxiliary feature") into the depression ("recession"), like that of Beckley, would constitute an obvious duplication of parts and assembly steps without any new or unexpected results. A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here.
the at least one recess having an undercut operable to engage a hook of the tang to prevent inadvertent dislodgement of the second auxiliary feature from the at least one recess,	Beckley discloses cavities **14** that constitute the claimed "undercut" in accordance with the plain and ordinary meaning of the term "undercut". For example, each of Beckley's cavities **14** defines a cut away portion from the bottom sidewall of the depression **15** ("recess"). (Ex. 11 at ¶¶ [0038]-[0039], FIG. 1.) Additionally, each cavity **14** is an underside recess that is either cut or molded into the depression **15** ("recess") to define a lip or protuberance. (*Id.*) Beckley also discloses the tang of the clip **3** having a barb **13** ("hook"). (Ex. 11 at ¶ [0038], FIG. 1.) A POSITA would have understood at the effective date of the '808 patent that Beckley's barb **13** constitute the claimed hook, in accordance with the plain and ordinary meaning of the term "hook."

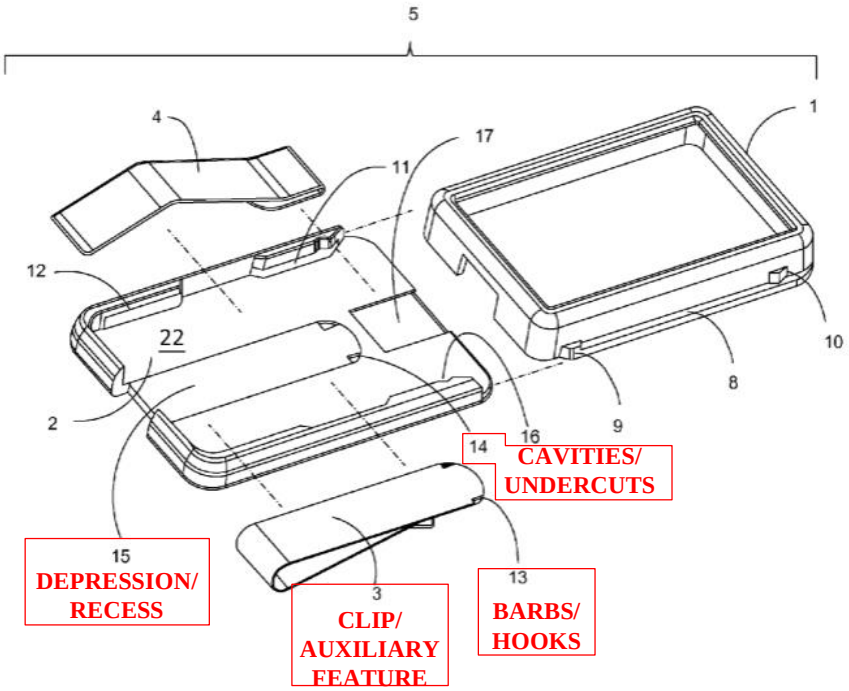
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	FIG.1  (Ex. 11 at FIG. 1 (*annotated*).) Moreover, Beckley discloses that the clip **3** "is held in place by a pair of barbs seen at **13** mated into a set of cavities **14** on the base **2**." (*Id.*) A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here.
the hook extending at an angle to the tang,	As shown below, Beckley depicts the tang extending in direction (t), the barb(s) **13** ("hook") extending in direction (h), and the angle therebetween (θ).

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CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	 (Ex. 11 at FIG. 1 (*magnified, annotated*).) A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here.
the at least one recess receiving the tang being disposed inside at least one of the two rigid plates;	Beckley discloses the depression **15** ("recess") being disposed in the base **2**. (Ex. 11 at ¶¶ [0038]-[0039], FIG. 1.)

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	FIG.1  (Ex. 11 at FIG. 1 (*annotated*).) A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here. For example, to the extent it were found that Kane does not disclose a recess formed inside a rigid plate, a POSITA would have been motivated to form a depression ("recess"), like that disclosed by Beckley, into a rigid plate, like that disclosed by Kane, to effectuate the removable attachment of a money clip ("auxiliary feature") to a compact wallet. (Ex. 10 at 8: "The Ridge 2 is available with two different types of money clips or without a clip," 14: "Our biggest challenge is conveying our idea and creating a product that is versatile enough to suit a wide range of people and preferences;" Ex. 11 at ¶¶ [0034], [0038]-[0039], and FIG. 1.) Moreover, forming a depression ("recess"), like that disclosed by Beckley, in a rigid plate, like that disclosed by Kane, would be a mere continuation of one or more milling operations conducted to form the integrated elastic track

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
	("grooves") and would not require any additional machinery to manufacture, and minimal additional costs, if any.
whereby, card-like contents may be carried with minimal silhouette on or with a person while allowing expandable capacity and ready access to individual contents positioned interiorly to the at least two rigid plates and proving additional functionality from at least one auxiliary feature positioned exteriorly thereto.	Kane discloses that card-like contents may be carried with minimal silhouette on or with a person. (Ex. 10 at 2, 3: "Core design: Low profile to easily fit in your front pocket.")  (Ex. 10 at 6.) Kane discloses that "[t]he Ridge 2.0 can accommodate various numbers of cards without losing elasticity; providing an extremely thin wallet that isn't limited in its capacity." (Ex. 10 at 5) Kane discloses a wallet that "allow[s] easier access to the middle cards." (Ex. 10 at 6.) Further, Kane depicts the money clip providing functionality by securing currency to the outside of the wallet. (Ex. 10 at 7.)  (Ex. 10 at 7.)

CLAIM 20 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY
The method of claim 19, wherein the at least one recess has an undercut and the at least one tang has a hook,	Due to the nature of claim 20's dependency, claim 20 includes all the limitations of claim 19, which are rendered obvious by Kane in view of Beckley. Beckley discloses the depression **15** ("recess") having a cavity **14** ("undercut") and a tang having a barb **13** ("hook") as set forth above. A POSITA would understand the tang of this limitation to be the tang of the first auxiliary feature. For example: *FIG.1*  (Ex. 11 at FIG. 1 (*annotated*).) A POSITA would have found it obvious to utilize an initial clip ("first auxiliary clip) with a tang and barb ("hook") same as the substitute clip ("second auxiliary clip") as doing so would be a mere duplication parts without any new or unexpected results.

CLAIM 20 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY**
the hook and undercut interpositioned to secure the at least one auxiliary feature against inadvertent dislodgement.	As described above, Beckley discloses an interpositioning of the barbs **13** ("hook") and cavities **14** ("undercut") to secure the clip **3** ("auxiliary feature"). (Ex. 11 at ¶¶ [0037]-[0039], and FIG. 1.) A POSITA would have found it obvious to utilize the same barb ("hook") and cavity ("undercut") engagement for both an initial clip ("first auxiliary feature") and substitute clip ("second auxiliary feature") as doing so would constitute a mere duplication of parts and assembly steps without any new or unexpected results.

CLAIM 21 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Publication No. 2014/0060712 to BECKLEY**
The method of claim 20, wherein at least one of the auxiliary features is a money clip.	Due to the nature of claim 21's dependency, claim 21 includes all the limitations of claim 19, which are rendered obvious by Kane in view of Beckley. Kane discloses: "[t]he Ridge 2 is available with two different types of money clips or without a clip." (Ex. 10 at 8.) A POSITA would have been motivated to combine Kane and Beckley with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 4, incorporated here.

EXHIBIT 5

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I. Invalidity Ground 5

Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 by Kane in view of Pelz.

II. "The Ridge Wallet 2.0" by Daniel Kane ("Kane")

Kane is titled "The Ridge Wallet 2.0", published on kickstarter.com and constitutes prior art against the '808 Patent under 35 U.S.C. § 102(a)(1) (post-AIA). A capture of Kane was archived by The Wayback Machine on September 3, 2013, and retrieved from the following URL on January 23, 2024:

https://web.archive.org/web/20130903204002/http://www.kickstarter.com:80/projects/124039987/the-ridgewallet-20

Kane is attached hereto as Exhibit 10. Kane constitutes prior art under at least 35 U.S.C. § 102(a)(1), which states: "A person shall be entitled to a patent unless (1) the claimed invention was… in public use, on sale, or otherwise available to the public before the effective filing date of the claimed invention…."

Kane is also available at:

https://www.kickstarter.com/projects/124039987/the-ridge-wallet-20#

(last updated January 27, 2014).

III. U.S. Patent No. 2,326,558 to Pelz ("Pelz")

Pelz is titled "Spring Clip", was filed March 9, 1943, and constitutes prior art against the '808 Patent under 35 U.S.C. § 102(a)(1) (post-AIA).

Pelz is attached hereto as Exhibit 12. Pelz constitutes prior art under at least 35 U.S.C. § 102(a)(1), which states: "a person shall be entitled to a patent unless (1) the claimed invention was

patented, described in a printed publication… or otherwise available to the public before the effective filing date of the claimed invention."

IV. Motivation to Combine Kane and Pelz

A POSITA would have been motivated to configure a compact wallet, like that of Kane, with a clip that is removable, like that of Pelz, to allow a consumer to remove the clip when not needed in accordance with the minimalist preferences, personalization, adapted use, and/or maintenance/repair operations promoted by Kane. (Ex. 10 at 6: "turn the wallet into a 'system' that can be completely disassembled by the user to replace the elastic and exchange outer plates for greater personalization," 8: "The Ridge 2 is available with two different types of money clips or without a clip," 11-14: photographs thereof, 14: "Our biggest challenge is conveying our idea and creating a product that is versatile enough to suit a wide range of people and preferences.")

Moreover, a POSITA would have good reason to look to Pelz for guidance on how to configure a compact wallet of Kane, with a clip that is removable.

Both references disclose innovations in the field of compact wearable devices. (Ex. 10 at 5; Ex. 12 at 1:6-8.) Both references identify bulkiness as a problem attributable to existing compact devices. (Ex. 10 at 2: "The Ridge 2.0 [is] Designed to be an encompassing alternative to a bulky traditional leather wallet;" Ex. 12 at 1:9-12: "clips often project a considerable distance from the case and therefore add undesirably to the thickness of the unit or press uncomfortably against the wearer."

Both references utilize spring-operable auxiliary clips. (Ex. 10 at 6: "money clip with an internal spring (spring-loaded)," 11-14: photographs thereof; Ex. 12 at 2:39-42: "The upper end of the clip is spaced from the case by a U-shaped leaf spring that presses the contact buttons against the case, as shown in FIG. 2.)

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Both references disclose structural limitations that, when combined, function in the same manner as each does separately to yield predictable results. In attaching a clip, like that of Pelz, to a rigid plate, like that of Kane, the combined clip and rigid plate function in the same manner as each does separately. (Ex. 10 at 7: "[t]he Integrated Elastic Track can expand up to 12 cards and then immediately contract to hold a single card securely," photographs thereof, 9: "top of the inner plates are tapered to let you easily slide additional cards into the wallet;" Ex. 12 at 1:6-8: "a clip attached to its case for holding it in position in a pocket or in some other location on the clothing of the user of the instrument."

Moreover, a POSITA would have found the teachings of Pelz reasonably pertinent to problems faced by the inventor of the '808 Patent, which describes that an objective of the inventor was to provide a compact wallet with an auxiliary feature that can be modularly exchanged. (*See* U.S. Patent No. 10,791,808 at 2:37-40.) Pertinent to this objective, Pelz discloses "[i]t is among the objects of this invention to provide… a clip that lies close to the case… and which is readily detachable from the case." (Ex. 12 at 1:20-27.) The '808 Patent identifies an "unfulfilled need" for "a compact wallet which would be minimally dimensioned to the prototypical credit card profile. Such a compact wallet would be void of any potentially snagging structural appendages…." (U.S. Patent No. 10,791,808 at 2:1-5.) Pertinent to this "unfulfilled need," Pelz discloses a clip **2** that "lies close to the case, which has little tendency to catch on the clothing." (Ex. 1012 at 1:22-23.)

The technique of configuring a compact wearable device with a removable clip utilizing a hook (defined by a side recess of the finger) and an undercut (defined by a sidewall of a pin) engagement was within the realm of ordinary capabilities of a POSITA based upon the teachings of Pelz. (Ex. 12 at 1:20-27, 2:25-28, 3:72-4:15, FIGS. 1-2, 8.)

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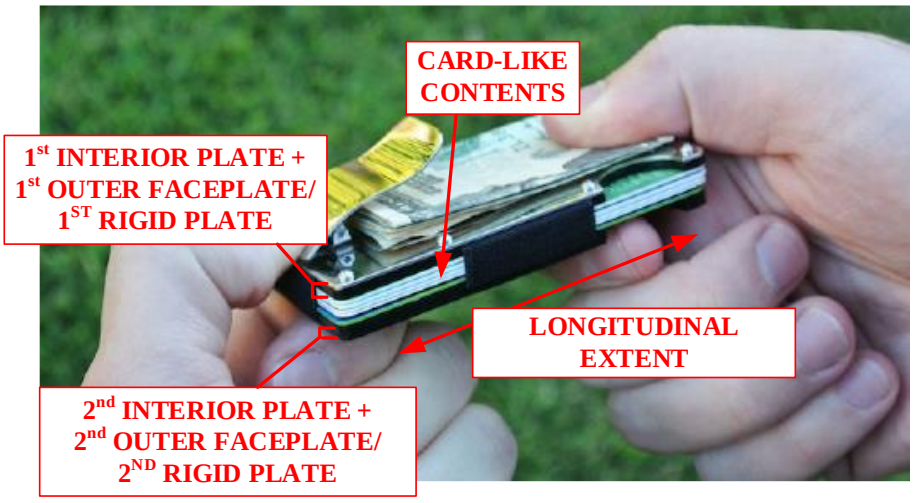
V. Reasonable Expectation of Success in Combining Kane and Pelz

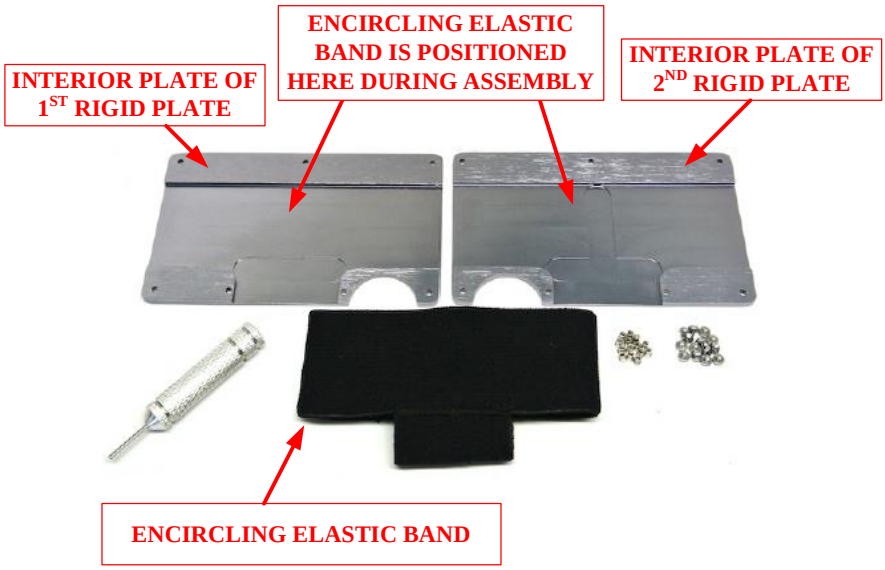
A POSITA would have reasonably expected success incorporating the teachings of Pelz into Kane as described. A POSITA would have found it obvious to form a depression and with pins, like that of Pelz, into a rigid plate of a compact wallet, like that of Kane, to effectuate a removably attached clip as there are a finite number of locations at which to attach the clip. Forming the depression, like that of Pelz, into a rigid plate, like that of Kane, would be a mere continuation of routine milling operations used for producing the plates and thereby would not require additional machinery to manufacture and minimal additional costs.

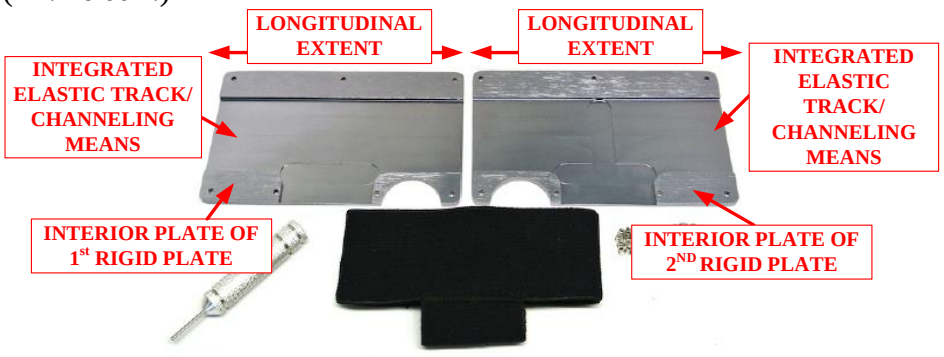
By incorporating the teachings of Pelz into Kane, such a person would be applying a known technique to a known device ready for improvement to yield predictable results.

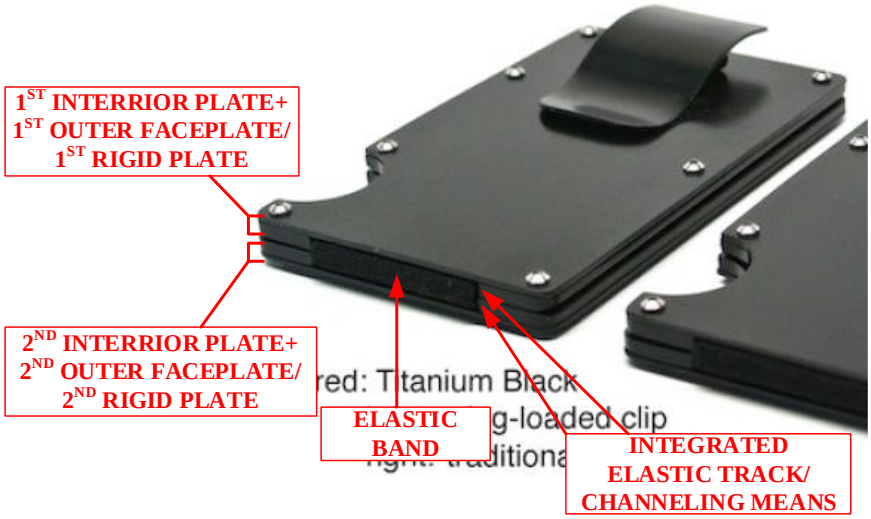
RIDGE EXHIBIT 2004
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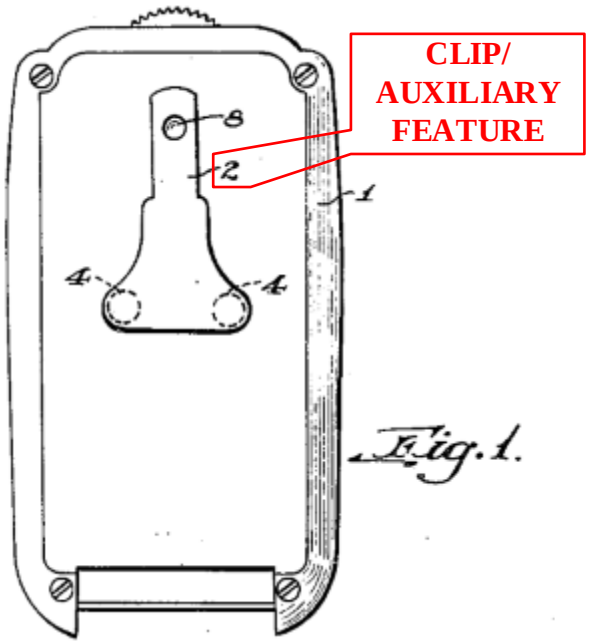
CLAIM CHART

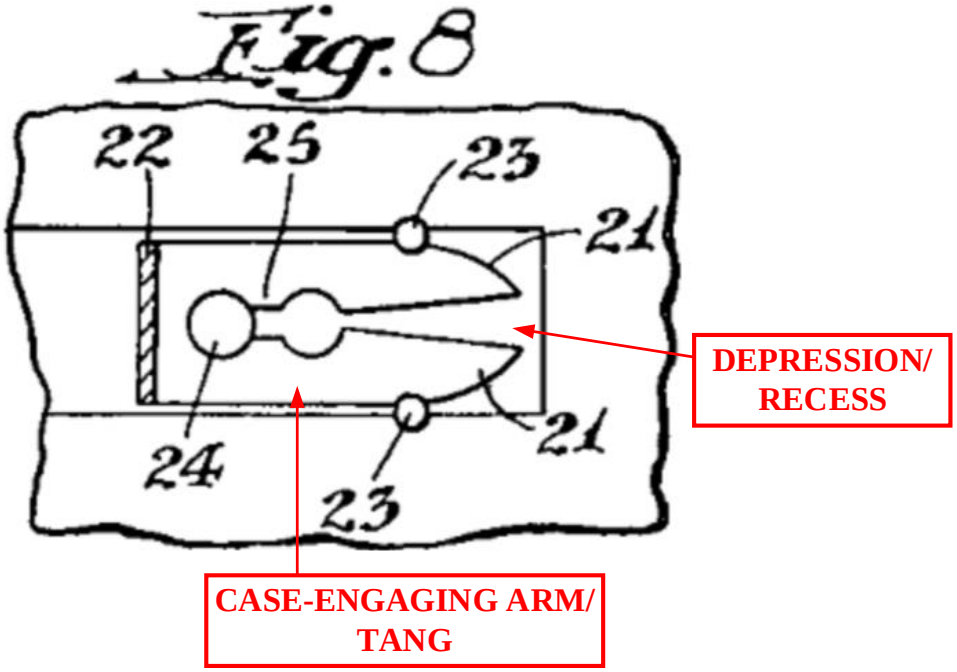
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ**
A compact wallet, comprising:	
at least two rigid plates interposed to sandwich card-like contents there between, each rigid plate having a longitudinal extent;	Kane discloses an interior plate secured to an outer faceplate, collectively referred to herein as a "rigid plate." Kane discloses a wallet with two rigid plates made of a rigid material ("anodized aircraft grade aluminum") and interposed to sandwich card-like contents there between. (Ex. 10 at 7-10.) Kane's rigid plates are substantially rectangular in shape, with a longitudinal extent. (Ex. 10 at 7-10  (Ex. 10 at 4 (*annotated*).)
at least one encircling elastic band interposed with the at least two rigid plates along longitudinal extents thereof to bias them inwardly and securely hold the card-like contents while providing elastic volume there between for adding or removing contents;	Kane discloses an encircling elastic band positioned within an integrated elastic track of each rigid plate, along the longitudinal extent thereof. (Ex. 10 at 7-8.)

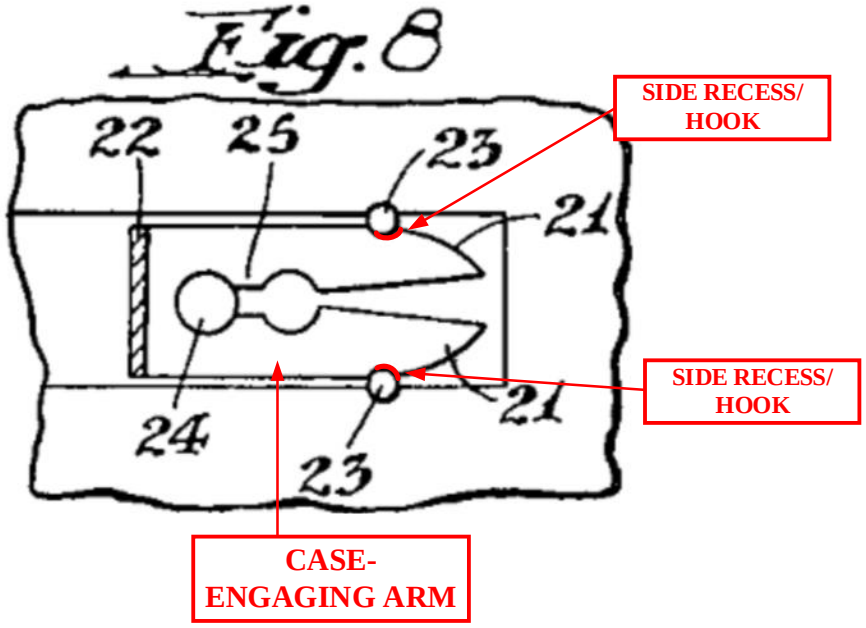
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 10 at 7 (*annotated*).)  (Ex. 10 at 7 (*annotated).) Kane discloses the encircling elastic band biasing the rigid plates towards each other ("inwardly") to secure the card-like contents while expanding/contracting to provide elastic volume there between for adding/removing contents. (Ex. 10 at 5, 7: "[t]he Integrated Elastic Track can expand to hold up to 12 cards and then immediately contract to hold a single card securely.")

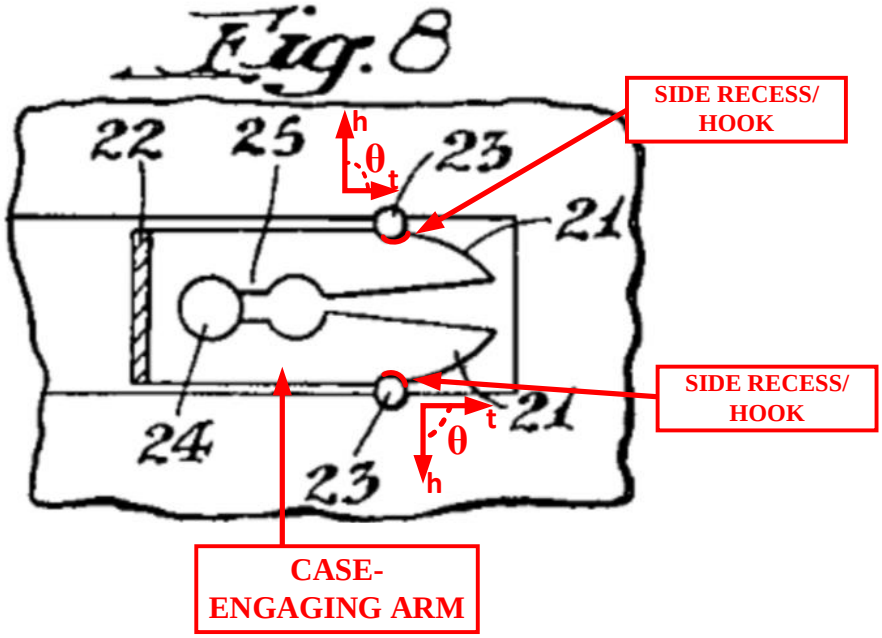
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ**
	 (Ex. 10 at 7 (*annotated*).) A POSITA would recognize that Kane's elastic band is identical, or at least equivalent, to the encircling elastic band **4** depicted in at least FIG.13 of U.S. Patent No. 10,791,808.
a channeling means configured to minimize the profile of the wallet and hold position of the at least one encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof; and	As indicated in the Court's Claim Construction Order, the parties agreed to Plaintiff's proposed claim construction, where "channeling means" is a means-plus-function term governed by 35 U.S.C. § 112(f) with the following function and structure. Function: To minimize the profile of the wallet and hold position of the at least one encircling band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof. Structure: A groove spanning the extent of one or more of the rigid plates or a longitudinal bore through one or more of the rigid plates. Kane discloses an integrated elastic track ("channeling means") within each rigid plate as a groove spanning the longitudinal extent of each rigid plate. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).)

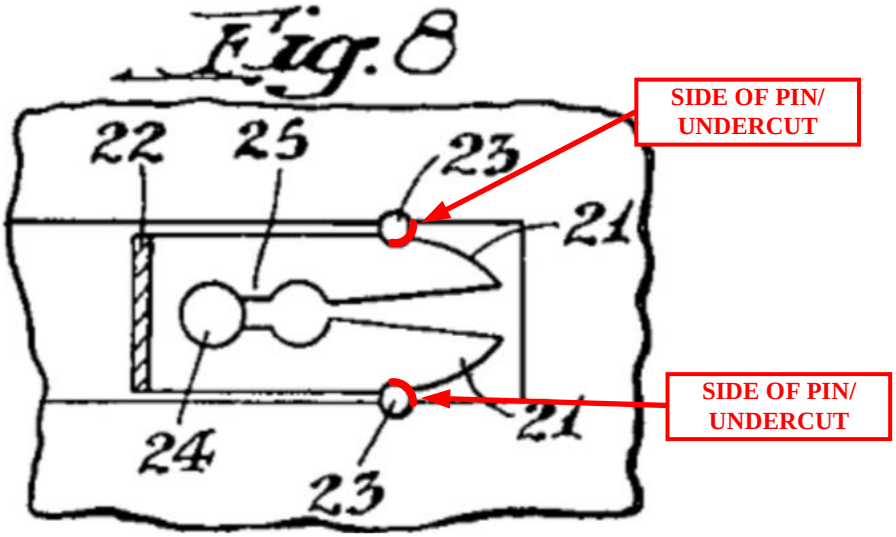
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 10 at 8 (*annotated*).) The integrated elastic track ("channeling means") functions to minimize the profile of the wallet and hold position of the encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).) A POSITA would recognize that Kane's integrated elastic track is identical, or at least equivalent, to the channeling means **20** depicted in at least FIG. 8 of U.S. Patent No. 10,791,808.
an auxiliary feature removably attached to at least one of the at least two rigid plates,	Pelz discloses "a clip that lies close to the case… and which is readily detachable from the case." (Ex. 12 1:22-27, 1:41-43, 2:54-3:3, 3:73-4:15, FIGS. 1-2, 8.) For example:

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 *(Id.* at FIG. 1 (*annotated*).) A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Section IX.B.1, incorporated here. For example, to the extent that it were found that Kane does not disclose a clip ("auxiliary feature") as removably attached, a POSITA would have looked to Pelz for guidance on how to removably attach a clip ("auxiliary feature") to one or more of the interior plate-outer faceplate pairs ("rigid plates") because Pelz and Kane are in similar technical fields, address similar problems, utilize similar devices, and disclose structural features that, when combined, function in the same manner as each does separately to yield predictable results.
the auxiliary feature having a tang insertable into a recess formed inside the at least two rigid plates,	Pelz discloses the clip **2** ("auxiliary feature") having a case-engaging arm **10** ("tang") insertable into a depression **19** ("recess") to detachably connect the clip **2** to the case **1**. (Ex. 12 at 2:54-3:3, 3:61-66, FIG. 8.) Pelz's depression **19** constitutes the claimed "recess," in accordance with the plain and ordinary meaning of the term "recess". For example, the depression **19** is a surface groove that defines an indentation occurring in a surface of the case **1**.

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 12 at FIG. 8 (*annotated*).) A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here.
the tang having a hook,	Pelz discloses the case-engaging arm **10** ("tang") having side recesses that define hooks. (Ex. 12 at 1:48-52, 3:72-4:15, FIG. 8.) Pelz's side recess constitute the claimed "hook," in accordance with the plain and ordinary meaning of the term hook. For example, each side recess defines a curved or bent device for catching or holding, as shown in *annotated* FIG. 8 below. (Ex. 12 at 1:48-52, 3:72-4:15, FIG. 8.)

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 12 at FIG. 8 (*annotated*).) A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here.
the hook extending at an angle to the tang,	Provided below is a magnified portion of FIG. 8 of Pelz, annotated in red to delineate the direction at which the case-engaging arm **10** ("tang") extends (t), the direction at which the hooks extend (h), and the angle therebetween (θ).

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 12 at FIG. 8 (*annotated*).) A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here.
the hook engaging an undercut of the recess to prevent inadvertent dislodgement of the auxiliary feature from the recess,	Pelz discloses a pin **23** that can be "molded projections integral with the case," where the sides of the pins **23** extent into the depression **19** opposite the side recesses that define the hooks. (Ex. 12 at 4:3-8, FIG. 8.) The sides of the pins **23** constitute the claimed "undercut" in accordance with the plain and ordinary meaning of the term "undercut." For example, the sides of the pins **23** define an underside recess that is molded into the depression **19** ("recess") to define a lip or protuberance.

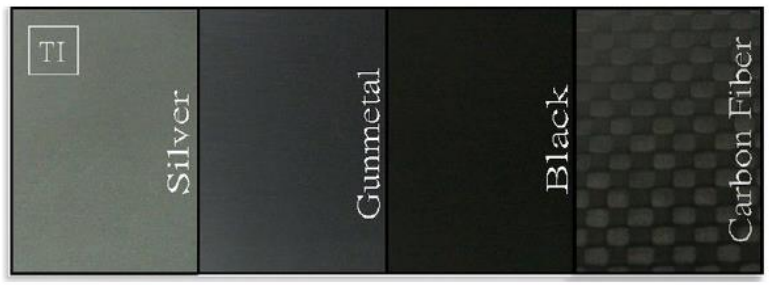
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 12 at FIG. 8 (*annotated*).) Pelz discloses the hooks (defined by the side recess of the case-engaging arm 10) engaging the undercuts (defined by the sides of the pins 23) to prevent the clip 2 from inadvertently dislodging from the depression 19 ("recess"). (Ex. 12 at 1:48-52: "The laterally resilient fingers are provided with side recesses for receiving means projecting from the case to normally hold the spring against movement downwardly thereon," 3:72-4:15, FIG. 8.) A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here.
whereby, card-like contents may be carried with minimal silhouette on or with a person while allowing expandable capacity and ready access to individual contents from between the at least two rigid plates.	Kane discloses that card-like contents may be carried with minimal silhouette on or with a person. (Ex. 10 at 2, 3: "Core design: Low profile to easily fit in your front pocket.")

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ**
	 (Ex. 10 at 6.) Kane discloses that "[t]he Ridge 2.0 can accommodate various numbers of cards without losing elasticity; providing an extremely thin wallet that isn't limited in its capacity." (Ex. 10 at 5) Kane discloses a wallet that "allow[s] easier access to the middle cards." (Ex. 10 at 6.)

CLAIM 6 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ**
The compact wallet of claim 1, wherein each rigid plate is comprised of metal for RFID protection.	Due to the nature of claim 6's dependency, claim 6 includes all the limitations of claim 1, which are anticipated by Kane in view of Pelz. Further, Kane discloses rigid plates made of aluminum and/or titanium. (Ex. 10 at 8-9.)

CLAIM 6 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ**
	Aluminum options:  Titanium options:  (Ex. 10 at 8.) Also, Kane discloses that "the Ridge's aluminum interior plates block RFID, keeping your information safe." (Ex. 10 at 9-10.)

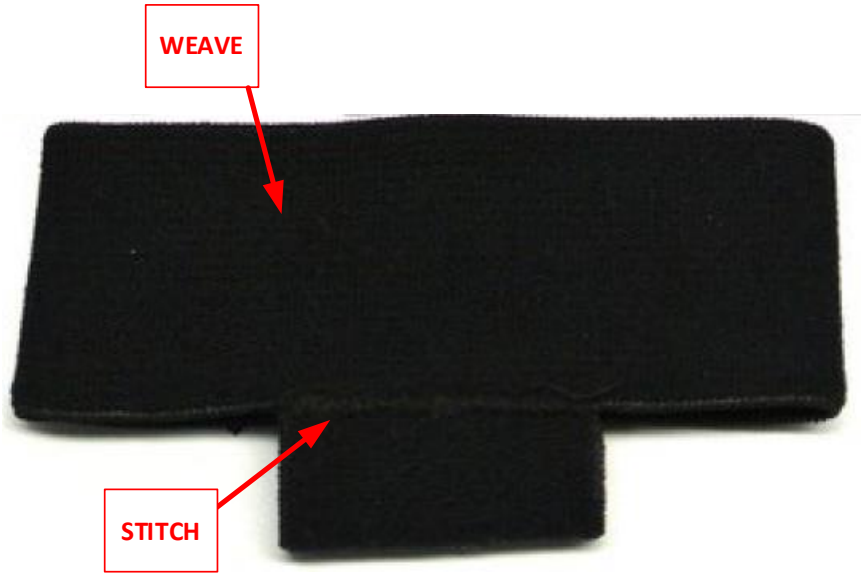
CLAIM 7 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ**
The compact wallet of claim 1, wherein each rigid plate is metalized for RFID protection.	Due to the nature of claim 7's dependency, claim 7 includes all the limitations of claim 1, which are anticipated by Kane in view of Pelz. Further, Kane discloses rigid plates made of aluminum and/or titanium. (Ex. 10 at 8-9.)

CLAIM 7 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	Aluminum options:  Titanium options:  (Ex. 10 at 8.) Also, Kane discloses that "the Ridge's aluminum interior plates block RFID, keeping your information safe." (Ex. 10 at 9-10.)

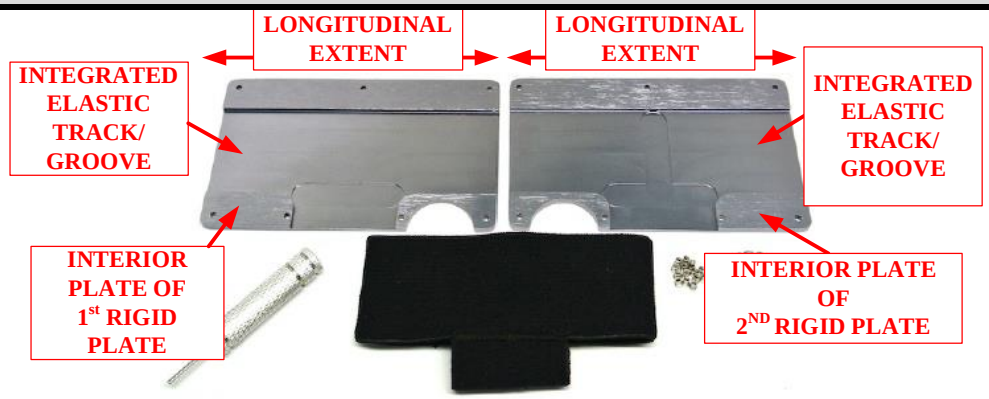
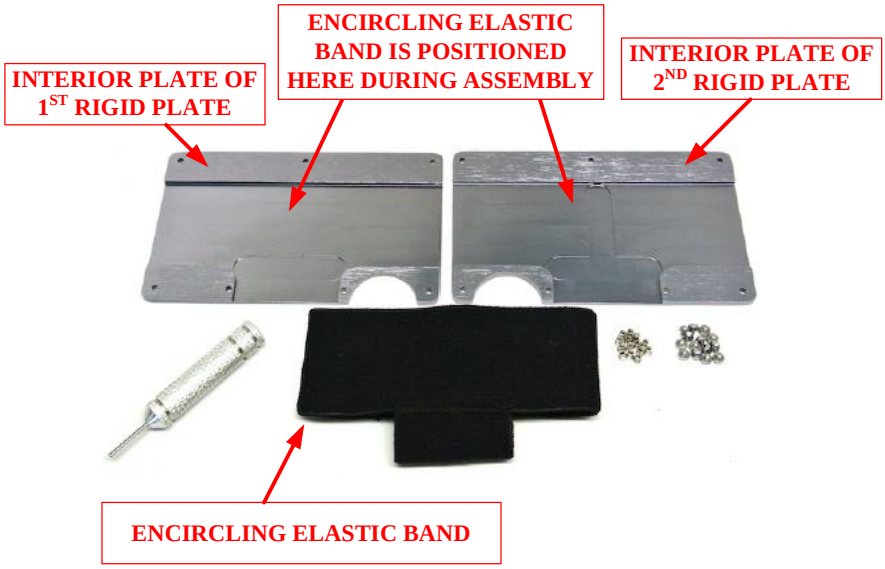
CLAIM 12 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
The compact wallet of claim 1, further comprising aligned finger notches through proximal ends of the rigid plates to expose an edge of the card-like contents for the purpose of the edge to elevate the contents into view	Due to the nature of claim 12's dependency, claim 12 includes all the limitations of claim 1, which are rendered obvious by Kane in view of Pelz. Further, Kane discloses "[t]humb indentation[s] at the lower left of the wallet allows you to easily push your cards up and select the correct one." (Ex. 10 at 9.) A POSITA at the effective date of the '808 Patent would have understood Kane's thumb indentations to constitute the claimed "finger notches" at least because the thumb indentations are notches in the rigid plates that can accommodate a user's finger.

CLAIM 12 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ**
through distal ends of the rigid plates,	 (Ex. 10 at 7 (*annotated*).) Also, a POSITA would have understood, at the effective date of the '808 Patent, Kane's thumb indentations to be identical, or at least equivalent, to the finger notches **13** shown in at least FIGS. 1 and 10 of the '808 Patent.
said edge providing a fulcrum to lever the proximal ends together for the purpose of fanning the distal ends apart in display of the contents.	Kane discloses a card edge and proximal ends of the rigid plates that are identical to the configuration shown in at least FIG. 10 of the '808 Patent as set forth above. A POSITA would have reasonably presumed that identical wallet features would perform identical functions. Here, the structure, location, and configuration of Kane's rigid plates and thumb indentations are nearly identical to the teachings of the '808 Patent such that a POSITA would reasonably presume that a card edge can be used to lever the proximal ends of Kanes rigid plates for the purpose of fanning the distal ends apart in display of the wallet's contents.

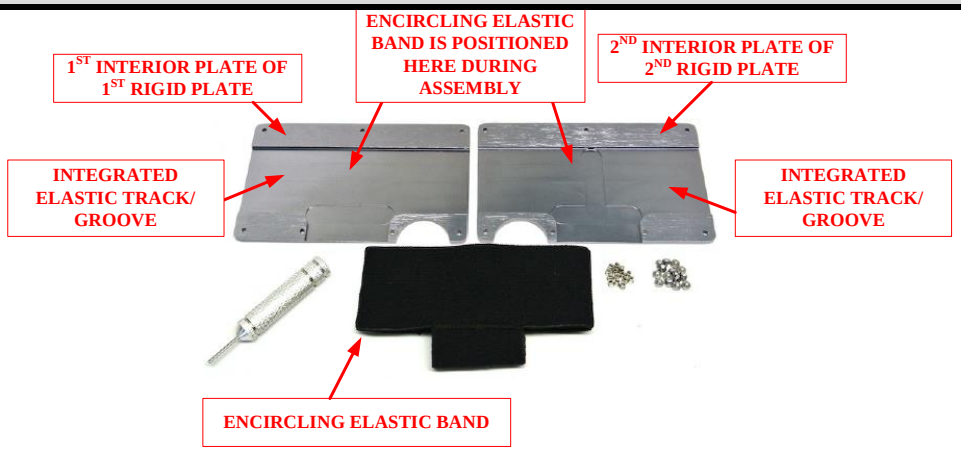
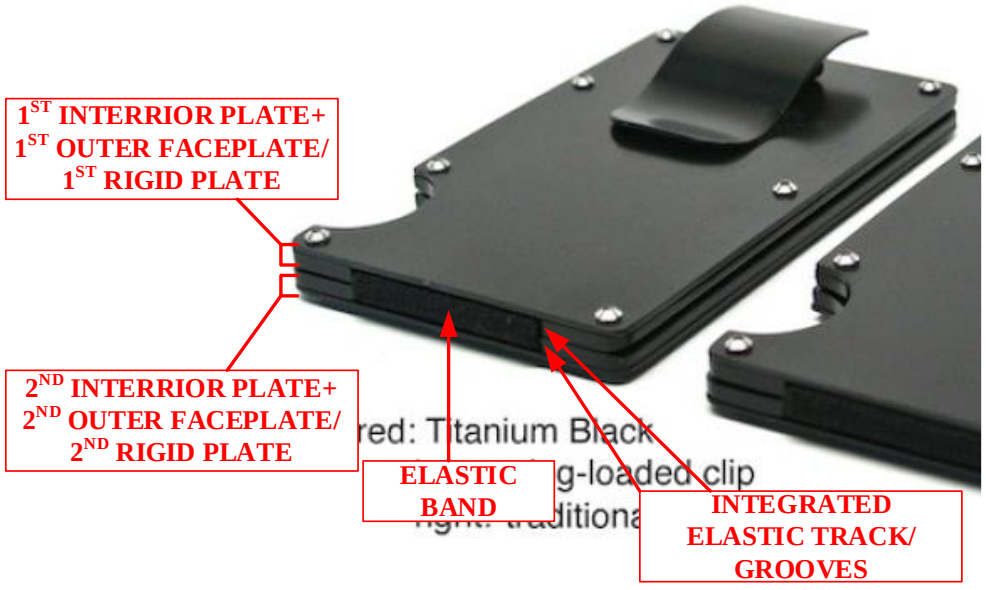
CLAIM 13 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ**
The compact wallet of claim 1, wherein the encircling elastic band is comprised of woven elastic fabric.	Due to the nature of claim 13's dependency, claim 13 includes all the limitations of claim 1, which are rendered obvious by Kane in view Pelz. Further, Kane discloses the following photograph of the encircling elastic band as a woven elastic fabric:

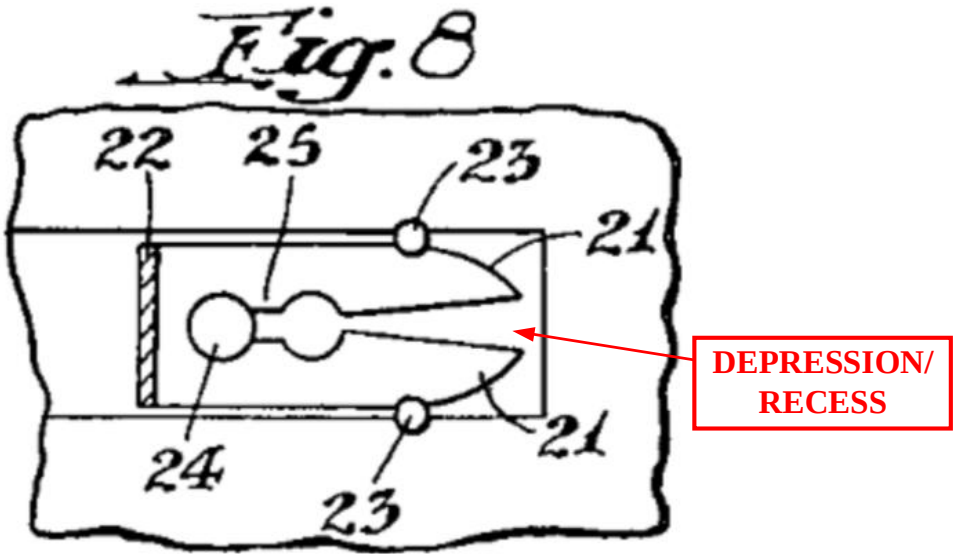
CLAIM 13 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 10 at 7-8 (*magnified, annotated*).)

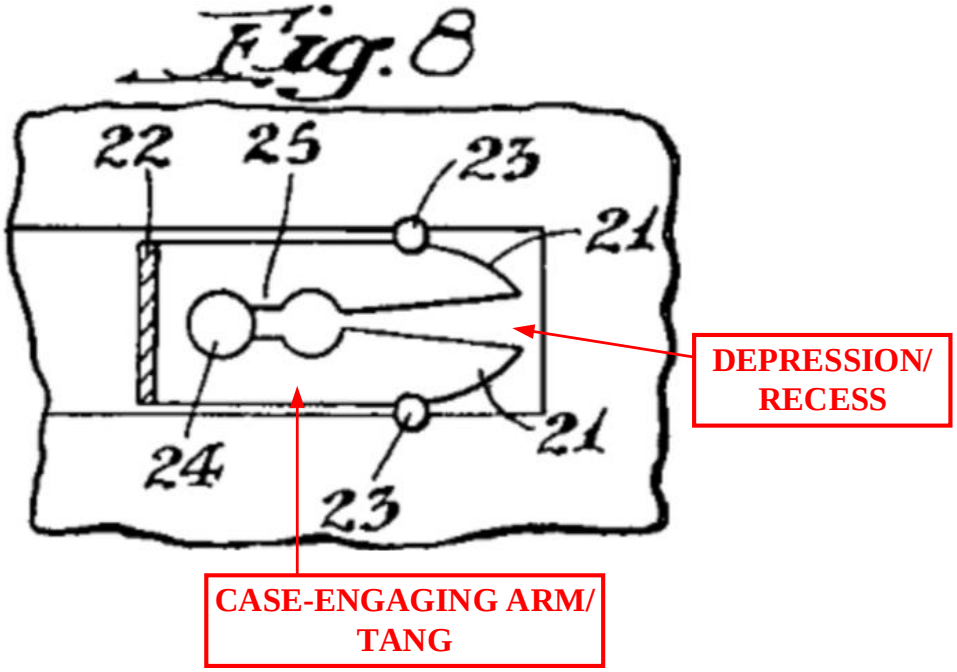
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
A compact wallet, comprising:	The preamble is not limiting, but if it where Kane discloses a compact wallet with a "low profile to easily fit in your front pocket." (Ex. 10 at 5-7.)
at least two rigid plates interposed to sandwich card-like contents there between, each rigid plate having a groove along a longitudinal extent thereof;	Kane discloses an interior plate secured to an outer faceplate, collectively referred to herein as a "rigid plate." Kane discloses a wallet with two rigid plates made of a rigid material ("anodized aircraft grade aluminum") and interposed to sandwich card-like contents there between. (Ex. 10 at 7-10.) Kane's rigid plates are substantially rectangular in shape, with a longitudinal extent. (Ex. 10 at 7-10.) Further, Kane discloses an integrated elastic track ("groove") within each rigid plate along the longitudinal extent thereof. (Ex. 10 at 7.)

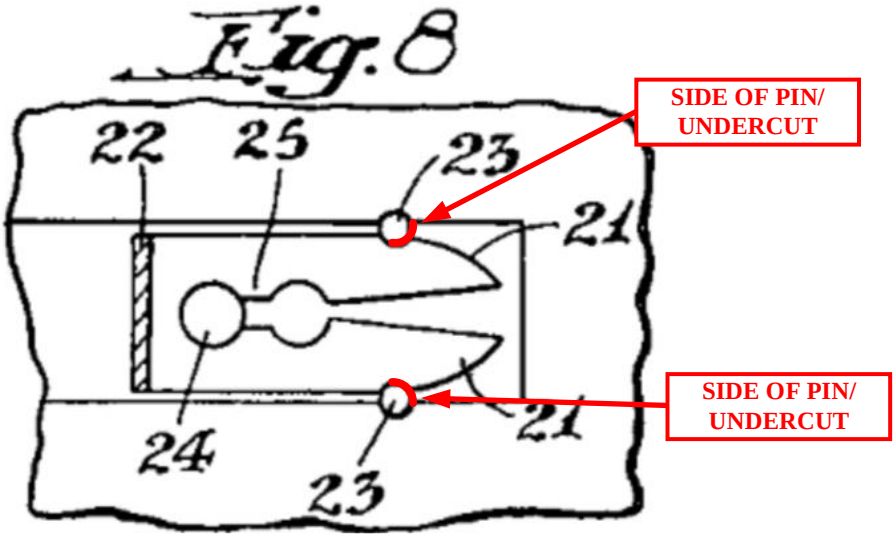
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ**
	 (Ex. 10 at 7 (*annotated*).)
at least one encircling elastic band slidingly interposed in the grooves to bias the at least two rigid plates inwardly and securely hold the card-like contents while providing elastic volume there between for adding or removing contents,	Kane discloses an encircling elastic band positioned within an integrated elastic track of each rigid plate, along the longitudinal extent thereof. (Ex. 10 at 7-8.)  (Ex. 10 at 7 (*annotated*).)

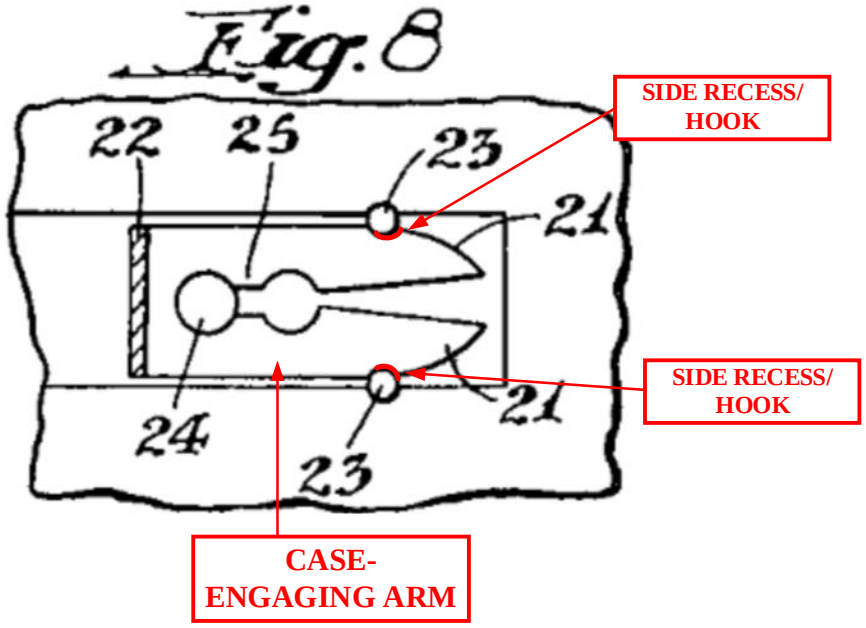
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 10 at 7 (*annotated).)* Kane discloses the encircling elastic band biasing the rigid plates towards each other ("inwardly") to secure the card-like contents while expanding/contracting to provide elastic volume there between for adding/removing contents. (Ex. 10 at 5, 7: "[t]he Integrated Elastic Track can expand to hold up to 12 cards and then immediately contract to hold a single card securely.")  (Ex. 10 at 7 (*annotated*).) A POSITA would have understood that the elastic band slides against the machined aluminum rigid plates (*e.g.*, within the grooves) when expanding and contracting. A POSITA would recognize that Kane's elastic band is identical, or at least equivalent, to the encircling elastic band **4** depicted in at least FIG.13 of U.S. Patent No. 10,791,808.
the grooves configured to hold position of the at	Kane discloses an integrated elastic track ("grooves") within each rigid plate as a groove spanning the longitudinal extent of each rigid plate. (Ex. 10 at 7.)

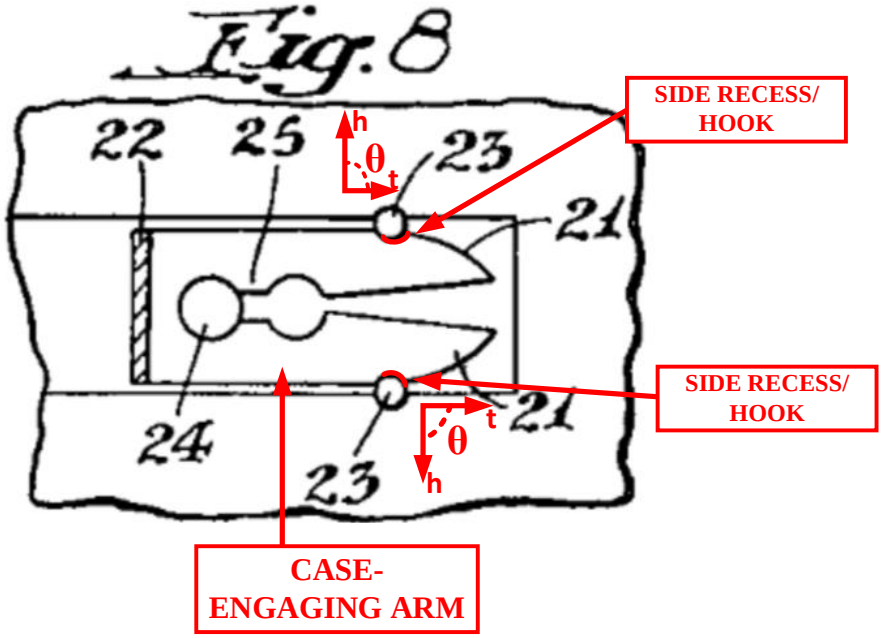
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
least one encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof; and	 (Ex. 10 at 7 (*annotated*).)  (Ex. 10 at 8 (*annotated*).) The integrated elastic track ("grooves") is configured to minimize the profile of the wallet and hold position of the encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof. (Ex. 10 at 7.) 

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	(Ex. 10 at 7 (*annotated*).) A POSITA would recognize that Kane's integrated elastic track is identical, or at least equivalent, to the grooves **21** depicted in at least FIG. 8 of U.S. Patent No. 10,791,808.
a recess formed inside at least one of the at least two rigid plates,	Pelz's depression **19** constitutes the claimed "recess," in accordance with the plain and ordinary meaning of the term "recess". For example, the depression **19** is a surface groove that defines an indentation occurring in a surface of the case **1**.  (Ex. 12 at FIG. 8 (*annotated*).) A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here.
the recess operable to receive a tang of an auxiliary feature,	Pelz discloses the clip **2** ("auxiliary feature") having a case-engaging arm **10** ("tang") insertable into the depression **19** ("recess") to detachably connect the clip **2** to the case **1**. (Ex. 12 at 2:54-3:3, 3:61-66, FIG. 8.)

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 12 at FIG. 8 (*annotated*).) A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here.
the recess having an undercut operable to engage a hook of the tang to prevent inadvertent dislodgement of the auxiliary feature from the recess when the auxiliary feature is removably positioned in at least one of the at least two rigid plates,	Pelz discloses a pin **23** that can be "molded projections integral with the case," where the sides of the pins **23** extent into the depression **19** opposite the side recesses that define the hooks. (Ex. 12 at 4:3-8, FIG. 8.) The sides of the pins **23** constitute the claimed "undercut" in accordance with the plain and ordinary meaning of the term "undercut." For example, the sides of the pins **23** define an underside recess that is molded into the depression **19** ("recess") to define a lip or protuberance.

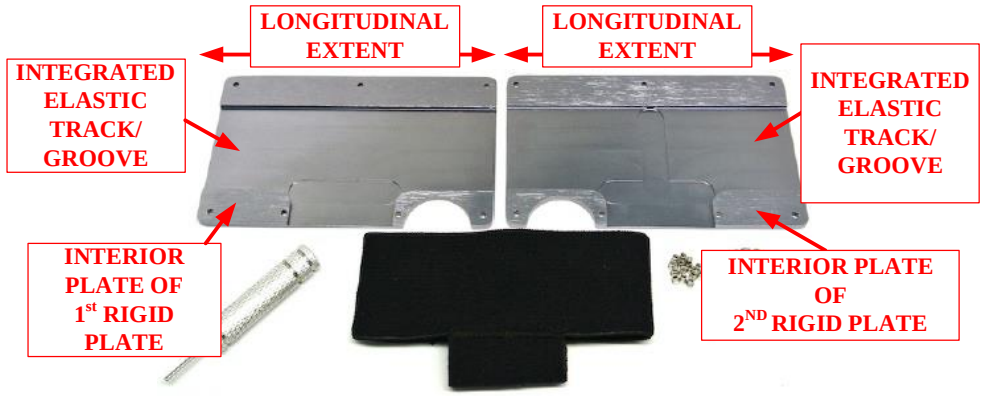
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 12 at FIG. 8 (*annotated*).) Pelz discloses the hooks (defined by the side recess of the case-engaging arm 10) engaging the undercuts (defined by the sides of the pins 23) to prevent the clip 2 from inadvertently dislodging from the depression 19 ("recess"). (Ex. 12 at 1:48-52: "The laterally resilient fingers are provided with side recesses for receiving means projecting from the case to normally hold the spring against movement downwardly thereon," 3:72-4:15, FIG. 8.) Pelz discloses the case-engaging arm **10** ("tang") having side recesses that define hooks. (Ex. 12 at 1:48-52, 3:72-4:15, FIG. 8.) Pelz's side recess constitute the claimed "hook," in accordance with the plain and ordinary meaning of the term hook. For example, each side recess defines a curved or bent device for catching or holding, as shown in *annotated* FIG. 8 below. (Ex. 12 at 1:48-52, 3:72-4:15, FIG. 8.)

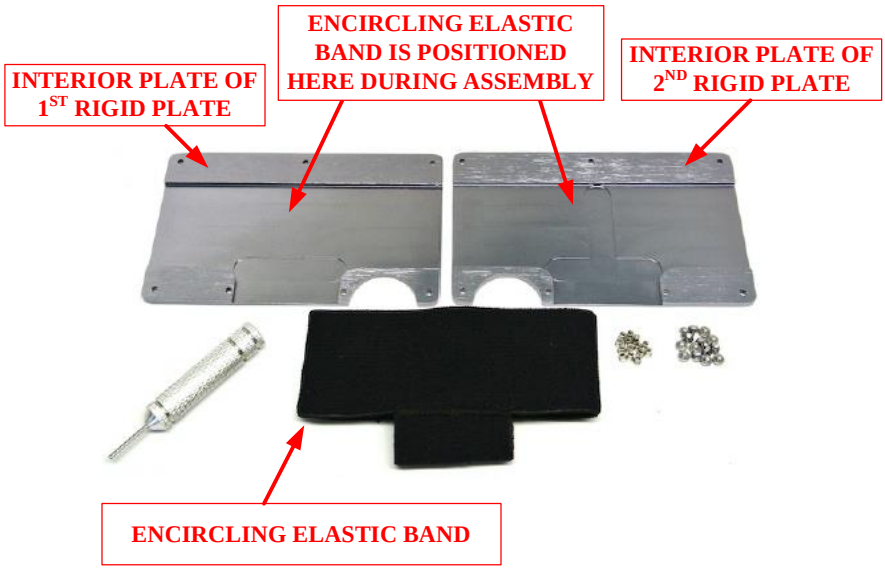
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 12 at FIG. 8 (*annotated*).) A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here.
the hook extending at an angle to the tang,	Provided below is a magnified portion of FIG. 8 of Pelz, annotated in red to delineate the direction at which the case-engaging arm **10** ("tang") extends (t), the direction at which the hooks extend (h), and the angle therebetween (θ).

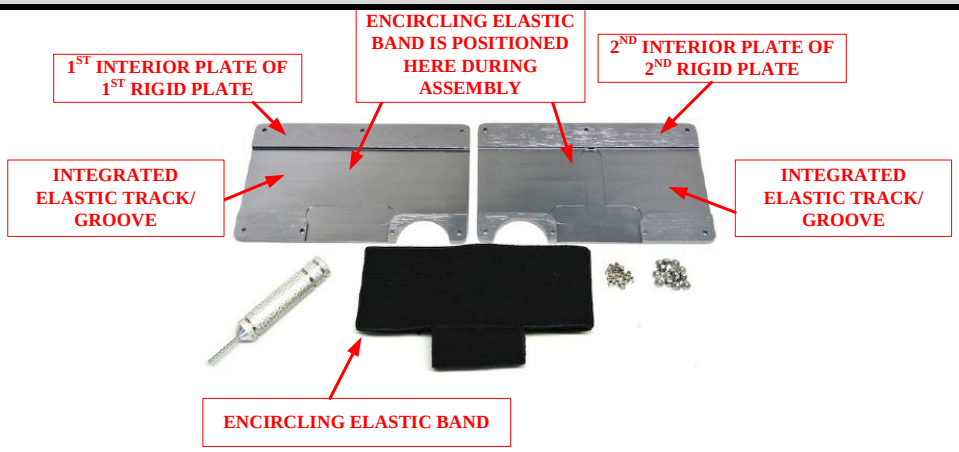
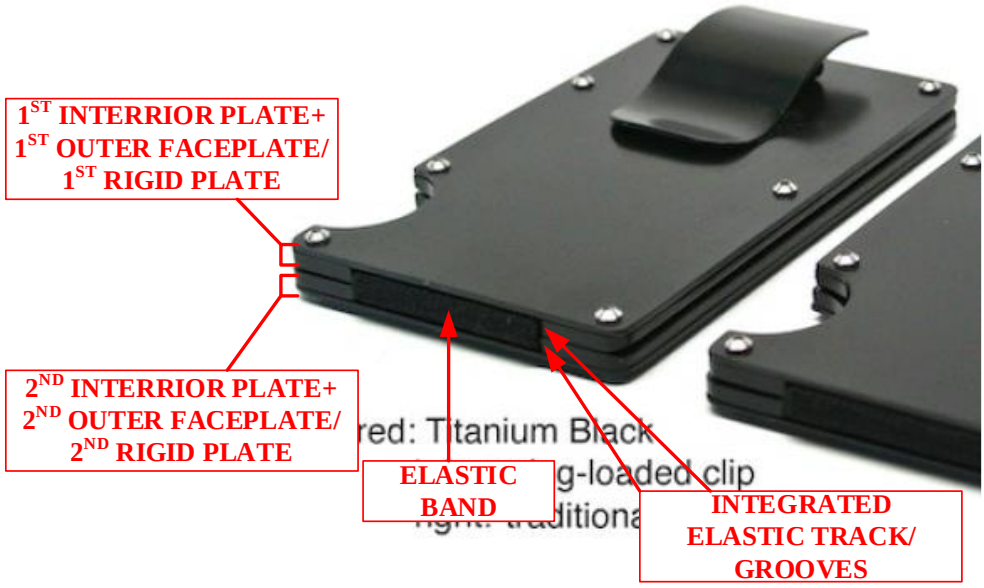
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 12 at FIG. 8 (*annotated*).) A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here.
whereby, card-like contents may be carried with minimal silhouette on or with a person while allowing expandable capacity and ready access to individual contents from between the at least two rigid plates.	Kane discloses that card-like contents may be carried with minimal silhouette on or with a person. (Ex. 10 at 2, 3: "Core design: Low profile to easily fit in your front pocket.")  (Ex. 10 at 6.)

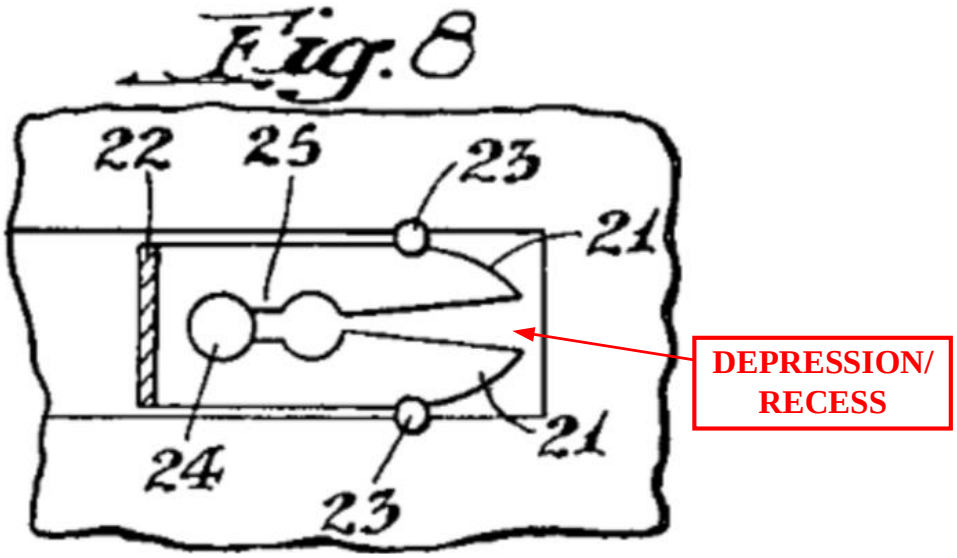
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	Kane discloses that "[t]he Ridge 2.0 can accommodate various numbers of cards without losing elasticity; providing an extremely thin wallet that isn't limited in its capacity." (Ex. 10 at 5) Kane discloses a wallet that "allow[s] easier access to the middle cards." (Ex. 10 at 6.)

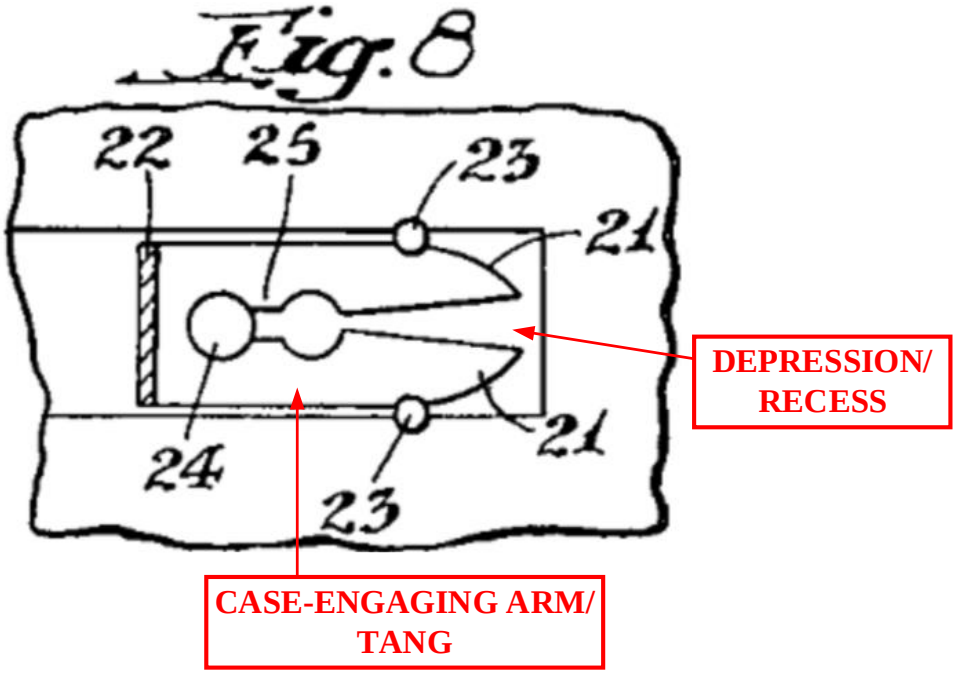
CLAIM 18 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
The compact wallet of claim 1, wherein each rigid plate is comprised of metal for RFID protection.	Due to the nature of claim 6's dependency, claim 6 includes all the limitations of claim 1, which are anticipated by Kane in view of Pelz. Further, Kane discloses rigid plates made of aluminum and/or titanium. (Ex. 10 at 8-9.) Aluminum options:  Titanium options:  (Ex. 10 at 8.) Also, Kane discloses that "the Ridge's aluminum interior plates block RFID, keeping your information safe." (Ex. 10 at 9-10.)

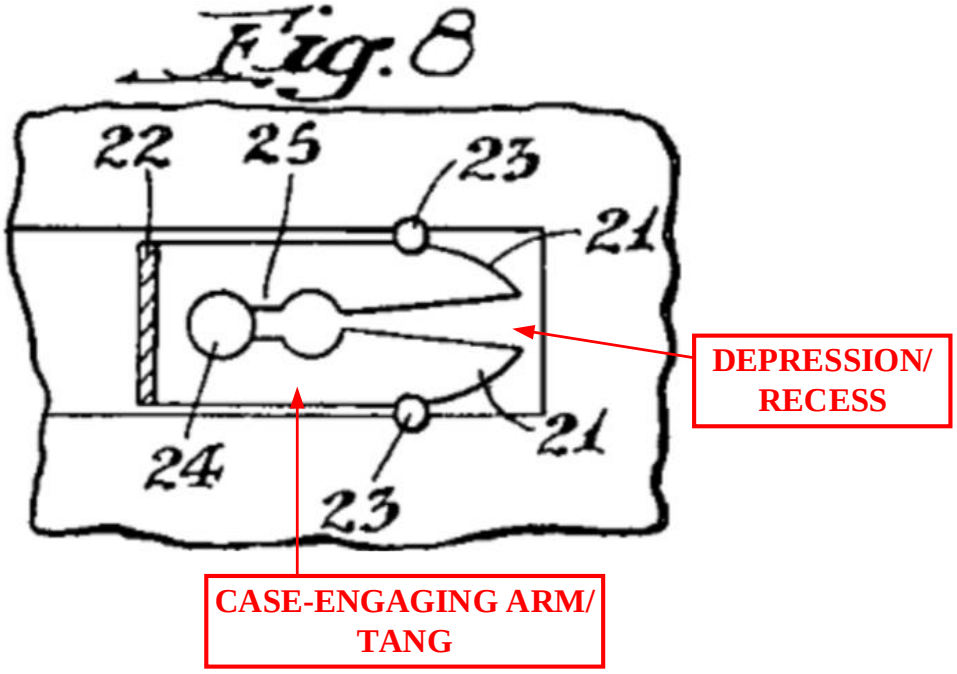
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ**
A method of making a modular compact wallet, comprising the steps:	Kane disclose methods of making a modular compact wallet. (Ex. 10 at 5: "turn the wallet into a 'system' that can be completely disassembled by the user to replace the elastic and exchange outer plates for greater personalization… low profile to easily fit in your front pocket.")
providing at least two rigid plates interposed to sandwich card-like contents there between, each rigid plate having a groove along a longitudinal extent thereof;	Kane discloses an interior plate secured to an outer faceplate, collectively referred to herein as a "rigid plate." Kane discloses a wallet with two rigid plates made of a rigid material ("anodized aircraft grade aluminum") and interposed to sandwich card-like contents there between. (Ex. 10 at 7-10.) Kane's rigid plates are substantially rectangular in shape, with a longitudinal extent. (Ex. 10 at 7-10.) Further, Kane discloses an integrated elastic track ("groove") within each rigid plate along the longitudinal extent thereof. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).)
at least one encircling elastic band slidingly interposed in the grooves to bias the at least two rigid plates inwardly and securely hold the card-like contents while providing elastic volume there between for adding or removing contents,	Kane discloses an encircling elastic band positioned within an integrated elastic track of each rigid plate, along the longitudinal extent thereof. (Ex. 10 at 7-8.)

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 10 at 7 (*annotated*).)  A POSITA at the effective date of the '808 Patent would have understood the elastic band to slide against the rigid plates within the grooves during expansion and contraction.
the grooves configured to hold position of the at least one encircling	Kane discloses an integrated elastic track ("grooves") within each rigid plate as a groove spanning the longitudinal extent of each rigid plate. (Ex. 10 at 7.)

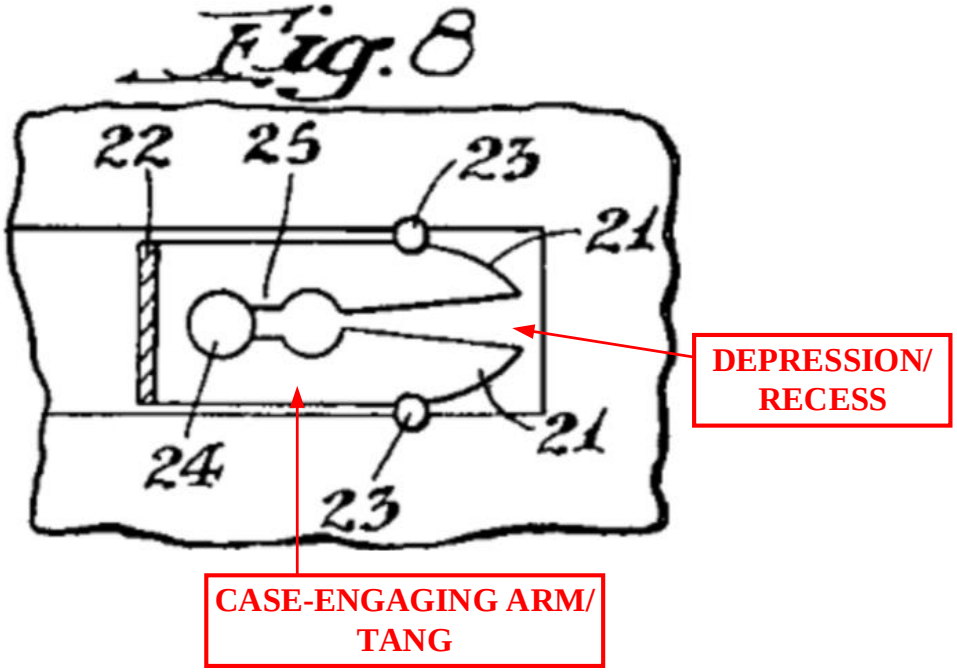
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof,	 (Ex. 10 at 7 (*annotated*).)  (Ex. 10 at 8 (*annotated*).) The integrated elastic track ("grooves") is configured to minimize the profile of the wallet and hold position of the encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof. (Ex. 10 at 7.) 

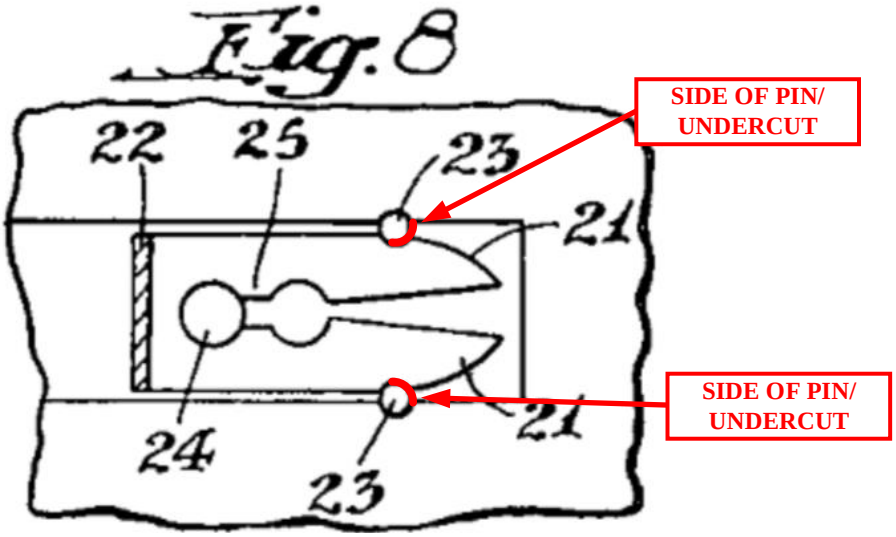
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	(Ex. 10 at 7 (*annotated*).) A POSITA would recognize that Kane's integrated elastic track is identical, or at least equivalent, to the grooves **21** depicted in at least FIG. 8 of U.S. Patent No. 10,791,808.
at least one groove additionally having at least one recess positioned outbound of the elastic band;	Pelz's depression **19** constitutes the claimed "recess," in accordance with the plain and ordinary meaning of the term "recess". For example, the depression **19** is a surface groove that defines an indentation occurring in a surface of the case **1**.  (Ex. 12 at FIG. 8 (*annotated*).) A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here. For example, to the extent it were found that Kane does not disclose a recess formed inside a rigid plate, a POSITA would have been motivated to form a depression ("recess"), like that disclosed by Pelz, into a rigid plate, like that disclosed by Kane, to effectuate the removable attachment of a money clip ("auxiliary feature") to a compact wallet. (Ex. 10 at 8: "The Ridge 2 is available with two different types of money clips or without a clip," 14: "Our biggest challenge is conveying our idea and creating a product that is versatile enough to suit a wide range of people and preferences."

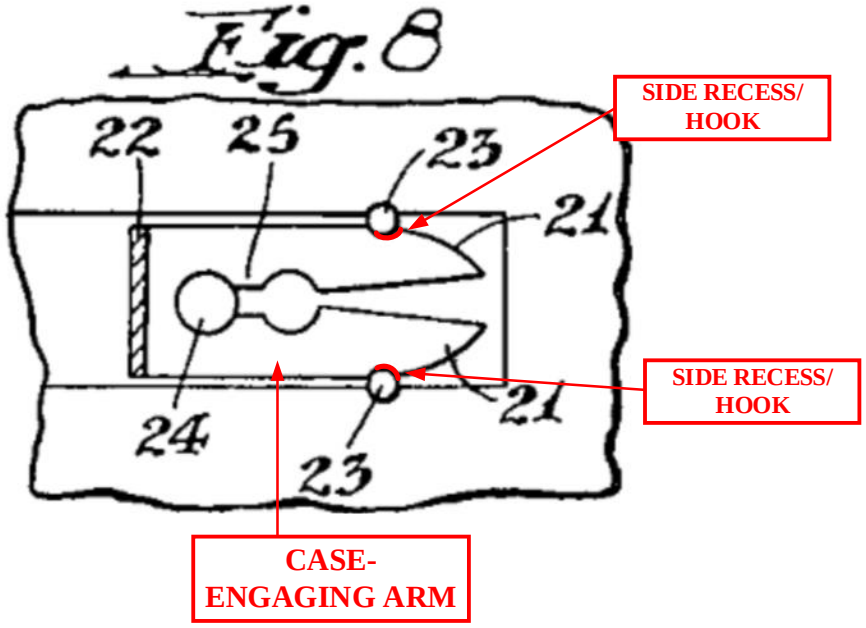
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	Moreover, forming a depression ("recess"), like that disclosed by Pelz, in a rigid plate, like that disclosed by Kane, would be a mere continuation of one or more milling operations conducted to form the integrated elastic track ("grooves") and would not require any additional machinery to manufacture, and minimal additional costs, if any. A POSITA would be motivated to form a depression ("recess"), like that of Pelz, in addition to the integrated elastic track ("groove") and outbound the elastic band of a compact wallet, like that of Kane, to configure the wallet with a removably attachable clip ("auxiliary feature") without interfering with the function of the depression ("recess") (*e.g.*, to capture the clip) or the elastic band (*e.g.*, to provide the wallet with elastic volume). Moreover, forming a depression ("recess"), like that of Pelz, outbound of a compact wallet's elastic band, like that of Kane, would be an obvious configuration from a finite number of identified, predictable positions, with a reasonable expectation of success (*e.g.*, there are finite number of locations in the rigid plate to position the depression without interfering in the operation of the depression and/or the elastic band
providing a first auxiliary feature having at least one tang;	Pelz discloses the clip **2** ("auxiliary feature") having a case-engaging arm **10** ("tang") insertable into the depression **19** ("recess") to detachably connect the clip **2** to the case **1**. (Ex. 12 at 2:54-3:3, 3:61-66, FIG. 8.)  (Ex. 12 at FIG. 8 (*annotated*).)

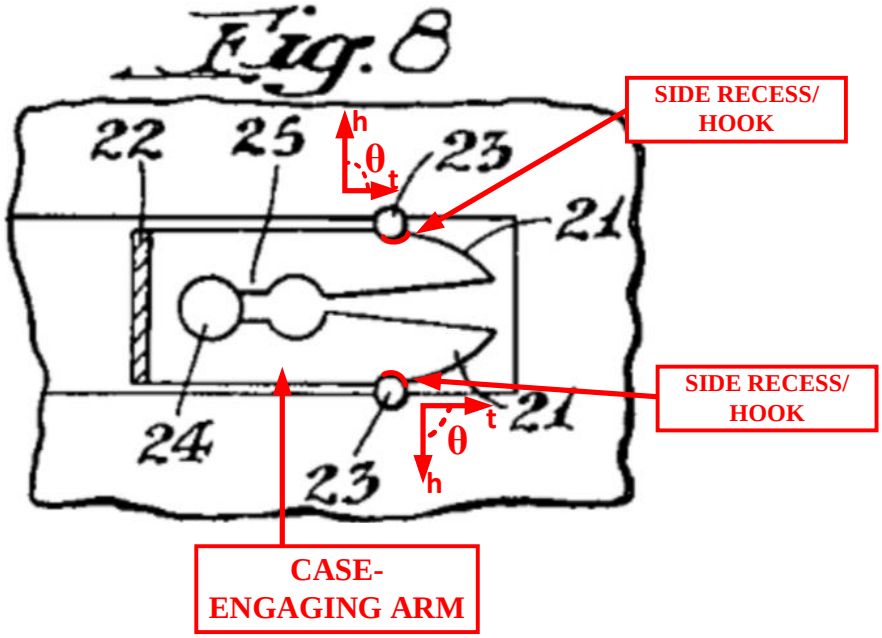
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here.
inserting, removably, the at least one tang of the first auxiliary feature into the at least one recess to make the first auxiliary feature available at an outside face of at least one of the two rigid plates;	Pelz discloses the clip **2** ("auxiliary feature") having a case-engaging arm **10** ("tang") insertable into the depression **19** ("recess") to detachably connect the clip **2** to the case **1**. (Ex. 12 at 2:54-3:3, 3:61-66, FIG. 8.)  (Ex. 12 at FIG. 8 (*annotated*).) Further, Pelz discloses that inserting the case-engaging arm **10** ("tang") of the clip **2** ("auxiliary feature") makes the clip **2** ("auxiliary feature") available at an outside face of the wallet. (Ex. 12 at FIGS. 1-2.) A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here.
removing, selectively, the first auxiliary feature;	A POSITA would find it obvious, reading Pelz, to selectively remove a removably attached clip ("first auxiliary feature"), like that of Pelz; as doing so would be an exercise of the clip's intended function (*i.e.*, the clip is removably attached so that it can be removed). (Ex. 1008 1:12-14: "[i]t generally is desirable to make the clips detachable so that the case can be used without them.") Additionally, Kane discloses removing, selectively, an

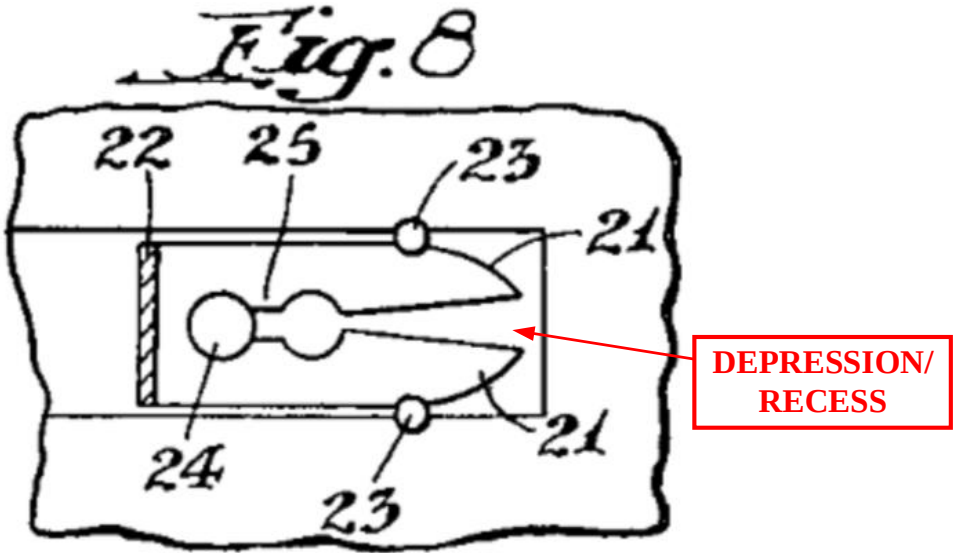
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ**
	auxiliary feature (*e.g.*, a money clip). (Ex. 10 at 6: "swap materials and money clips"). A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here.
providing, selectively, at least a second auxiliary feature having at least one tang; and	As discussed above, Pelz discloses a clip **2** ("auxiliary feature") having a tang. Duplicates of Pelz's clip **2** can constitute the claimed first auxiliary feature and the claimed second auxiliary feature. A POSITA would be motivated to exchange an initial clip ("first auxiliary feature") with a substitute clip ("second auxiliary feature") to personalize the wallet (*e.g.*, choose a different color clip), adapt the wallet to a given use preference, and/or perform a maintenance/repair operation (*e.g.*, replace a damaged clip), as suggested by Kane. (Ex. 10 at 5: "turn the wallet into a 'system'… to replace the elastic and exchange the outer plates for greater personalization," 6: "swap materials and money clips,: 14: "Our biggest challenge is conveying our idea and creating a product that is versatile enough to suit a wide range of people and preferences.") In doing so, providing the substitute clip ("second auxiliary feature") would be a mere duplication of parts and assembly steps without any new or unexpected results. A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here.
inserting, removably, the at least one tang of the second auxiliary feature into the at least one recess to make the second auxiliary feature available at an outside face of at least one of the two rigid plates,	As discussed above, Pelz discloses the clip **2** ("auxiliary feature") having a case-engaging arm **10** ("tang") insertable into the depression **19** ("recess") to detachably connect the clip **2** to the case **1**. (Ex. 12 at 2:54-3:3, 3:61-66, FIG. 8.)

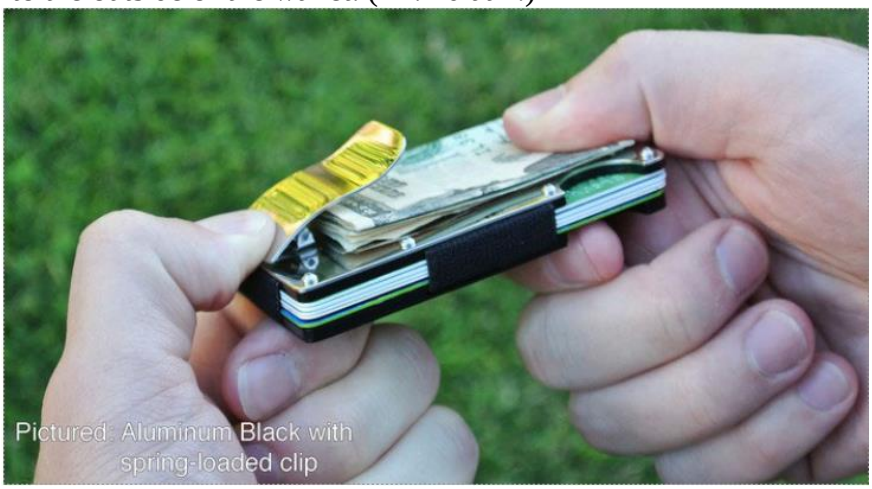
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 12 at FIG. 8 (*annotated*).) Further, Pelz discloses that inserting the case-engaging arm **10** ("tang") of the clip **2** ("auxiliary feature") makes the clip **2** ("auxiliary feature") available at an outside face of the wallet. (Ex. 12 at FIGS. 1-2.) Duplicates of Pelz's clip **2** can constitute the claimed first auxiliary feature and the claimed second auxiliary feature. A POSITA would be motivated to exchange an initial clip ("first auxiliary feature") with a substitute clip ("second auxiliary feature") as set forth above. In doing so, inserting the substitute clip ("second auxiliary feature") into the depression ("recession"), like that of Pelz, would constitute an obvious duplication of parts and assembly steps without any new or unexpected results. A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here.
the at least one recess having an undercut operable to engage a hook of the tang to prevent inadvertent dislodgement of the	Pelz discloses a pin **23** that can be "molded projections integral with the case," where the sides of the pins **23** extent into the depression **19** opposite the side recesses that define the hooks. (Ex. 12 at 4:3-8, FIG. 8.) The sides of the pins **23** constitute the claimed "undercut" in accordance with the plain and ordinary meaning of the term "undercut." For example, the sides of the pins **23** define

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
second auxiliary feature from the at least one recess,	an underside recess that is molded into the depression **19** ("recess") to define a lip or protuberance.  (Ex. 12 at FIG. 8 (*annotated*).) Pelz discloses the hooks (defined by the side recess of the case-engaging arm 10) engaging the undercuts (defined by the sides of the pins 23) to prevent the clip 2 from inadvertently dislodging from the depression 19 ("recess"). (Ex. 12 at 1:48-52: "The laterally resilient fingers are provided with side recesses for receiving means projecting from the case to normally hold the spring against movement downwardly thereon," 3:72-4:15, FIG. 8.) Pelz discloses the case-engaging arm **10** ("tang") having side recesses that define hooks. (Ex. 12 at 1:48-52, 3:72-4:15, FIG. 8.) Pelz's side recess constitute the claimed "hook," in accordance with the plain and ordinary meaning of the term hook. For example, each side recess defines a curved or bent device for catching or holding, as shown in *annotated* FIG. 8 below. (Ex. 12 at 1:48-52, 3:72-4:15, FIG. 8.)

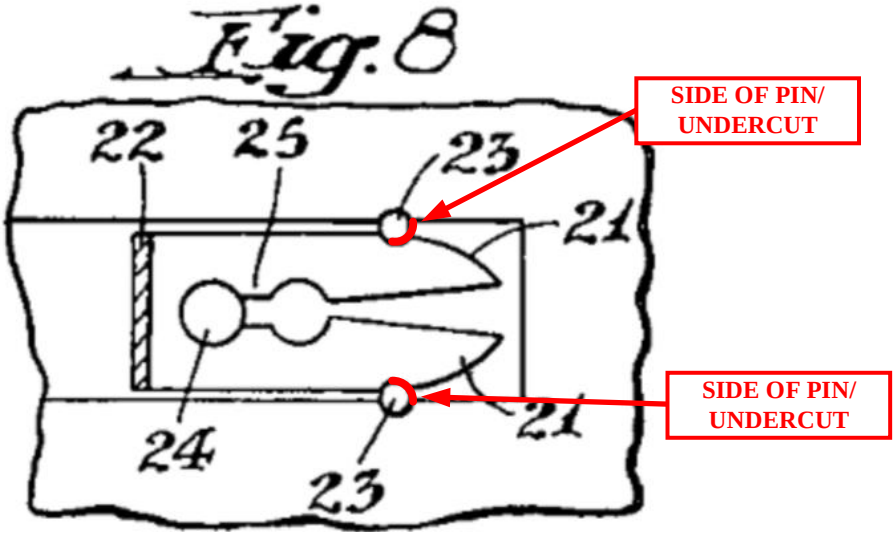
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 12 at FIG. 8 (*annotated*).) A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here.
the hook extending at an angle to the tang,	Provided below is a magnified portion of FIG. 8 of Pelz, annotated in red to delineate the direction at which the case-engaging arm **10** ("tang") extends (t), the direction at which the hooks extend (h), and the angle therebetween (θ).

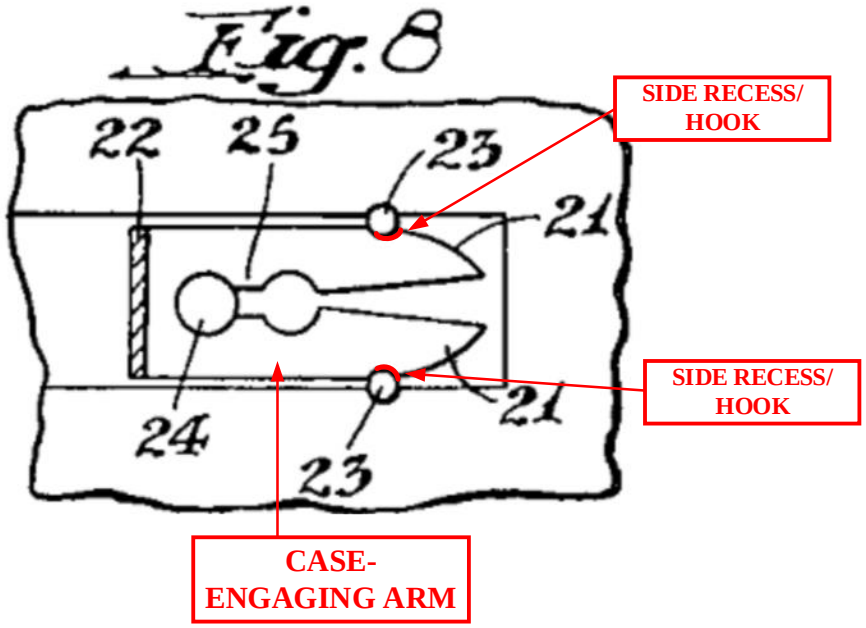
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 12 at FIG. 8 (*annotated*).) A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here.
the at least one recess receiving the tang being disposed inside at least one of the two rigid plates;	Pelz's depression **19** constitutes the claimed "recess," in accordance with the plain and ordinary meaning of the term "recess". For example, the depression **19** is a surface groove that defines an indentation occurring in a surface of the case **1**.

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ**
	 (Ex. 12 at FIG. 8 (*annotated*).) A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here.
whereby, card-like contents may be carried with minimal silhouette on or with a person while allowing expandable capacity and ready access to individual contents positioned interiorly to the at least two rigid plates and proving additional functionality from at least one auxiliary feature positioned exteriorly thereto.	Kane discloses that card-like contents may be carried with minimal silhouette on or with a person. (Ex. 10 at 2, 3: "Core design: Low profile to easily fit in your front pocket.")  (Ex. 10 at 6.)

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ**
	Kane discloses that "[t]he Ridge 2.0 can accommodate various numbers of cards without losing elasticity; providing an extremely thin wallet that isn't limited in its capacity." (Ex. 10 at 5) Kane discloses a wallet that "allow[s] easier access to the middle cards." (Ex. 10 at 6.) Further, Kane depicts the money clip providing functionality by securing currency to the outside of the wallet. (Ex. 10 at 7.)  (Ex. 10 at 7.)

CLAIM 20 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ**
The method of claim 19, wherein the at least one recess has an undercut and the at least one tang has a hook,	Pelz discloses a pin **23** that can be "molded projections integral with the case," where the sides of the pins **23** extent into the depression **19** opposite the side recesses that define the hooks. (Ex. 12 at 4:3-8, FIG. 8.) The sides of the pins **23** constitute the claimed "undercut" in accordance with the plain and ordinary meaning of the term "undercut." For example, the sides of the pins **23** define an underside recess that is molded into the depression **19** ("recess") to define a lip or protuberance.

CLAIM 20 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 12 at FIG. 8 (*annotated*).) Pelz discloses the hooks (defined by the side recess of the case-engaging arm 10) engaging the undercuts (defined by the sides of the pins 23) to prevent the clip 2 from inadvertently dislodging from the depression 19 ("recess"). (Ex. 12 at 1:48-52: "The laterally resilient fingers are provided with side recesses for receiving means projecting from the case to normally hold the spring against movement downwardly thereon," 3:72-4:15, FIG. 8.) Pelz discloses the case-engaging arm **10** ("tang") having side recesses that define hooks. (Ex. 12 at 1:48-52, 3:72-4:15, FIG. 8.) Pelz's side recess constitute the claimed "hook," in accordance with the plain and ordinary meaning of the term hook. For example, each side recess defines a curved or bent device for catching or holding, as shown in *annotated* FIG. 8 below. (Ex. 12 at 1:48-52, 3:72-4:15, FIG. 8.)

CLAIM 20 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ
	 (Ex. 12 at FIG. 8 (*annotated*).) A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here. A POSITA would have found it obvious to utilize an initial clip ("first auxiliary clip) with a tang and hook same as the substitute clip ("second auxiliary clip") as doing so would be a mere duplication parts without any new or unexpected results.
the hook and undercut interpositioned to secure the at least one auxiliary feature against inadvertent dislodgement.	As described above, Pelz discloses an interpositioning of the side recess ("hook") and undercut to secure the clip **2** ("auxiliary feature"). (Ex. 12 at FIG. 8.) A POSITA would have found it obvious to utilize the same side recess ("hook") and undercut engagement for both an initial clip ("first auxiliary feature") and substitute clip ("second auxiliary feature") as doing so would constitute a mere duplication of parts and assembly steps without any new or unexpected results.

CLAIM 21 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent No. 2,326,558 to PELZ**
The method of claim 20, wherein at least one of the auxiliary features is a money clip.	Due to the nature of claim 21's dependency, claim 21 includes all the limitations of claim 19, which are rendered obvious by Kane in view of Pelz. Kane discloses: "[t]he Ridge 2 is available with two different types of money clips or without a clip." (Ex. 10 at 8.) A POSITA would have been motivated to combine Kane and Pelz with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 5, incorporated here.

EXHIBIT 6

RIDGE EXHIBIT 2004
2985, LLC. v. The Ridge Wallet LLC
IPR2024-00692

I. Invalidity Ground 6

Claims 1, 6-7, 12-14, and 18-21 are rendered obvious under 35 U.S.C. § 103 by Kane in view of Matthews.

II. "The Ridge Wallet 2.0" by Daniel Kane ("Kane")

Kane is titled "The Ridge Wallet 2.0", published on kickstarter.com and constitutes prior art against the '808 Patent under 35 U.S.C. § 102(a)(1) (post-AIA). A capture of Kane was archived by The Wayback Machine on September 3, 2013, and retrieved from the following URL on January 23, 2024:

https://web.archive.org/web/20130903204002/http://www.kickstarter.com:80/projects/124039987/the-ridgewallet-20

Kane is attached hereto as Exhibit 10. Kane constitutes prior art under at least 35 U.S.C. § 102(a)(1), which states: "A person shall be entitled to a patent unless (1) the claimed invention was… in public use, on sale, or otherwise available to the public before the effective filing date of the claimed invention…."

Kane is also available at:

https://www.kickstarter.com/projects/124039987/the-ridge-wallet-20#

(last updated January 27, 2014).

III. U.S. Patent Application Pub. No. 2009/0134223 to Matthews ("Matthews")

Matthews is titled "Card Holder-Reader for Wallet-Sized Cards" and lists Richard Matthews as the lead inventor. Matthews was filed November 11, 2008, and published May 28, 2009. It claims priority to Provisional Application No. 60/988,423, filed on November 15, 2007.

Matthews is attached hereto as Exhibit 13. Matthews constitutes prior art under at least 35 U.S.C. § 102(a)(1), which states: "a person shall be entitled to a patent unless (1) the claimed invention was… described in a printed publication… or otherwise available to the public before the effective filing date of the claimed invention."

IV. Motivation to Combine Kane and Matthews

A POSITA would have been motivated to configure a compact wallet, like that of Kane, with a clip that is removable, like that that of Matthews, to allow a consumer to remove the clip when not needed in accordance with the minimalist preferences, personalization, adapted use, and/or maintenance/repair operations promoted by Kane. (Ex. 10 at 6: "turn the wallet into a 'system' that can be completely disassembled by the user to replace the elastic and exchange outer plates for greater personalization," 8: "The Ridge 2 is available with two different types of money clips or without a clip," 11-14: photographs thereof, 14: "Our biggest challenge is conveying our idea and creating a product that is versatile enough to suit a wide range of people and preferences.")

Moreover, a POSITA would have good reason to look to Matthews for guidance on how to configure a compact wallet of Kane, with a removable clip.

Both references disclose innovations in the field of card holders with external clips. (Ex. 10 at 5, 8; Ex. 13 at ¶ [0019], [0029], [0033], [0041], FIGS. 1-5.)

Both references address a problem of known card holder designs. (Ex. 10 at 5: "alternative to a bulky traditional leather wallet and a dedicated minimalist wallet that can only hold a few cards," 9: "[t]he Thumb indentation at the lower left of the wallet allows you to easily push your cards up and select the correct one… the inner plates are tapered to let you easily slide the additional cards into the wallet;" Ex. 13 at ¶ [0006]: "there are many different methods of storing

and locating wallet sized cards. However, most storage devices are not designed for fast, easy, convenient access.")

Both references disclose structural limitations that, when combined, function in the same manner as each does separately to yield predictable results. In attaching a clip, like that of Matthews, to a rigid plate, like that of Kane, the combined clip and rigid plate function in the same manner as each does separately. (Ex. 10 at 7: "[t]he Integrated Elastic Track can expand up to 12 cards and then immediately contract to hold a single card securely," photographs thereof, 9: "top of the inner plates are tapered to let you easily slide additional cards into the wallet;" Ex. 13 at ¶ [0041]: "This clip, when present, allows the holder to be mounted conveniently in many different places.")

The technique of configuring a compact wallet with a removable clip utilizing a protrusion and hole engagement was within the realm of ordinary capabilities of a POSITA based upon the teachings of at least Matthews. (Ex. 13 at ¶¶ [0033], [0041], FIGS. 4-5.)

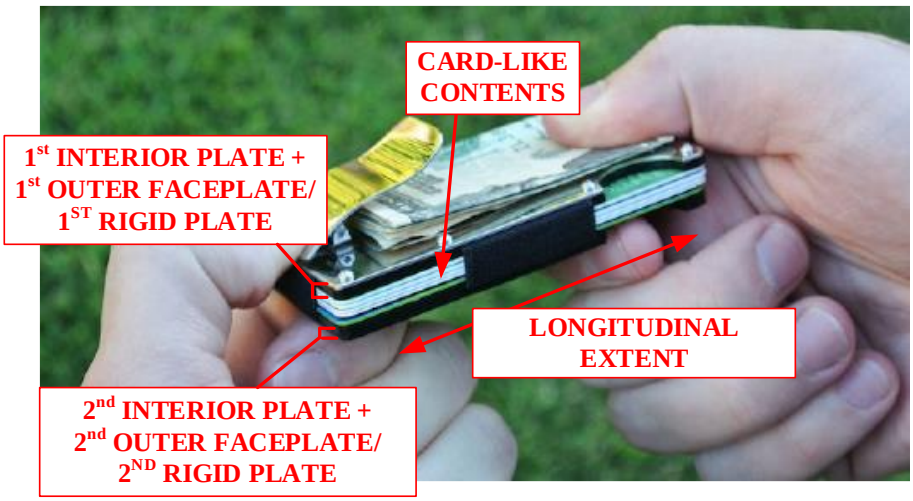
V. Reasonable Expectation of Success in Combining Kane and Pelz

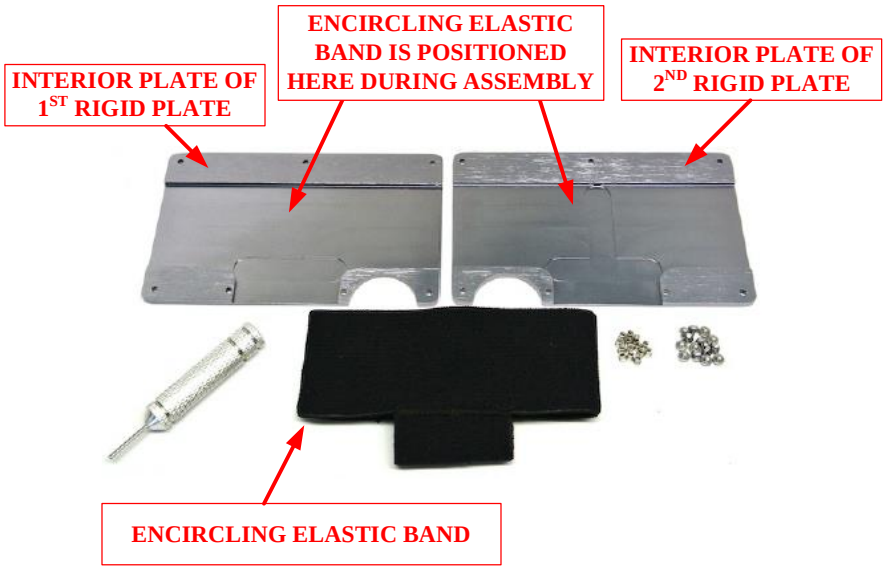
A POSITA would have reasonably expected success incorporating the teachings of Matthews into Kane as described. A POSITA would have found it obvious to form a recess and hole, like that of Matthews, into a rigid plate of a compact wallet, like that of Kane, to effectuate a removably attached clip as there are a finite number of locations at which to attach the clip. Forming the recess into a rigid plate, like that of Kane, would be a mere continuation of routine milling operations for producing the plates and thereby would not require additional machinery to manufacture and minimal additional costs.

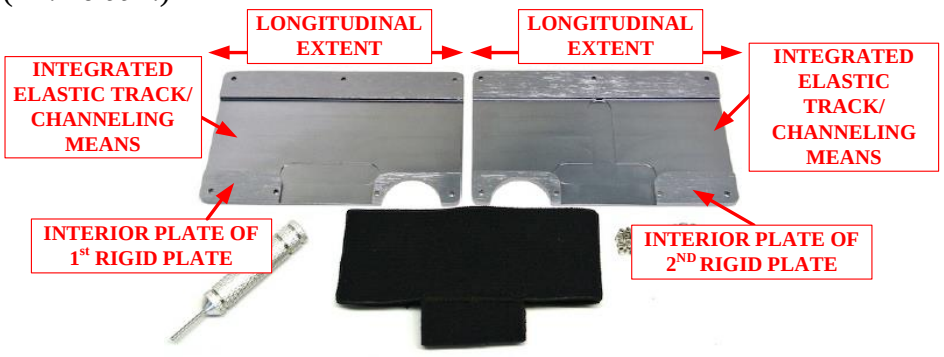
Thus, by incorporating the teachings of Matthews into Kane, such a person would be applying a known technique to a known device ready for improvement to yield predictable results.

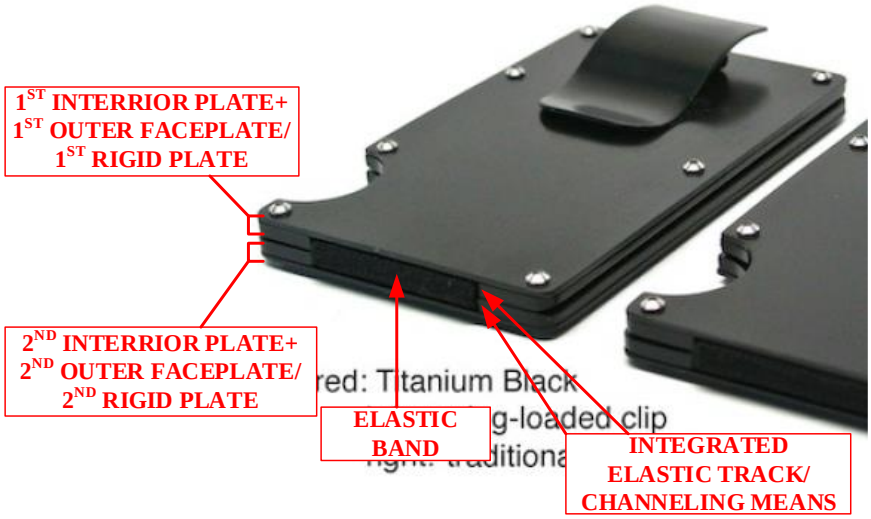
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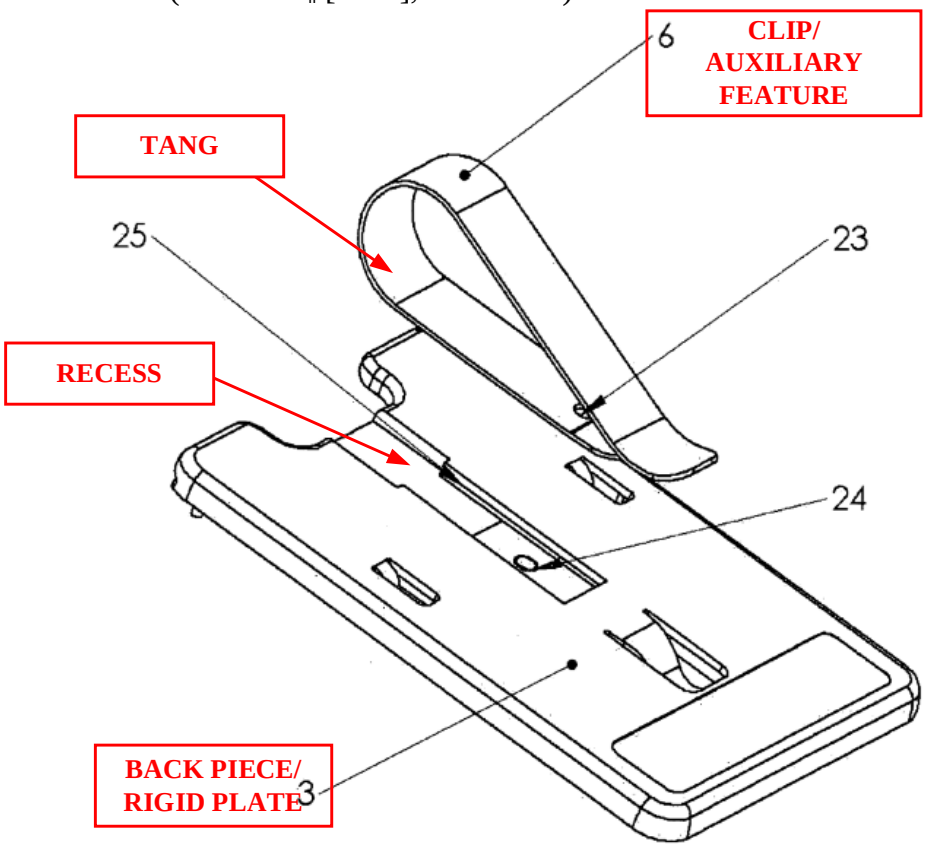
CLAIM CHART

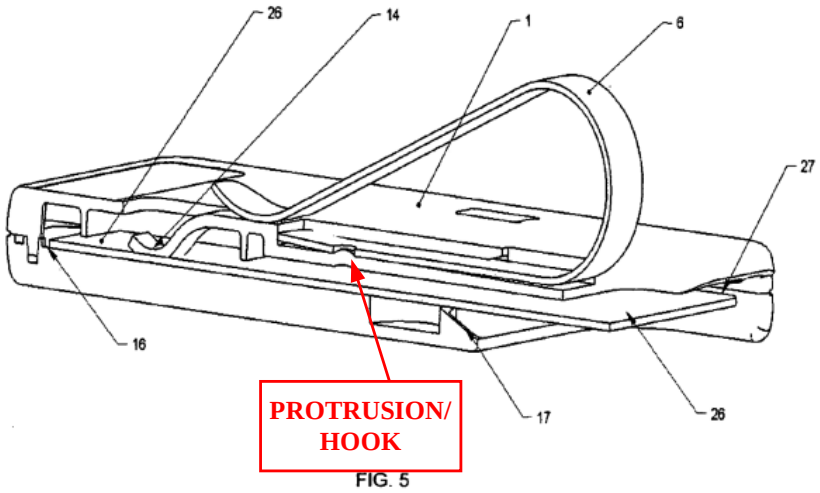
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
A compact wallet, comprising:	The preamble is not limiting, but if it where, Kane discloses a compact wallet with a "low profile to easily fit in your front pocket." (Ex. 10 at 5-7.) Also, Matthews discloses that an "objective is to provide a holder with the functionality… [that] is compact… the invention generally provides a compact, convenient device designed primarily for the storage of a wallet-sized card…." (Ex. 13 at ¶¶ [0017], [0019].)
at least two rigid plates interposed to sandwich card-like contents there between, each rigid plate having a longitudinal extent;	Kane discloses an interior plate secured to an outer faceplate, collectively referred to herein as a "rigid plate." Kane discloses a wallet with two rigid plates made of a rigid material ("anodized aircraft grade aluminum") and interposed to sandwich card-like contents there between. (Ex. 10 at 7-10.) Kane's rigid plates are substantially rectangular in shape, with a longitudinal extent. (Ex. 10 at 7-10  (Ex. 10 at 4 (*annotated*).)
at least one encircling elastic band interposed with the at least two rigid plates along longitudinal extents thereof to bias them inwardly and securely hold the card-like contents while providing	Kane discloses an encircling elastic band positioned within an integrated elastic track of each rigid plate, along the longitudinal extent thereof. (Ex. 10 at 7-8.)

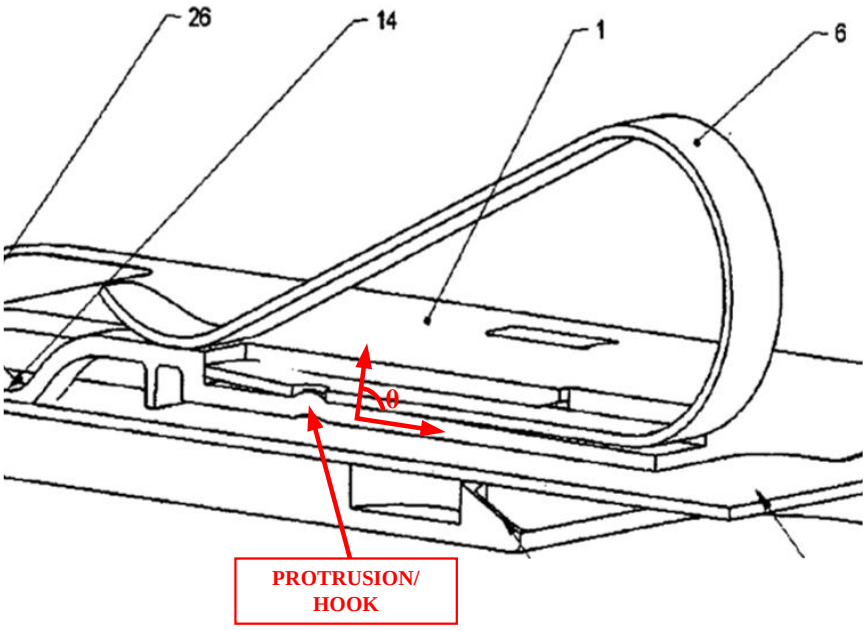
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
elastic volume there between for adding or removing contents;	 (Ex. 10 at 7 (*annotated*).)  (Ex. 10 at 7 (*annotated).) Kane discloses the encircling elastic band biasing the rigid plates towards each other ("inwardly") to secure the card-like contents while expanding/contracting to provide elastic volume there between for adding/removing contents. (Ex. 10 at 5, 7: "[t]he Integrated Elastic Track can expand to hold up to 12 cards and then immediately contract to hold a single card securely.")

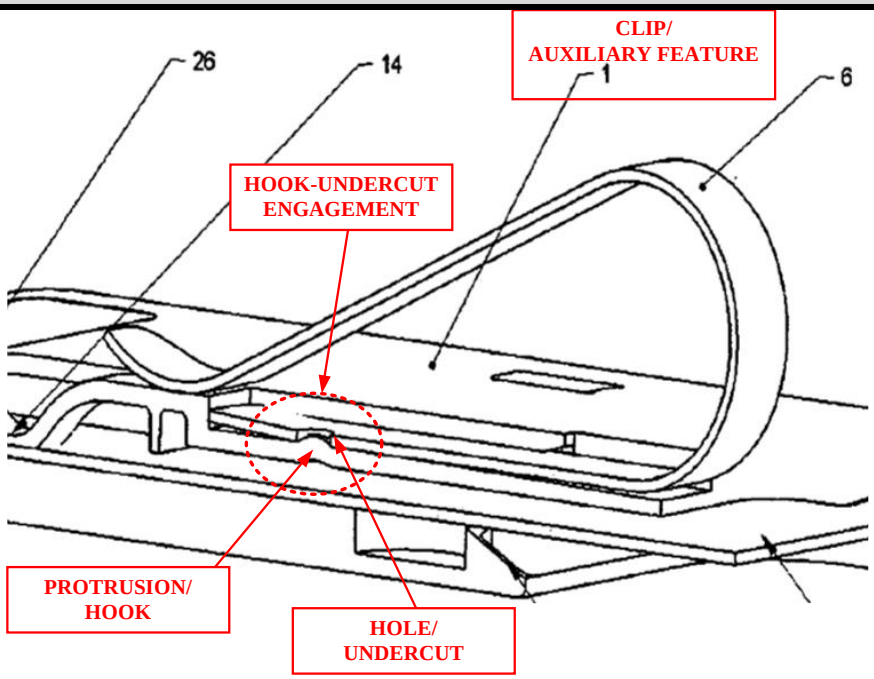
CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	 (Ex. 10 at 7 (*annotated*).) A POSITA would recognize that Kane's elastic band is identical, or at least equivalent, to the encircling elastic band **4** depicted in at least FIG.13 of U.S. Patent No. 10,791,808.
a channeling means configured to minimize the profile of the wallet and hold position of the at least one encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof; and	As indicated in the Court's Claim Construction Order, the parties agreed to Plaintiff's proposed claim construction, where "channeling means" is a means-plus-function term governed by 35 U.S.C. § 112(f) with the following function and structure. Function: To minimize the profile of the wallet and hold position of the at least one encircling band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof. Structure: A groove spanning the extent of one or more of the rigid plates or a longitudinal bore through one or more of the rigid plates. Kane discloses an integrated elastic track ("channeling means") within each rigid plate as a groove spanning the longitudinal extent of each rigid plate. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).)

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	 (Ex. 10 at 8 (*annotated*).) The integrated elastic track ("channeling means") functions to minimize the profile of the wallet and hold position of the encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).) A POSITA would recognize that Kane's integrated elastic track is identical, or at least equivalent, to the channeling means **20** depicted in at least FIG. 8 of U.S. Patent No. 10,791,808.
an auxiliary feature removably attached to at least one of the at least two rigid plates,	Matthew discloses "a removable clip mounted on the case;" where a POSITA, reading Matthews, would have understood the clip **6** to constitute the claimed "auxiliary feature." (Ex. 13 at ¶¶ [0029], [0041], Abstract, Claim 2, FIGS. 1-5.) To the extent that Kane is found not to disclose an auxiliary feature that is removably attached to at least one of the rigid plates, a POSITA would have looked to Matthews for guidance in configuring a compact wallet with a removable clip ("auxiliary feature") at least because Kane and Matthews are

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	in the same technical field, address similar problems, and utilize similar devices. A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.
the auxiliary feature having a tang insertable into a recess formed inside the at least two rigid plates,	Matthew depicts the clip **6** ("auxiliary feature") having a tang insertable into a recess formed inside the back piece **3** ("rigid plate"), as shown in *annotated* FIG. 4 below. (Ex. 13 at ¶ [0033], FIGS. 1-5.)  (Ex. 13 at FIG. 4 (*annotated*). For example, Matthews' recess is a surface groove that defines an indentation occurring in a surface of the back piece **3**. A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
the tang having a hook,	Mattew discloses "the clip is removable, as it is retained by a small post [aka protrusion **24**] on the back case part and a corresponding hole in the clip." (Ex. 13 at ¶¶ [0033]-[0041].)  FIG. 5 (Ex. 13 at FIG. 5 (*annotated*). The protrusion **24**, as properly construed constitutes the claimed "hook" in accordance with the plain and ordinary meaning of the term "hook." For example, the protrusion **24** constitutes a curved or bent device for catching or holding. A POSITA, reading Matthews, would have understood re-locating the protrusion **24** to the tang of the clip **6** and the corresponding hole **23** to the back piece **3** to be an obvious rearrangement of parts with a reasonable, predictable expectation of success. The protrusion **24** and corresponding hole **23** function the same as the claimed hook and undercut, whether positioned as illustrated in Matthews or as recited in the Asserted Claims. (U.S. Patent No. 10,791,808 at 5:29-31: "The hook **36** engages the undercut **35** to prevent inadvertent dislodgement of the auxiliary feature **30** when attached to the compact wallet **1**;" Ex. 13 at ¶¶ [0041]: "[t]his combination provides sufficient retention force to retain the clip against common loads during normal use," [0038]: "departures can be made therefrom within the scope of the invention… to embrace any and all equivalent apparatus and procedures." A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
the hook extending at an angle to the tang,	Matthews discloses the protrusion **24** ("hook") extending an angle (θ) from the tang.  (Ex. 13 at FIG. 5 (*magnified, annotated*).) Relocating the protrusion **24** ("hook") would result in it extending from the tang an angle in the same manner as the protrusion **24** is depicted extending angle from the back piece **3**. A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.
the hook engaging an undercut of the recess to prevent inadvertent dislodgement of the auxiliary feature from the recess,	Matthew discloses the claimed hook and undercut engagement by describing: "the clip is removable, as it is retained by a small post on the back case part and a corresponding hole in the clip. This combination provides sufficient retention force to retain the clip against common loads during normal use." (Ex. 13 at ¶¶ [0033], [0041].)

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	 (Ex. 13 at FIG. 5 (*magnified, annotated*).) A POSITA would find relocating the hole into the recess of the back piece **3** to be an obvious rearrangement of parts amounting to a design choice that maintains the same functionality with a reasonable expectation of success, as set forth above. Thereby, the hole **23** constitutes the claimed "undercut" in accordance with the plain and ordinary meaning of the term "undercut." For example, the hole **23** is a cut away portion from the sides of the recess. The hole **23** defines an underside recess that is molded into recess to define a lip or protuberance. A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.
whereby, card-like contents may be carried with minimal silhouette on or with a person while allowing expandable capacity and ready access to individual	Kane discloses that card-like contents may be carried with minimal silhouette on or with a person. (Ex. 10 at 2, 3: "Core design: Low profile to easily fit in your front pocket.")

CLAIM 1 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
contents from between the at least two rigid plates.	 (Ex. 10 at 6.) Kane discloses that "[t]he Ridge 2.0 can accommodate various numbers of cards without losing elasticity; providing an extremely thin wallet that isn't limited in its capacity." (Ex. 10 at 5) Kane discloses a wallet that "allow[s] easier access to the middle cards." (Ex. 10 at 6.)

CLAIM 6 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
The compact wallet of claim 1, wherein each rigid plate is comprised of metal for RFID protection.	Due to the nature of claim 6's dependency, claim 6 includes all the limitations of claim 1, which are anticipated by Kane in view of Matthews. Further, Kane discloses rigid plates made of aluminum and/or titanium. (Ex. 10 at 8-9.)

CLAIM 6 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	Aluminum options:  Titanium options:  (Ex. 10 at 8.) Also, Kane discloses that "the Ridge's aluminum interior plates block RFID, keeping your information safe." (Ex. 10 at 9-10.)

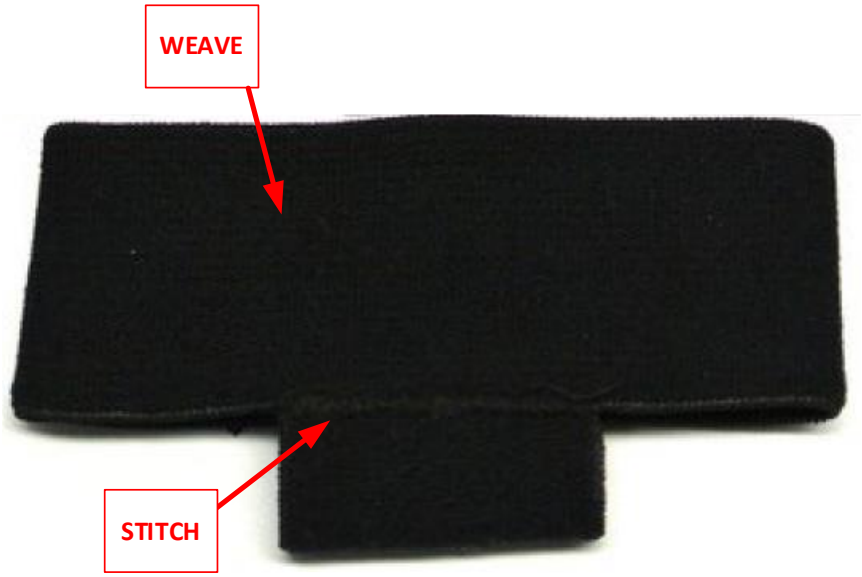
CLAIM 7 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
The compact wallet of claim 1, wherein each rigid plate is metalized for RFID protection.	Due to the nature of claim 7's dependency, claim 7 includes all the limitations of claim 1, which are anticipated by Kane in view of Matthews. Further, Kane discloses rigid plates made of aluminum and/or titanium. (Ex. 10 at 8-9.)

CLAIM 7 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	Aluminum options:  Titanium options:  (Ex. 10 at 8.) Also, Kane discloses that "the Ridge's aluminum interior plates block RFID, keeping your information safe." (Ex. 10 at 9-10.)

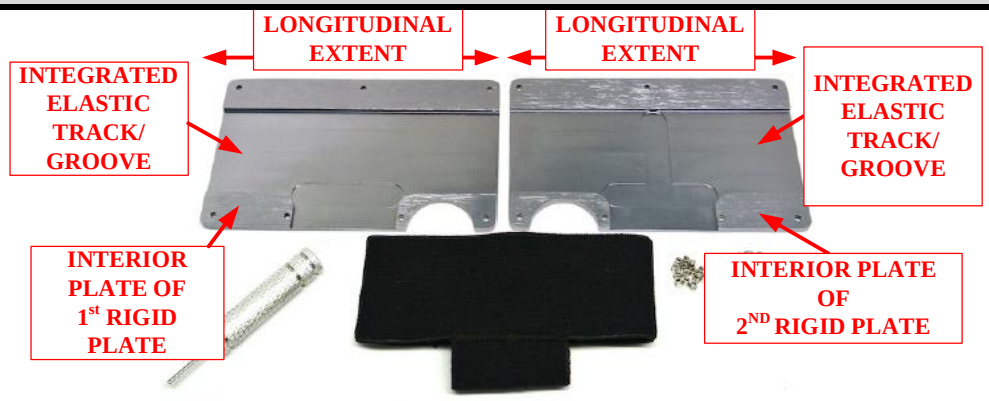
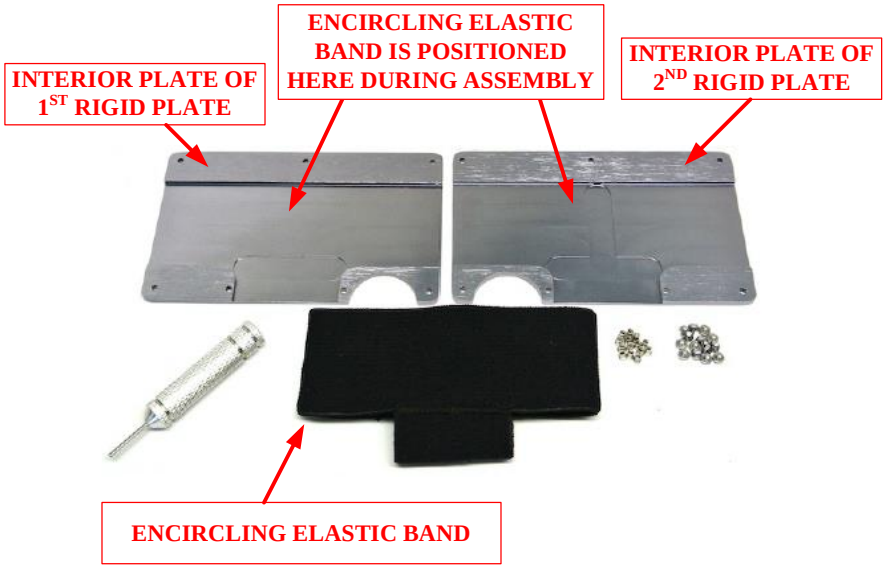
CLAIM 12 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
The compact wallet of claim 1, further comprising aligned finger notches through proximal ends of the rigid plates to expose an edge of the card-like contents for the purpose of the edge to elevate the contents into view	Due to the nature of claim 12's dependency, claim 12 includes all the limitations of claim 1, which are rendered obvious by Kane in view of Matthews. Further, Kane discloses "[t]humb indentation[s] at the lower left of the wallet allows you to easily push your cards up and select the correct one." (Ex. 10 at 9.) A POSITA at the effective date of the ''808 Patent would have understood Kane's thumb indentations to constitute the claimed "finger notches" at least because the thumb indentations are notches in the rigid plates that can accommodate a user's finger.

CLAIM 12 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
through distal ends of the rigid plates,	 (Ex. 10 at 7 (*annotated*).) Also, a POSITA would have understood, at the effective date of the '808 Patent, Kane's thumb indentations to be identical, or at least equivalent, to the finger notches **13** shown in at least FIGS. 1 and 10 of the '808 Patent.
said edge providing a fulcrum to lever the proximal ends together for the purpose of fanning the distal ends apart in display of the contents.	Kane discloses a card edge and proximal ends of the rigid plates that are identical to the configuration shown in at least FIG. 10 of the '808 Patent as set forth above. A POSITA would have reasonably presumed that identical wallet features would perform identical functions. Here, the structure, location, and configuration of Kane's rigid plates and thumb indentations are nearly identical to the teachings of the '808 Patent such that a POSITA would reasonably presume that a card edge can be used to lever the proximal ends of Kanes rigid plates for the purpose of fanning the distal ends apart in display of the wallet's contents.

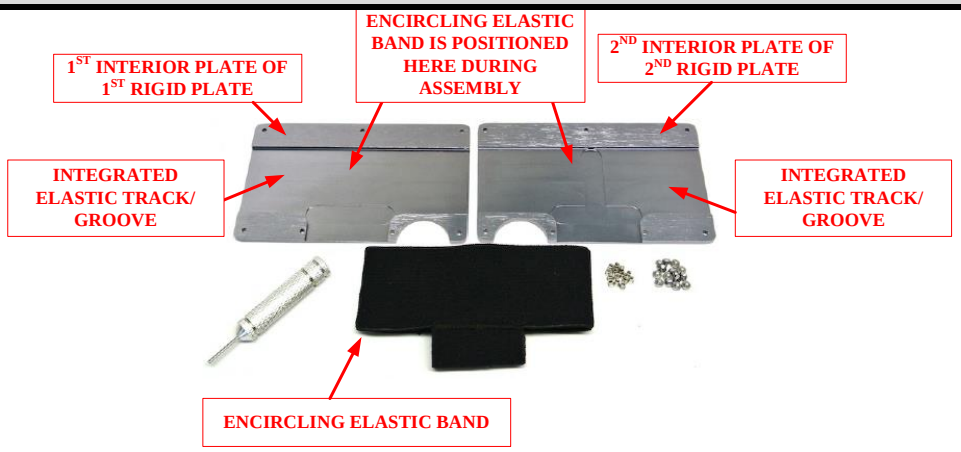
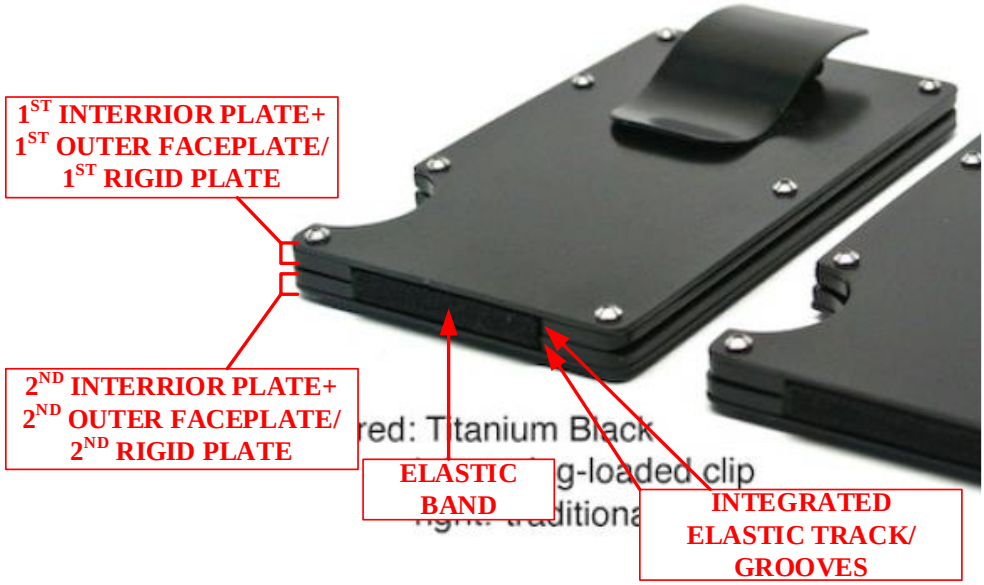
CLAIM 13 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
The compact wallet of claim 1, wherein the encircling elastic	Due to the nature of claim 13's dependency, claim 13 includes all the limitations of claim 1, which are rendered obvious by Kane in view of Matthews.

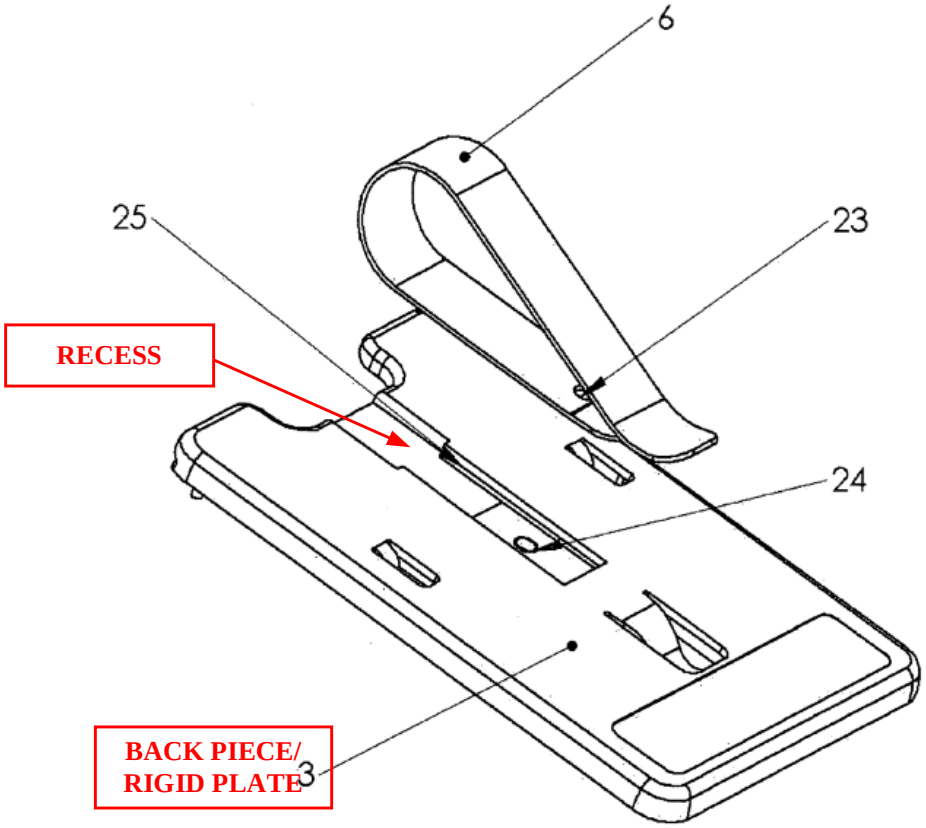
CLAIM 13 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
band is comprised of woven elastic fabric.	Further, Kane discloses the following photograph of the encircling elastic band as a woven elastic fabric:  (Ex. 10 at 7-8 (*magnified, annotated*).)

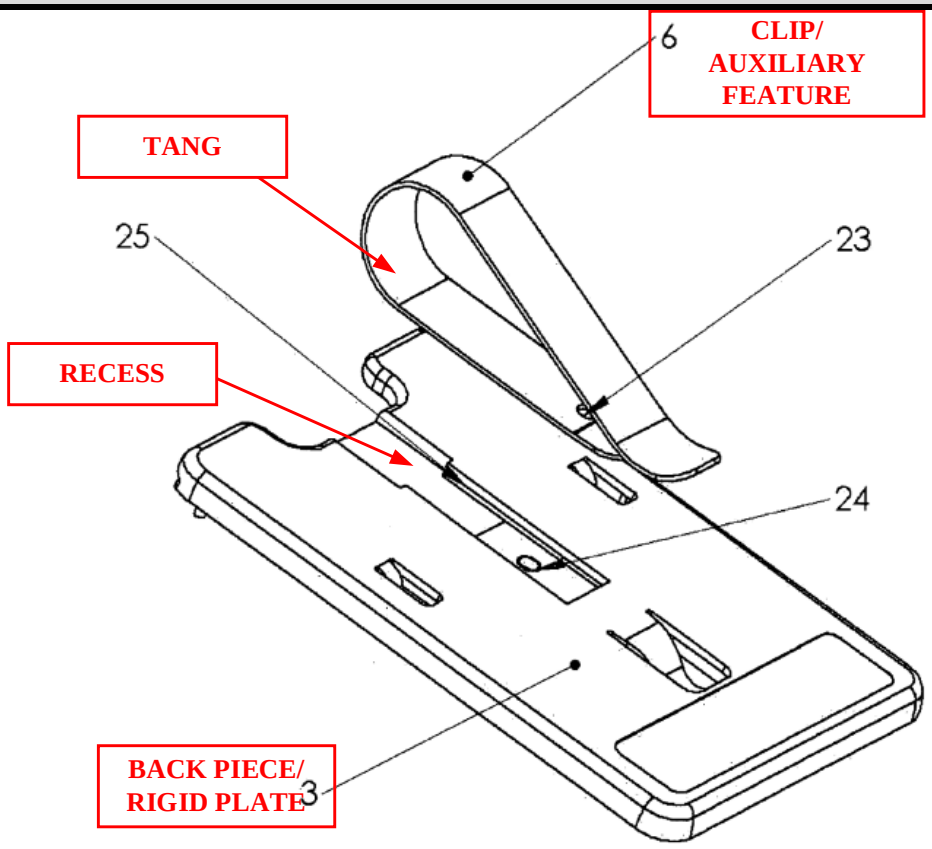
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
A compact wallet, comprising:	The preamble is not limiting, but if it where, Kane discloses a compact wallet with a "low profile to easily fit in your front pocket." (Ex. 10 at 5-7.) Also, Matthews discloses that an "objective is to provide a holder with the functionality… [that] is compact… the invention generally provides a compact, convenient device designed primarily for the storage of a wallet-sized card…." (Ex. 13 at ¶¶ [0017], [0019].)
at least two rigid plates interposed to sandwich card-like contents there between, each rigid plate having a groove along a longitudinal extent thereof;	Kane discloses an interior plate secured to an outer faceplate, collectively referred to herein as a "rigid plate." Kane discloses a wallet with two rigid plates made of a rigid material ("anodized aircraft grade aluminum") and interposed to sandwich card-like contents there between. (Ex. 10 at 7-10.) Kane's rigid plates are substantially rectangular in shape, with a longitudinal extent. (Ex. 10 at 7-10.) Further, Kane discloses an integrated elastic track ("groove") within each rigid plate along the longitudinal extent thereof. (Ex. 10 at 7.)

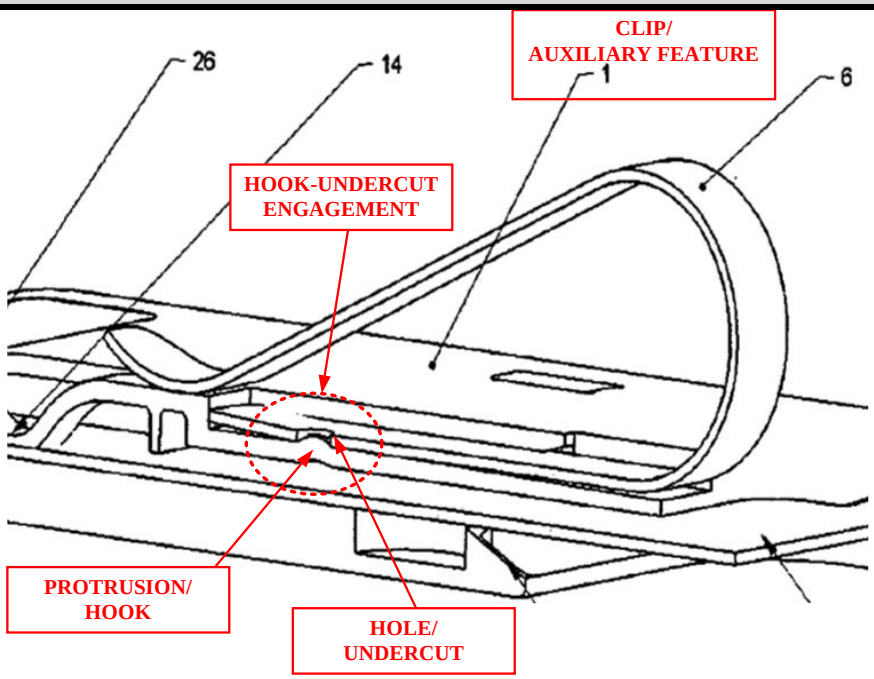
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	 (Ex. 10 at 7 (*annotated*).)
at least one encircling elastic band slidingly interposed in the grooves to bias the at least two rigid plates inwardly and securely hold the card-like contents while providing elastic volume there between for adding or removing contents,	Kane discloses an encircling elastic band positioned within an integrated elastic track of each rigid plate, along the longitudinal extent thereof. (Ex. 10 at 7-8.)  (Ex. 10 at 7 (*annotated*).)

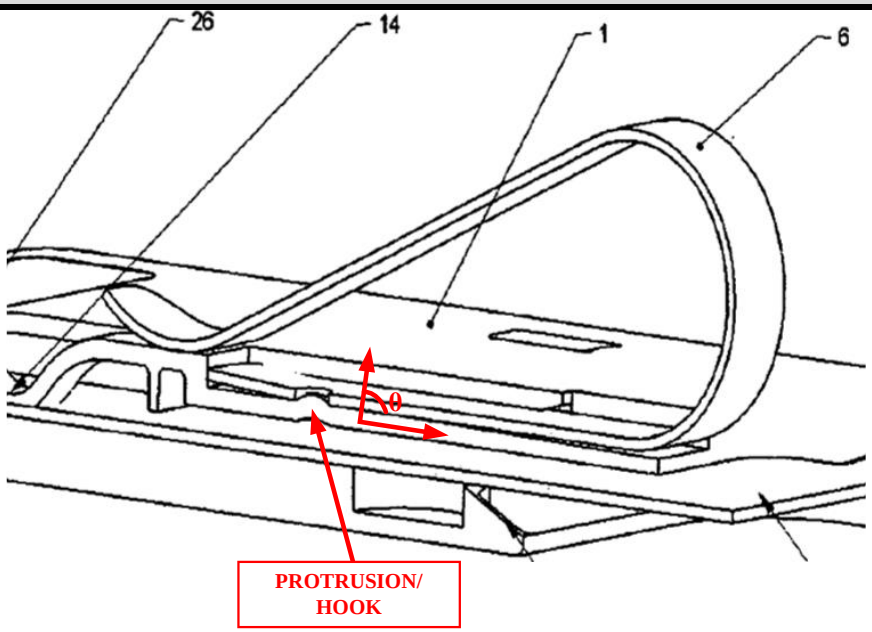
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	 (Ex. 10 at 7 (*annotated).)* Kane discloses the encircling elastic band biasing the rigid plates towards each other ("inwardly") to secure the card-like contents while expanding/contracting to provide elastic volume there between for adding/removing contents. (Ex. 10 at 5, 7: "[t]he Integrated Elastic Track can expand to hold up to 12 cards and then immediately contract to hold a single card securely.")  (Ex. 10 at 7 (*annotated*).) A POSITA would have understood that the elastic band slides against the machined aluminum rigid plates (*e.g.*, within the grooves) when expanding and contracting. A POSITA would recognize that Kane's elastic band is identical, or at least equivalent, to the encircling elastic band **4** depicted in at least FIG.13 of U.S. Patent No. 10,791,808.
the grooves configured to hold position of the at	Kane discloses an integrated elastic track ("grooves") within each rigid plate as a groove spanning the longitudinal extent of each rigid plate. (Ex. 10 at 7.)

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
least one encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof; and	 (Ex. 10 at 7 (*annotated*).)  (Ex. 10 at 8 (*annotated*).) The integrated elastic track ("grooves")is configured to minimize the profile of the wallet and hold position of the encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).)

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	A POSITA would recognize that Kane's integrated elastic track is identical, or at least equivalent, to the grooves **21** depicted in at least FIG. 8 of U.S. Patent No. 10,791,808.
a recess formed inside at least one of the at least two rigid plates,	Matthew depicts a recess formed inside the back piece **3** ("rigid plate"), as shown in *annotated* FIG. 4 below. (Ex. 13 at ¶ [0033], FIGS. 1-5.)  (Ex. 13 at FIG. 4 (*annotated*). For example, Matthews' recess is a surface groove that defines an indentation occurring in a surface of the back piece **3**. (*Id.*) A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.
the recess operable to receive a tang of an auxiliary feature,	Matthew depicts the clip **6** ("auxiliary feature") having a tang insertable into a recess formed inside the back piece **3** ("rigid plate"), as shown in *annotated* FIG. 4 below. (Ex. 13 at ¶ [0033], FIGS. 1-5.)

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	 (Ex. 13 at FIG. 4 (*annotated*). A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.
the recess having an undercut operable to engage a hook of the tang to prevent inadvertent dislodgement of the auxiliary feature from the recess when the auxiliary feature is removably positioned in at least one of the at least two rigid plates,	Matthew discloses the claimed hook and undercut engagement by describing: "the clip is removable, as it is retained by a small post on the back case part and a corresponding hole in the clip. This combination provides sufficient retention force to retain the clip against common loads during normal use." (Ex. 13 at ¶¶ [0033], [0041].)

CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	 (Ex. 13 at FIG. 5 (*magnified, annotated*).) A POSITA would find relocating the hole into the recess of the back piece **3** to be an obvious rearrangement of parts amounting to a design choice that maintains the same functionality with a reasonable expectation of success, as set forth above. Thereby, the hole **23** constitutes the claimed "undercut" in accordance with the plain and ordinary meaning of the term "undercut." For example, the hole **23** is a cut away portion from the sides of the recess. The hole **23** defines an underside recess that is molded into recess to define a lip or protuberance. A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.
the hook extending at an angle to the tang,	Matthews discloses the protrusion **24** ("hook") extending an angle (θ) from the tang.

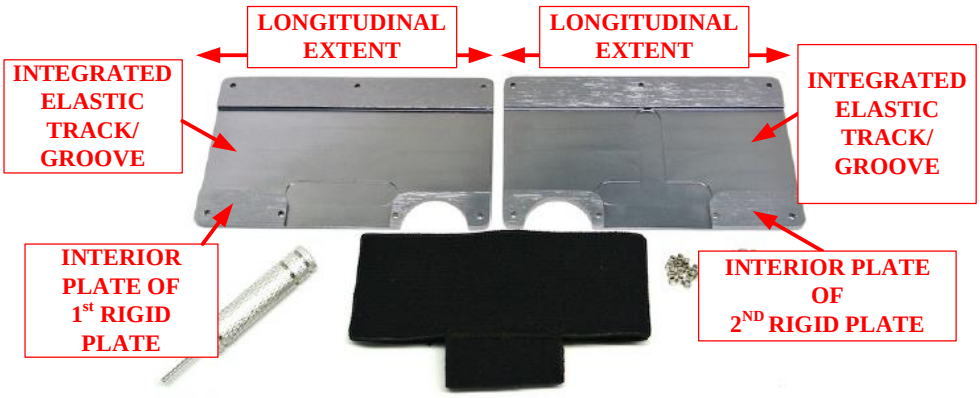
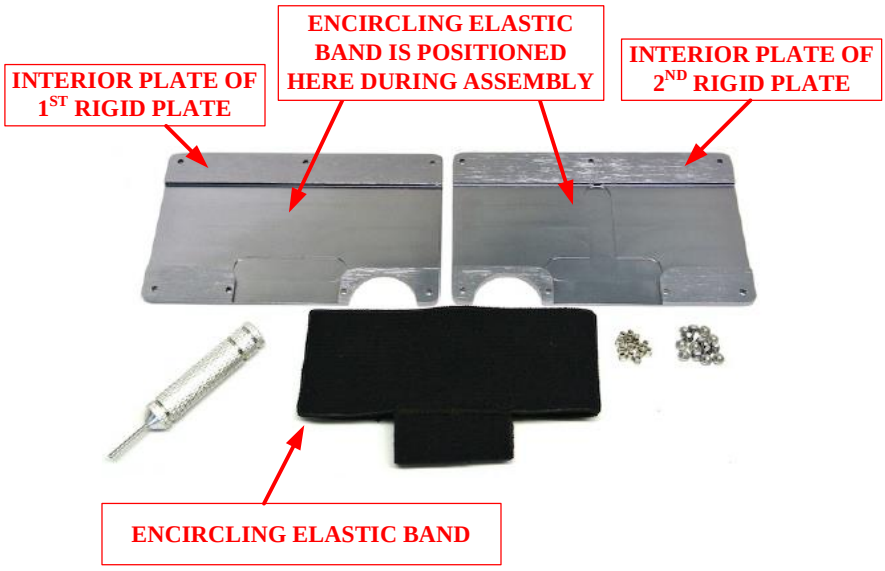
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	 (Ex. 13 at FIG. 5 (*magnified, annotated*).) Relocating the protrusion **24** ("hook") would result in it extending from the tang an angle in the same manner as the protrusion **24** is depicted extending angle from the back piece **3**. A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.
whereby, card-like contents may be carried with minimal silhouette on or with a person while allowing expandable capacity and ready access to individual contents from between the at least two rigid plates.	Kane discloses that card-like contents may be carried with minimal silhouette on or with a person. (Ex. 10 at 2, 3: "Core design: Low profile to easily fit in your front pocket.")

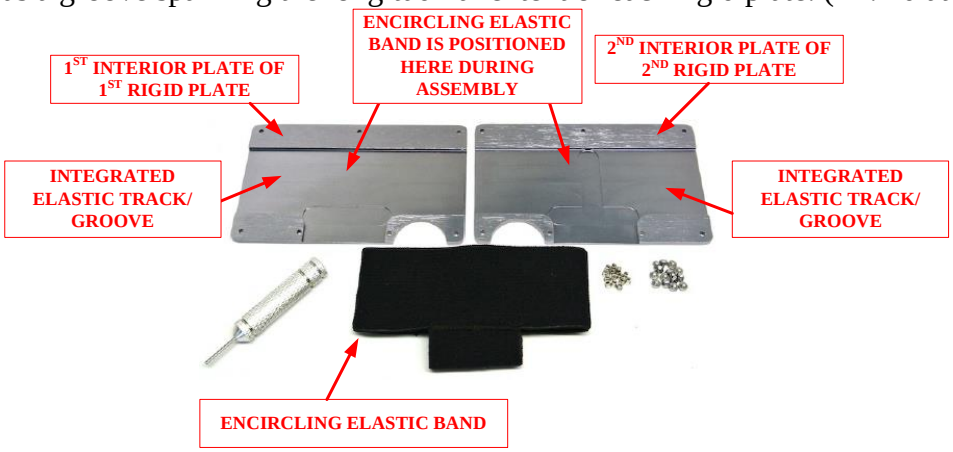
CLAIM 14 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews**
	 (Ex. 10 at 6.) Kane discloses that "[t]he Ridge 2.0 can accommodate various numbers of cards without losing elasticity; providing an extremely thin wallet that isn't limited in its capacity." (Ex. 10 at 5) Kane discloses a wallet that "allow[s] easier access to the middle cards." (Ex. 10 at 6.)

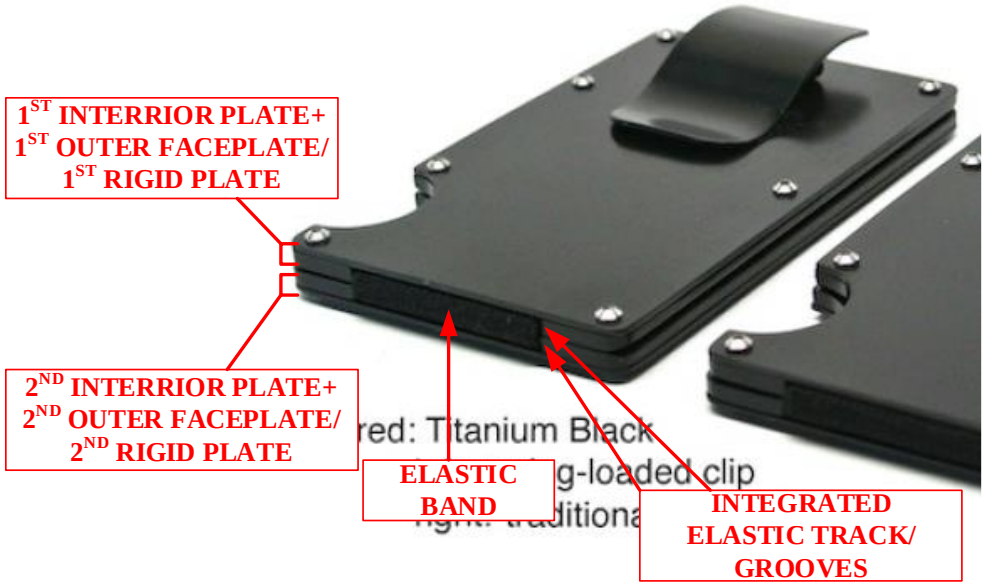
CLAIM 18 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews**
The compact wallet of claim 1, wherein each rigid plate is comprised of metal for RFID protection.	Due to the nature of claim 18's dependency, claim 18 includes all the limitations of claim 1, which are rendered obvious by Kane in view of Matthews. Further, Kane discloses rigid plates made of aluminum and/or titanium. (Ex. 10 at 8-9.)

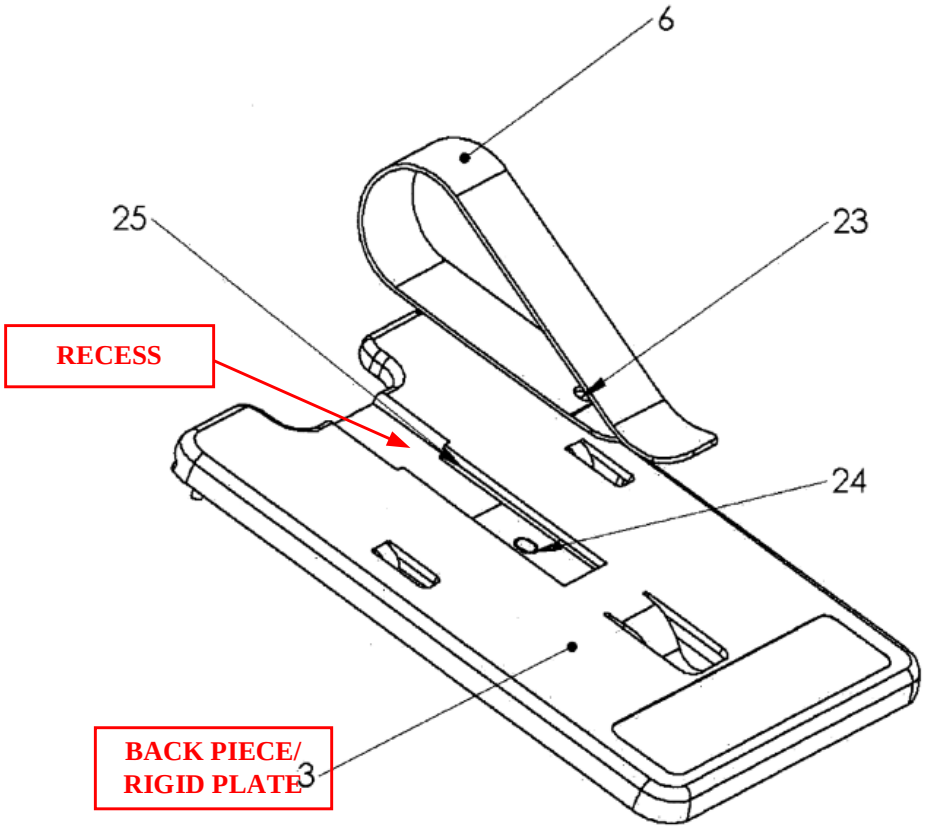
CLAIM 18 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews**
	Aluminum options:  Titanium options:  (Ex. 10 at 8.) Also, Kane discloses that "the Ridge's aluminum interior plates block RFID, keeping your information safe." (Ex. 10 at 9-10.)

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews**
A method of making a modular compact wallet, comprising the steps:	The preamble is not limiting, but if it where, Kane discloses a method of making compact wallet with a "low profile to easily fit in your front pocket." (Ex. 10 at 5-7.) Also, Matthews discloses that a method of making a compact wallet, where the "objective is to provide a holder with the functionality… [that] is compact… the invention generally provides a compact, convenient device designed primarily for the storage of a wallet-sized card…." (Ex. 13 at ¶¶ [0017], [0019].)
providing at least two rigid plates interposed to sandwich card-like contents there	Kane discloses an interior plate secured to an outer faceplate, collectively referred to herein as a "rigid plate." Kane discloses a wallet with two rigid plates made of a rigid material ("anodized aircraft grade aluminum") and interposed to sandwich card-like contents there between. (Ex. 10 at 7-10.)

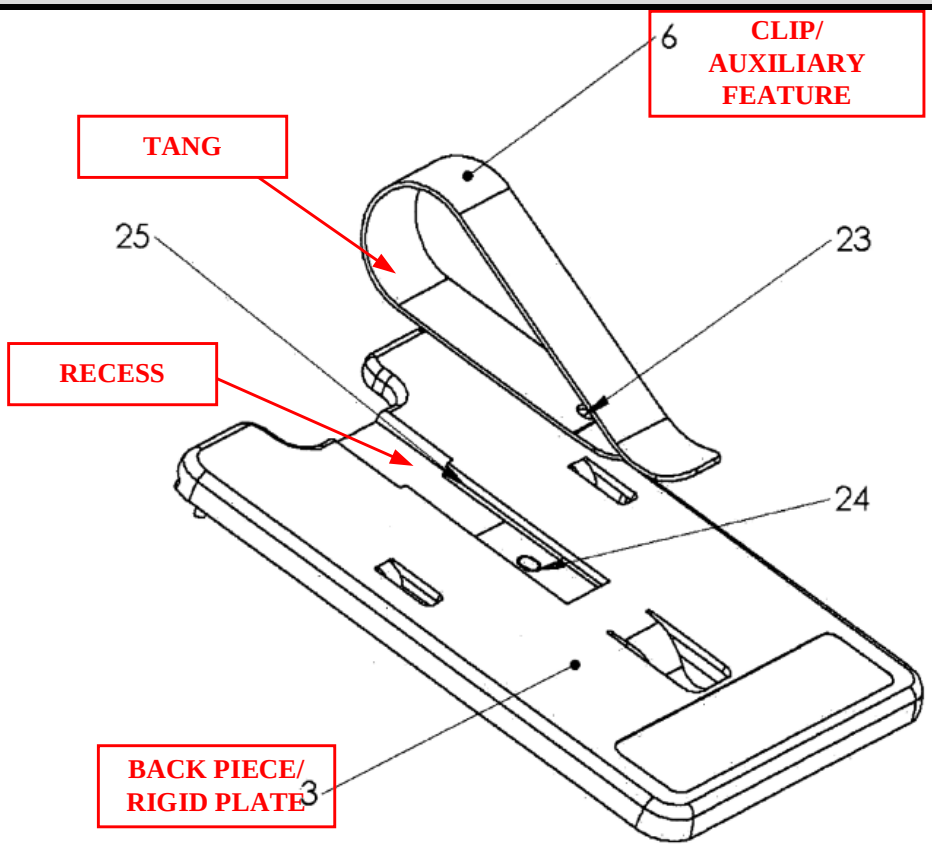
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
between, each rigid plate having a groove along a longitudinal extent thereof;	Kane's rigid plates are substantially rectangular in shape, with a longitudinal extent. (Ex. 10 at 7-10.) Further, Kane discloses an integrated elastic track ("groove") within each rigid plate along the longitudinal extent thereof. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).)
at least one encircling elastic band slidingly interposed in the grooves to bias the at least two rigid plates inwardly and securely hold the card-like contents while providing elastic volume there between for adding or removing contents,	Kane discloses an encircling elastic band positioned within an integrated elastic track of each rigid plate, along the longitudinal extent thereof. (Ex. 10 at 7-8.)  (Ex. 10 at 7 (*annotated*).)

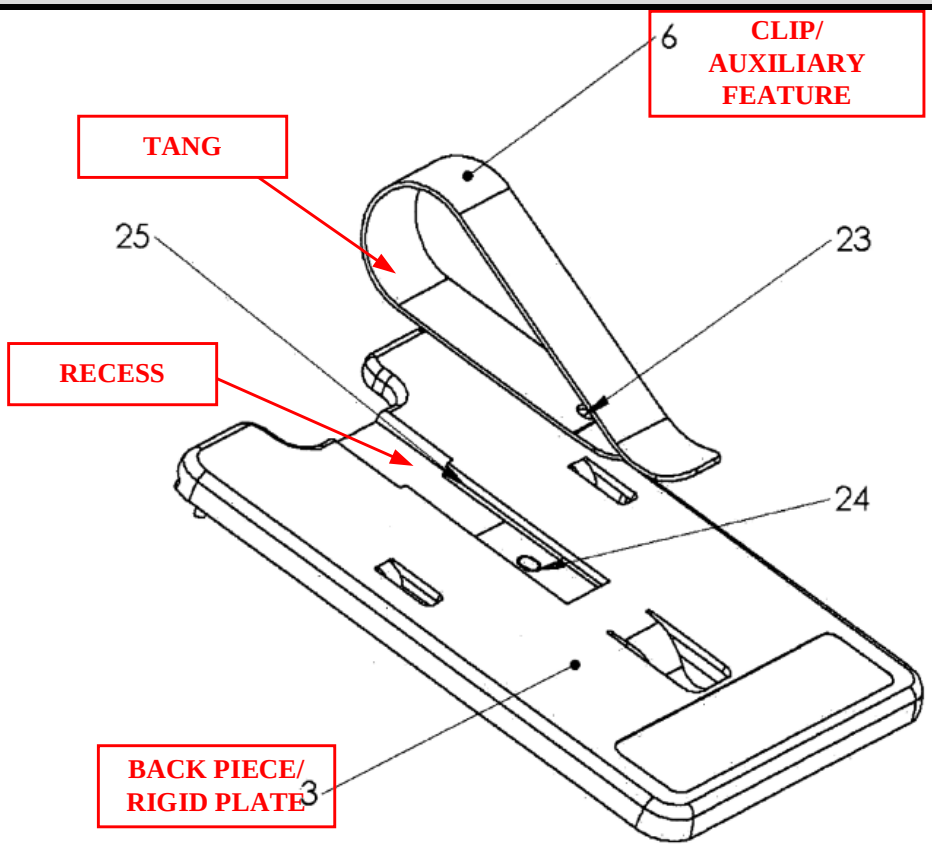
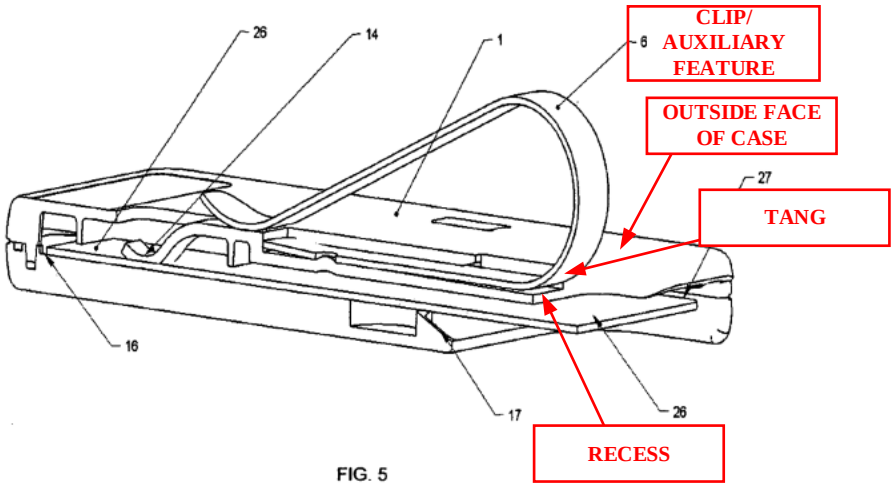
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	 A POSITA at the effective date of the '808 Patent would have understood the elastic band to slide against the rigid plates within the grooves during expansion and contraction.
the grooves configured to hold position of the at least one encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof,	Kane discloses an integrated elastic track ("grooves") within each rigid plate as a groove spanning the longitudinal extent of each rigid plate. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).)

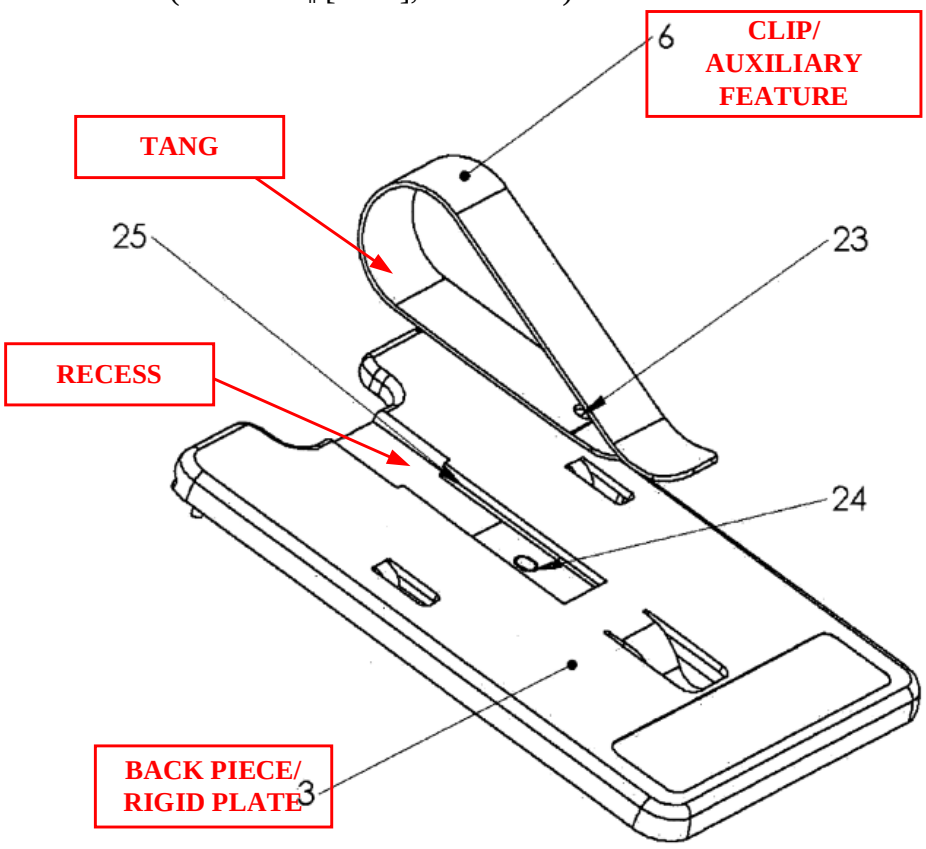
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	 (Ex. 10 at 8 (*annotated*).) The integrated elastic track ("grooves")is configured to minimize the profile of the wallet and hold position of the encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length thereof. (Ex. 10 at 7.)  (Ex. 10 at 7 (*annotated*).) A POSITA would recognize that Kane's integrated elastic track is identical, or at least equivalent, to the grooves **21** depicted in at least FIG. 8 of U.S. Patent No. 10,791,808.
at least one groove additionally having at least one recess positioned outbound of the elastic band;	Matthew depicts a recess formed inside the back piece **3** ("rigid plate"), as shown in *annotated* FIG. 4 below. (Ex. 13 at ¶ [0033], FIGS. 1-5.)

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	 (Ex. 13 at FIG. 4 (*annotated*). For example, Matthews' recess is a surface groove that defines an indentation occurring in a surface of the back piece **3**. (*Id*.) A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here. For example, to the extent it were found that Kane does not disclose a recess formed inside a rigid plate, a POSITA would have been motivated to form a recess, like that disclosed by Matthews, into a rigid plate, like that disclosed by Kane, to effectuate the removable attachment of a money clip ("auxiliary feature") to a compact wallet. (Ex. 10 at 8: "The Ridge 2 is available with two different types of money clips or without a clip," 14: "Our biggest challenge is conveying our idea and creating a product that is versatile enough to suit a wide range of people and preferences;" Ex. 13 at FIG. 4.)

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews**
	Moreover, forming a recess, like that disclosed by Matthews, in a rigid plate, like that disclosed by Kane, would be a mere continuation of one or more milling operations conducted to form the integrated elastic track ("grooves") and would not require any additional machinery to manufacture, and minimal additional costs, if any. A POSITA would be motivated to form a recess, like that of Matthews, in addition to the integrated elastic track ("groove") and outbound the elastic band of a compact wallet, like that of Kane, to configure the wallet with a removably attachable clip ("auxiliary feature") without interfering with the function of the recess (*e.g.*, to capture the clip) or the elastic band (*e.g.*, to provide the wallet with elastic volume). Moreover, forming a recess, like that of Matthews, outbound of a compact wallet's elastic band, like that of Kane, would be an obvious configuration from a finite number of identified, predictable positions, with a reasonable expectation of success (*e.g.*, there are finite number of locations in the rigid plate to position the depression without interfering in the operation of the depression and/or the elastic band).
providing a first auxiliary feature having at least one tang;	Matthew depicts the clip **6** ("auxiliary feature") having a tang insertable into a recess formed inside the back piece **3** ("rigid plate"), as shown in *annotated* FIG. 4 below. (Ex. 13 at ¶ [0033], FIGS. 1-5.)

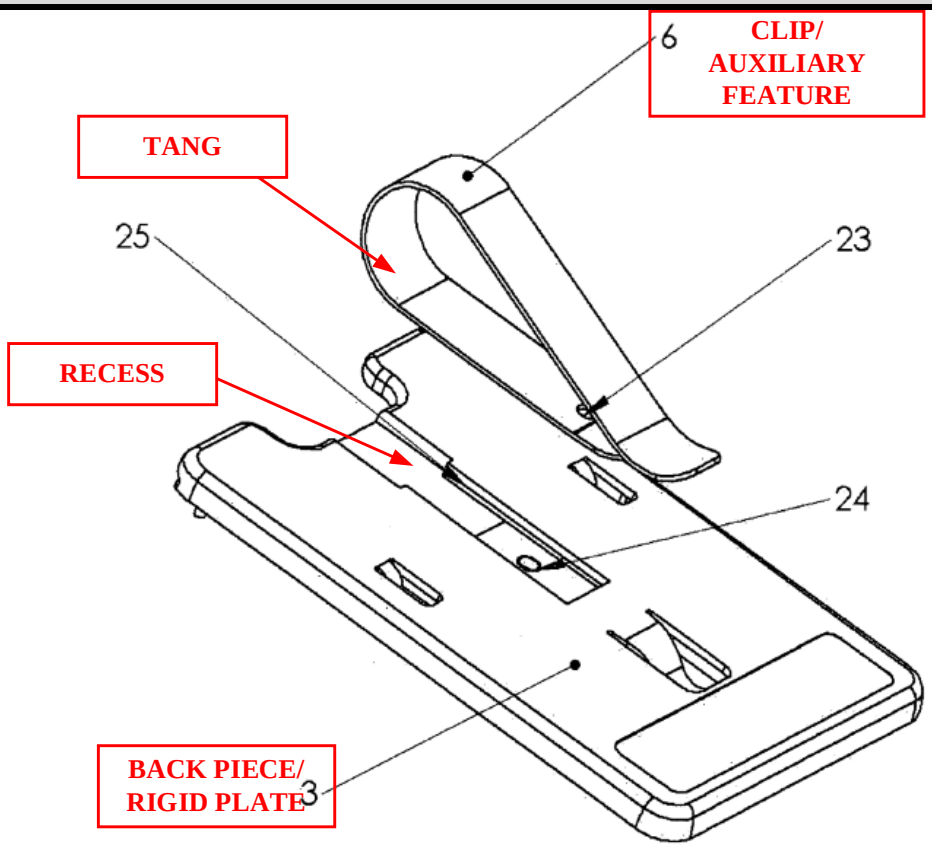
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	 (Ex. 13 at FIG. 4 (*annotated*). A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.
inserting, removably, the at least one tang of the first auxiliary feature into the at least one recess to make the first auxiliary feature available at an outside face of at least one of the two rigid plates;	Matthew depicts the clip **6** ("auxiliary feature") having a tang insertable into a recess formed inside the back piece **3** ("rigid plate"), as shown in *annotated* FIG. 4 below. (Ex. 13 at ¶ [0033], FIGS. 1-5.)

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	 (Ex. 13 at FIG. 4 (*annotated*). Incorporating the teachings of Matthews into Kane, the clip ("auxiliary feature") would be rendered available to an outside face of the wallet, and thereby the rigid plate, in accordance with the teachings of Matthews, as shown in *annotated* FIG. 5 below.  FIG. 5

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	(Ex. 13 at FIG. 5 (*annotated*).) A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.
removing, selectively, the first auxiliary feature;	A POSITA would find it obvious, reading Matthews, to selectively remove a removably attached clip ("first auxiliary feature"), like that of Matthews; as doing so would be an exercise of the clip's intended function (*i.e.*, the clip is removably attached so that it can be removed). (Ex. 13 at ¶ [0041]: "[t]his design allows for secure retention of the clip but also for user assisted removal.") A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.
providing, selectively, at least a second auxiliary feature having at least one tang; and	Matthew depicts the clip **6** ("auxiliary feature") having a tang insertable into a recess formed inside the back piece **3** ("rigid plate"), as shown in *annotated* FIG. 4 below. (Ex. 13 at ¶ [0033], FIGS. 1-5.) 

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	**Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews**
	(Ex. 13 at FIG. 4 (*annotated*). Duplicates of Matthews' clip **6** can constitute the claimed first auxiliary feature and the claimed second auxiliary feature. A POSITA would be motivated to exchange an initial clip ("first auxiliary feature") with a substitute clip ("second auxiliary feature") to personalize the wallet (*e.g.*, choose a different color clip), adapt the wallet to a given use preference, and/or perform a maintenance/repair operation (*e.g.*, replace a damaged clip), as suggested by Kane. (Ex. 10 at 5: "turn the wallet into a 'system'… to replace the elastic and exchange the outer plates for greater personalization," 6: "swap materials and money clips,: 14: "Our biggest challenge is conveying our idea and creating a product that is versatile enough to suit a wide range of people and preferences.") In doing so, providing the substitute clip ("second auxiliary feature") would be a mere duplication of parts and assembly steps without any new or unexpected results. A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.
inserting, removably, the at least one tang of the second auxiliary feature into the at least one recess to make the second auxiliary feature available at an outside face of at least one of the two rigid plates,	Matthew depicts the clip **6** ("auxiliary feature") having a tang insertable into a recess formed inside the back piece **3** ("rigid plate"), as shown in *annotated* FIG. 4 below. (Ex. 13 at ¶ [0033], FIGS. 1-5.)

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews



(Ex. 13 at FIG. 4 (*annotated*).

Incorporating the teachings of Matthews into Kane, the clip ("auxiliary feature") would be rendered available to an outside face of the wallet, and thereby the rigid plate, in accordance with the teachings of Matthews, as shown in *annotated* FIG. 5 below.

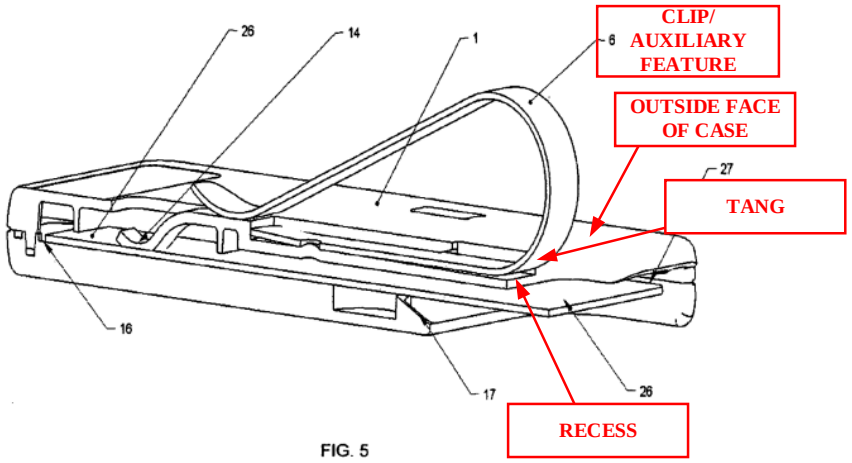
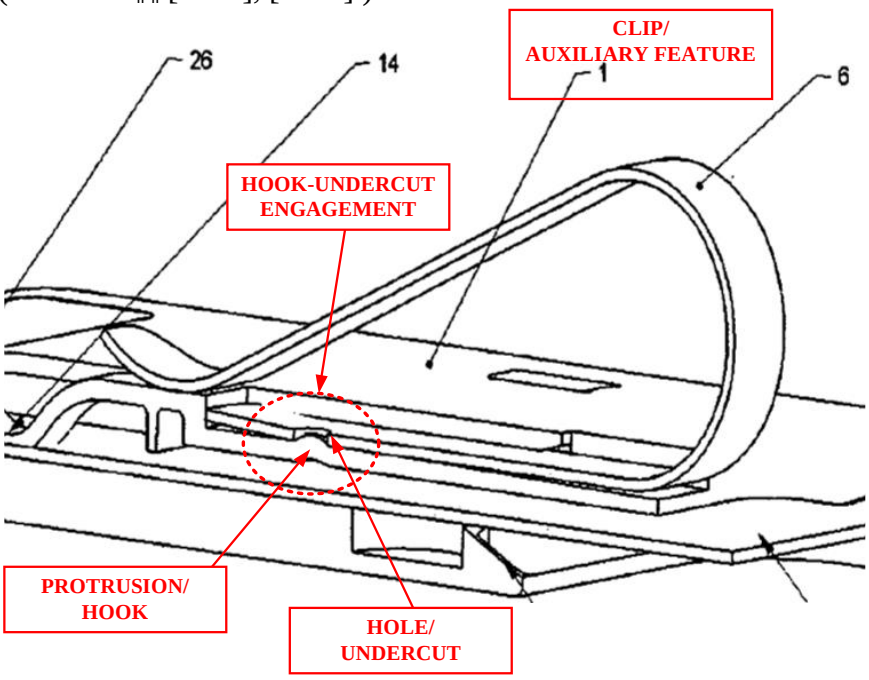
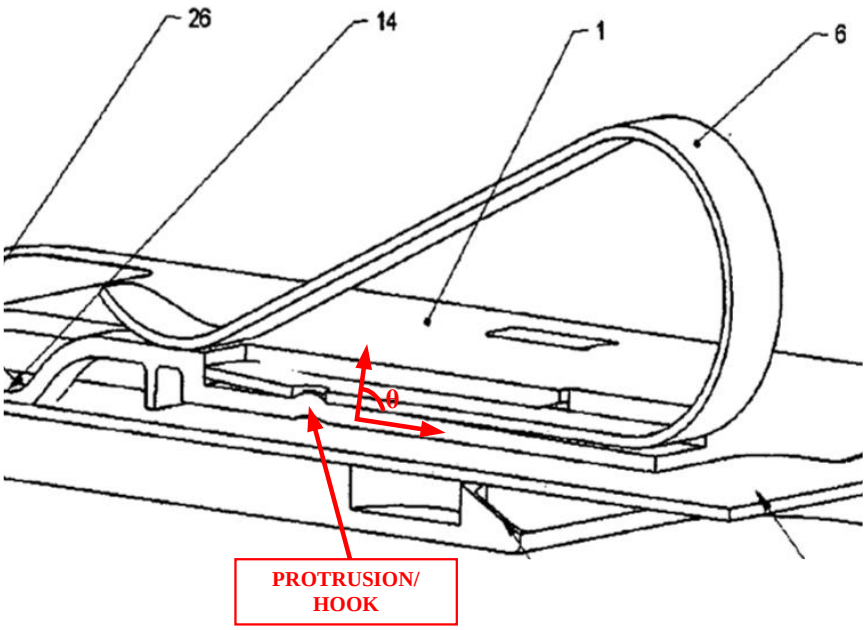
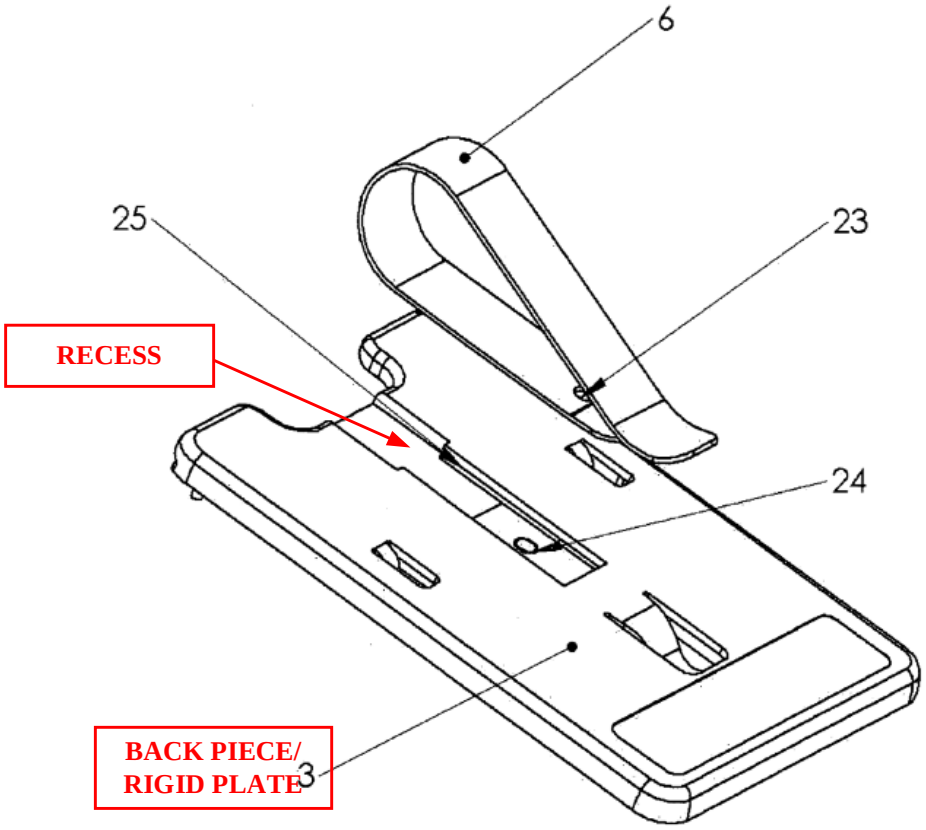
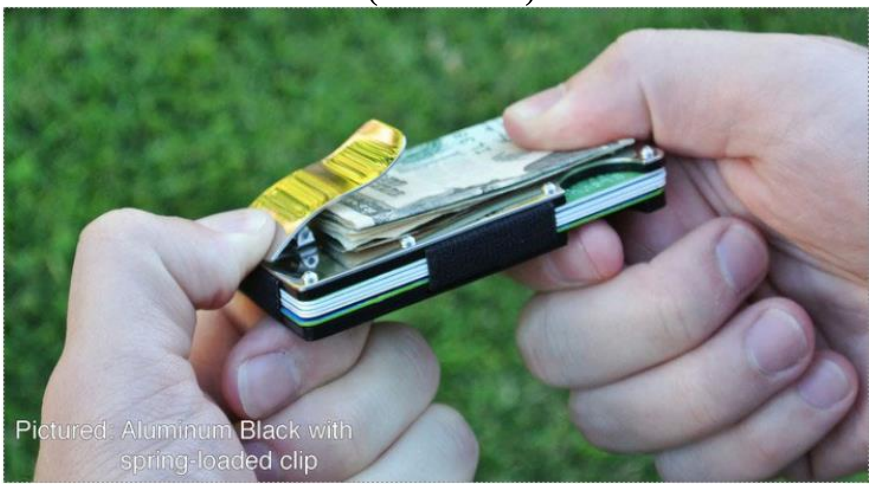


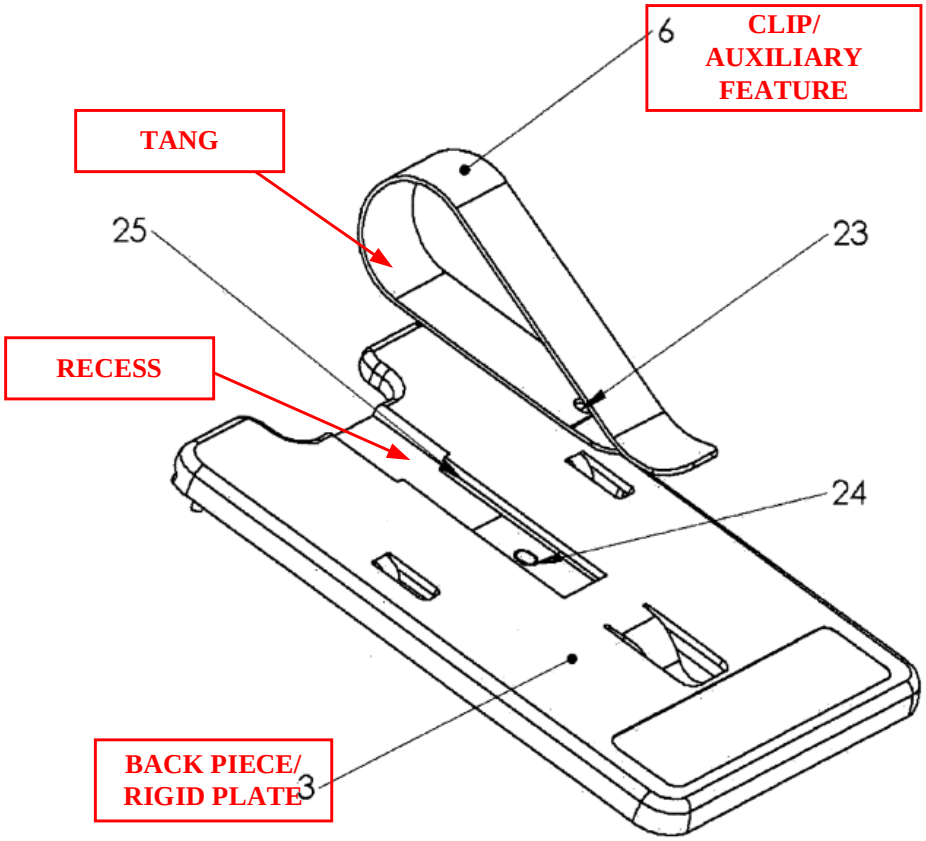
FIG. 5

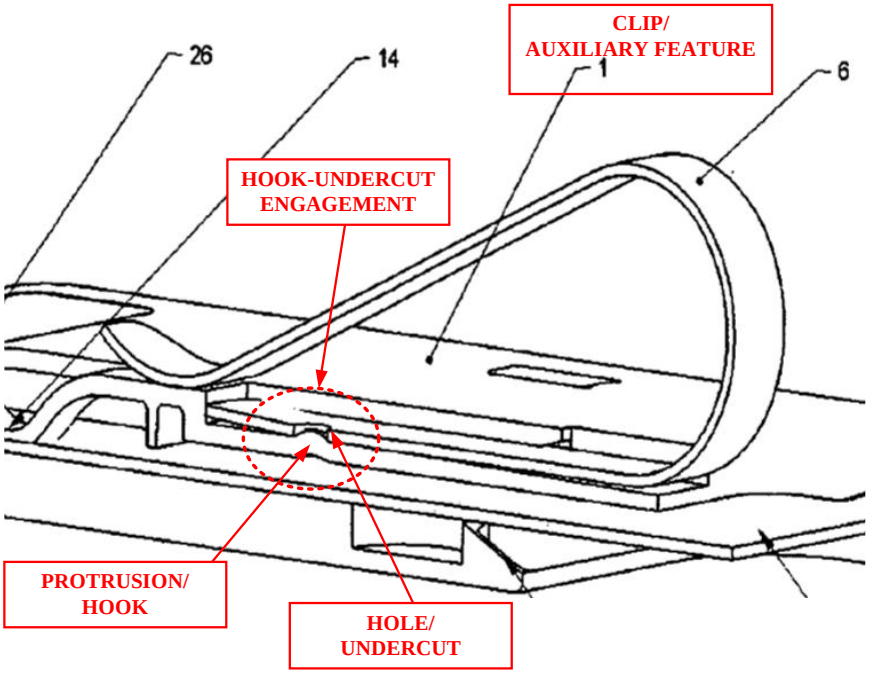
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	(Ex. 13 at FIG. 5 (*annotated*).) Duplicates of Matthews' clip **6** can constitute the claimed first auxiliary feature and the claimed second auxiliary feature. A POSITA would be motivated to exchange an initial clip ("first auxiliary feature") with a substitute clip ("second auxiliary feature") as set forth above. In doing so, inserting the substitute clip ("second auxiliary feature") into the depression ("recession"), like that of Matthews, would constitute an obvious duplication of parts and assembly steps without any new or unexpected results. A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.
the at least one recess having an undercut operable to engage a hook of the tang to prevent inadvertent dislodgement of the second auxiliary feature from the at least one recess,	Matthew discloses the claimed hook and undercut engagement by describing: "the clip is removable, as it is retained by a small post on the back case part and a corresponding hole in the clip. This combination provides sufficient retention force to retain the clip against common loads during normal use." (Ex. 13 at ¶¶ [0033], [0041].)  (Ex. 13 at FIG. 5 (*magnified, annotated*).) A POSITA would find relocating the hole into the recess of the back piece **3** to be an obvious rearrangement of parts amounting to a design choice that

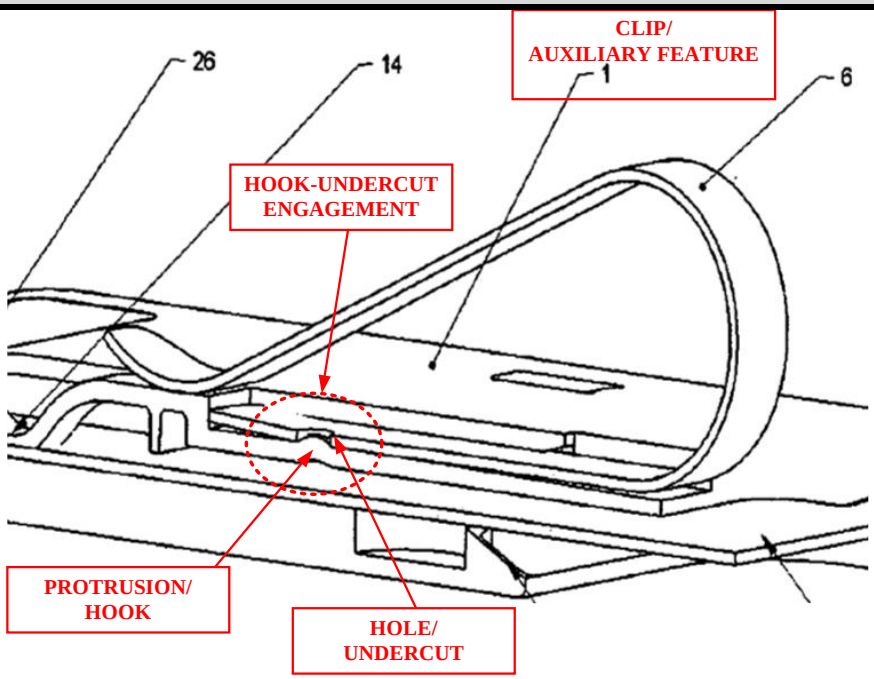
CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	maintains the same functionality with a reasonable expectation of success, as set forth above. Thereby, the hole **23** constitutes the claimed "undercut" in accordance with the plain and ordinary meaning of the term "undercut." For example, the hole **23** is a cut away portion from the sides of the recess. The hole **23** defines an underside recess that is molded into recess to define a lip or protuberance. A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.
the hook extending at an angle to the tang,	Matthews discloses the protrusion **24** ("hook") extending an angle (θ) from the tang.  (Ex. 13 at FIG. 5 (*magnified, annotated*).) Relocating the protrusion **24** ("hook") would result in it extending from the tang an angle in the same manner as the protrusion **24** is depicted extending angle from the back piece **3**. A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
the at least one recess receiving the tang being disposed inside at least one of the two rigid plates;	Matthew depicts a recess formed inside the back piece **3** ("rigid plate"), as shown in *annotated* FIG. 4 below. (Ex. 13 at ¶ [0033], FIGS. 1-5.)  (Ex. 13 at FIG. 4 (*annotated*). For example, Matthews' recess is a surface groove that defines an indentation occurring in a surface of the back piece **3**. (*Id.*) A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.
whereby, card-like contents may be carried with minimal silhouette on or with a person while allowing expandable capacity and ready access to individual contents positioned	Kane discloses that card-like contents may be carried with minimal silhouette on or with a person. (Ex. 10 at 2, 3: "Core design: Low profile to easily fit in your front pocket.")

CLAIM 19 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
interiorly to the at least two rigid plates and proving additional functionality from at least one auxiliary feature positioned exteriorly thereto.	 (Ex. 10 at 6.) Kane discloses that "[t]he Ridge 2.0 can accommodate various numbers of cards without losing elasticity; providing an extremely thin wallet that isn't limited in its capacity." (Ex. 10 at 5) Kane discloses a wallet that "allow[s] easier access to the middle cards." (Ex. 10 at 6.) Further, Kane depicts the money clip providing functionality by securing currency to the outside of the wallet. (Ex. 10 at 7.)  (Ex. 10 at 7.)

CLAIM 20 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
The method of claim 19, wherein the at least one recess has an undercut and the at least one tang has a hook,	Due to the nature of claim 20's dependency, claim 20 includes all the limitations of claim 19, which are rendered obvious by Kane in view of Matthews. Matthew depicts the clip **6** ("auxiliary feature") having a tang insertable into a recess formed inside the back piece **3** ("rigid plate"), as shown in *annotated* FIG. 4 below. (Ex. 13 at ¶ [0033], FIGS. 1-5.)  (Ex. 13 at FIG. 4 (*annotated*). Matthew discloses the claimed hook and undercut engagement by describing: "the clip is removable, as it is retained by a small post on the back case part and a corresponding hole in the clip. This combination provides sufficient retention force to retain the clip against common loads during normal use." (Ex. 13 at ¶¶ [0033], [0041].)

CLAIM 20 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	 (Ex. 13 at FIG. 5 (*magnified, annotated*).) A POSITA would have found it obvious to utilize an initial clip ("first auxiliary clip) with a tang and hook same as the substitute clip ("second auxiliary clip") as doing so would be a mere duplication parts without any new or unexpected results.
the hook and undercut interpositioned to secure the at least one auxiliary feature against inadvertent dislodgement.	Matthew discloses the claimed hook and undercut engagement by describing: "the clip is removable, as it is retained by a small post on the back case part and a corresponding hole in the clip. This combination provides sufficient retention force to retain the clip against common loads during normal use." (Ex. 13 at ¶¶ [0033], [0041].)

CLAIM 20 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
	 (Ex. 13 at FIG. 5 (*magnified, annotated*).)

CLAIM 21 LIMITATIONS OF U.S. PATENT NO. 10,791,808	Claims 1, 6-7, 12-14, and 18-21 obvious under 35 U.S.C. § 103 over "The Ridge 2.0" by KANE in view of U.S. Patent Application Publication No. 2009/0134223 to Matthews
The method of claim 20, wherein at least one of the auxiliary features is a money clip.	Due to the nature of claim 21's dependency, claim 21 includes all the limitations of claim 19, which are rendered obvious by Kane in view of Matthews. Kane discloses: "[t]he Ridge 2 is available with two different types of money clips or without a clip." (Ex. 10 at 8.) A POSITA would have been motivated to combine Kane and Matthews with a reasonable expectation of success as set forth in Sections IV and V of this Exhibit 6, incorporated here.

EXHIBIT 7

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Tel: 949.636.1391

Attorneys for Plaintiff

UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA
WESTERN DIVISION

Mosaic Brands, Inc., a Delaware corporation,

Plaintiff,

v.

The Ridge Wallet LLC, a California company,

Defendant.

Case No. 2:20-cv-04556-AB-JC

DECLARATION OF SCOTT KAMINSKI IN OPPOSITION TO MOTION FOR SUMMARY ADJUDICATION

Date: April 23, 2021
Time: 10:00 a.m.
Ctrm: 7B

Honorable André Birotte Jr.

I, Scott Kaminski, declare and state as follows:

1. I work with Plaintiff Mosaic Brands, Inc. ("Storus"), a division of which does business as "Storus" with its e-commerce site <storus.com>. I have personal knowledge of the facts stated herein, and if called to testify as a witness, I could and would testify competently thereto.

2. A true and correct copy of U.S. Patent No. 10,791,808 ("the '808 patent") is attached herewith as Exhibit 1.

3. Storus first sold the "Smart Money Clip II" design in 2011 ("SMCII"). True and correct images of a disassembled view of the product sold in 2011 are attached herewith as Exhibit 2. The design of the SMCII product (which is currently branded as the "Smart Wallet") had remained relatively unchanged from 2011 through the present, with a new version sold without removable plates and money clips only being offered for sale since 2021.

4. We exhibited the SMCII product design in January 2011 at the annual PGA Show in Orlando, Florida, which had many thousands of attendees. We sold many units of the product at the show directly from our exhibit booth, and following the show we sold many more. Attached herewith as Exhibit 3 is a true and correct copy of several invoices for some of these 2011 sales of the SMCII product. The product is described in the invoice as "Smart Money Clip II – carbon fiber wallet (with engraving, in black box, no window)." The SMCII (including its current iteration) is the only carbon fiber wallet ever sold by Storus.

5. A true and correct copy of design plans created on October 19, 2010 are attached herewith as Exhibit 4. The only differences between this design and the final product is that the shape of the clip was changed to a "beer glass" shape for the money clip, with the hooks pointed inward towards the elastic band, and a matching overhang on the corresponding plate.

6. The SMCII had the same design from 2011 to the present.

7. A true and correct copy of a disassembled "Smart Money Clip Lite" is attached herewith as Exhibit 5.

8. A true and correct copy of U.S. Patent No. 5,103,884 is attached herewith as Exhibit 6.

9. A true and correct copy of an article published on March 2, 2006 about the Jimi Wallet is attached herewith as Exhibit 7. A true and correct copy shop page

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for the Jimi wallet from May 9, 2007 (saved from the Internet Archive) is attached herewith as Exhibit 8.

10. A true and correct copy of the Ridge 2.0 Kickstarter campaign is attached herewith as Exhibit 9.

11. A true and correct copy of a draft transcript of the non-confidential portions of the Rule 30(b)(6) deposition of Defendant The Ridge Wallet LLC taken on April 15, 2021 is attached herewith as Exhibit 10.

12. A true and correct copy of the file history for the '808 patent is attached herewith as Exhibit 11.

13. Attached herewith as Exhibit 12 is an invalidity claim chart ("Claim Chart"). I assisted in preparing the analysis reflected therein, and I have personal knowledge of the correspondence of the prior art features to the claim elements, including as a person of ordinary skill in the art.

14. Both the SMCII and the wallet disclosed in the '808 patent are compact wallets.

15. Just as recited in the '808 patent claims, the SMCII has two rigid plates interposed to sandwich card-like contents there between, with each rigid plate having a longitudinal extent.

16. Just as recited in the '808 patent claims, the SMCII has at least one encircling elastic band interposed with two rigid plates along longitudinal extents thereof to bias them inwardly and securely hold the card-like contents while providing elastic volume there between for adding or removing contents.

17. Just as recited in the '808 patent claims, the SMCII has a channeling means configured to minimize the wallet's profile and hold the position of the encircling elastic band with respect to each plate, while allowing the entire band to extend and contract over the length of the whole band. The channel is a groove

spanning the extent of the rigid plates or a longitudinal bore through each rigid plate.

18. Just as recited in the '808 patent claims, the SMCII has at least one encircling elastic band slidingly interposed in the grooves to bias the at least two rigid plates inwardly and securely hold the card-like contents while providing elastic volume there between for adding or removing contents, the grooves configured to hold position of the at least one encircling elastic band with respect to each rigid plate while allowing freedom for the dynamic extension and contraction of the band over the entire running length.

19. Just as recited in the '808 patent claims, the SMCII has an auxiliary feature removably attached to one of the two rigid plates, the auxiliary feature having a tang insertable into a recess formed inside the rigid plates, the tang having a hook, the hook extending at an angle to the tang, the hook engaging an undercut of the recess to prevent inadvertent dislodgement of the auxiliary feature from the recess.

20. Just as recited in the '808 patent claims, the SMCII enables card-like contents to be carried with minimal silhouette on or with a person while allowing expandable capacity and ready access to individual contents from between the at least two rigid plates.

21. Just as recited in the '808 patent claims, the SMCII has a longitudinal groove in a first lamina of a laminate construction of each rigid plate, the groove slidingly receiving one part of the at least one encircling elastic band.

22. Just as recited in the '808 patent claims, the SMCII has a second lamina of the laminate construction of each rigid plate is removably attached to the first lamina to hold the at least one elastic band in capture and provide a smooth surface for glide purposes.

23. Just as recited in the '808 patent claims, the rigid plate of the SMCII is comprised of metal for RFID protection, specifically aluminum.

24. Just as recited in the '808 patent claims, the SMCII has a first elastic strap positioned over the ends of the at least two rigid plates transverse to the longitudinal extents, the positioning functioning to retain the card-like contents from that end.

25. Just as recited in the '808 patent claims, the elastic bands of the SMCII are comprised of woven elastic fabric.

26. Just as recited in the '808 patent claims, the SMCII has a first lamina and second lamina which are attached together by screws.

27. The Smart Money Clip Lite has a recess formed inside at least one rigid plate, the recess operable to receive a tang of an auxiliary feature, the recess having an undercut operable to engage a hook of the tang to prevent inadvertent dislodgement of the auxiliary feature from the recess when the auxiliary feature is positioned in at least one of the at least two rigid plates, the hook extending at an angle to the tang.

28. A person of ordinary skill in the art would find it obvious to combine Ridge's published Kickstarter with U.S. Patent No. 5,103,884 and either U.S. Patent No. 7,334,616 or the SMCLite to obtain the wallet claimed in the '808 patent, as it would be obvious to combine these standard features of compact wallets at the time the '808 patent was filed.

29. A person of ordinary skill in the art would find it obvious to combine Ridge's published Kickstarter with the Jimi Wallet and either U.S. Patent No. 7,334,616 or the SMCLite to obtain the wallet claimed in the '808 patent, as it would be obvious to combine these standard features of compact wallets at the time the '808 patent was filed.

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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct and if called to testify, I could and would competently do so.

Executed on this 16th day of April 2021 at Alamo, California.

By: _____

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CERTIFICATE OF SERVICE

I hereby certify that on April 16, 2021, I electronically transmitted the foregoing document using the CM/ECF system for filing, which will transmit the document electronically to all registered participants as identified on the Notice of Electronic Filing, and paper copies have been served on those indicated as non-registered participants.

/s/ Stephen M. Lobbin

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EXHIBIT 7 -

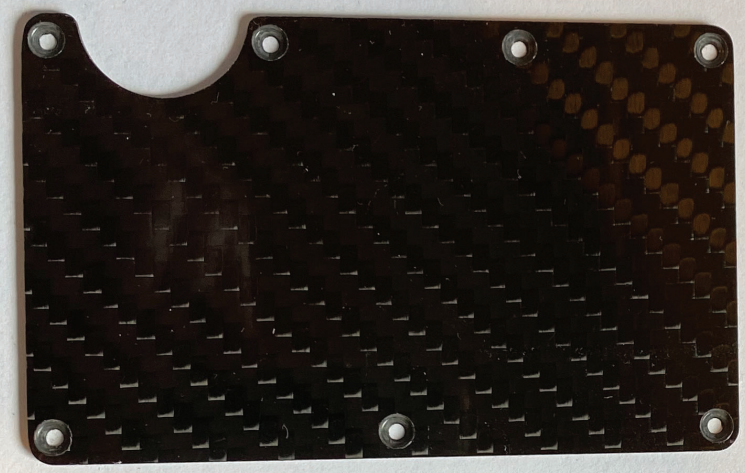
EXHIBIT 2

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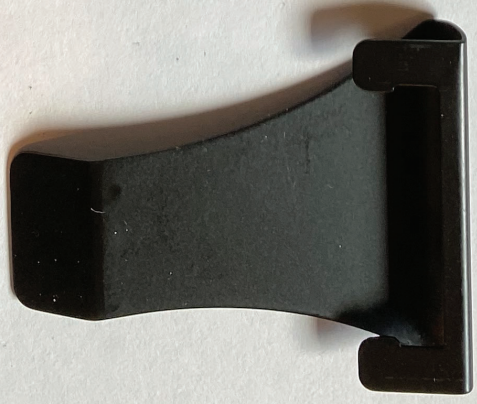
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RIDGE EXHIBIT 2004
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RIDGE EXHIBIT 2004
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MOSAIC000645
RIDGE EXHIBIT 2004
2985, LLC. v. The Ridge Wallet LLC
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EXHIBIT 7-

EXHIBIT 3

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Storus Corporation

12919 Alcosta Blvd.
Suite 1
San Ramon, CA 94583

Invoice

Date	Invoice #
3/23/2011	92137

Bill To
Rolling Hills Golf Shop 1749 Art Hagan Dr. Longwood, FL 32750

P.O. No.	Terms	Project
Email-0316	credit card	

Description	Qty		Rate	Amount
Smart Money Clip II - carbon fiber wallet (with engraving, in black box, no window)	150		13.27	1,990.50
Shipping & handling			32.18	32.18

Total $2,022.68

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Storus Corporation

12919 Alcosta Blvd.
Suite 1
San Ramon, CA 94583

Invoice

Date	Invoice #
4/18/2011	92321

Bill To
Parkland 295 E. Deadfall Rd. Greenwood, SC 29649

P.O. No.	Terms	Project
041211-GM	credit card	

Description	Qty	Rate	Amount
Smart Money Clip II - carbon fiber wallet, in gift box	24	15.00	360.00
Shipping & handling		17.81	17.81
		Total	$377.81

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Storus Corporation

12919 Alcosta Blvd.
Suite 1
San Ramon, CA 94583

Invoice

Date	Invoice #
5/2/2011	92518

Bill To
Wolf Creek Golf 207 Wolf Creek Dr. Americus, GA 31709

P.O. No.	Terms	Project
None-GTou	credit card	

Description	Qty	Rate	Amount
Smart Money Clip II - carbon fiber wallet - engraving included and black gift box	192	13.27	2,547.84
Shipping & handling		38.63	38.63

Total $2,586.47

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Storus Corporation

12919 Alcosta Blvd.
Suite 1
San Ramon, CA 94583

Invoice

Date	Invoice #
6/6/2011	92734

Bill To
Sunset Golf Club-Pro Shop 2727 Johnson St, Hollywood, Florida, 33020

P.O. No.	Terms	Project
Verbal-Bill	credit card	

Description	Qty		Rate	Amount
Smart Money Clip II - carbon fiber wallet (in 1 piece black gift box)	12		15.00	180.00
Shipping & handling			12.97	12.97

Thank you for your business. Please visit us at the next Golf Show

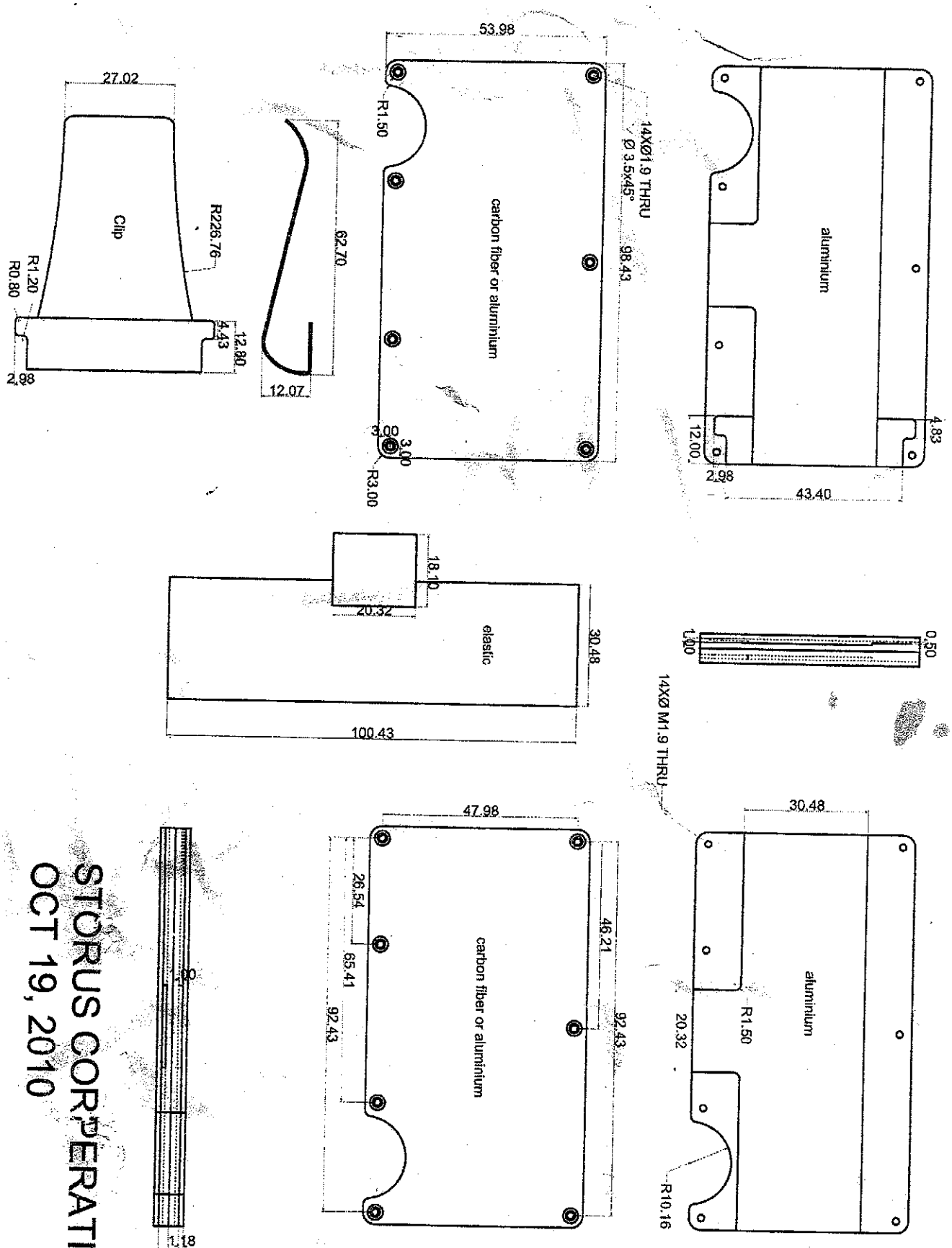
Total $192.97

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EXHIBIT 7 -

EXHIBIT 4

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US007334616B2

(12) **United States Patent**
Kaminski

(10) **Patent No.: US 7,334,616 B2**
(45) **Date of Patent: Feb. 26, 2008**

(54) **CARD-HOLDING AND MONEY CLIP DEVICE**

(76) Inventor: **Scott T. Kaminski**, 12919 Alcosta Blvd., San Ramon, CA (US) 94583

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 134 days.

(21) Appl. No.: **10/963,032**

(22) Filed: **Oct. 12, 2004**

(65) **Prior Publication Data**

US 2006/0076094 A1 Apr. 13, 2006

(51) **Int. Cl.**
A45C 11/18 (2006.01)

(52) **U.S. Cl.** **150/147**; 206/38; 206/39.5; 24/3.12

(58) **Field of Classification Search** 150/147, 150/148, 149; 24/3.12; 206/38, 39, 39.5; 40/658
See application file for complete search history.

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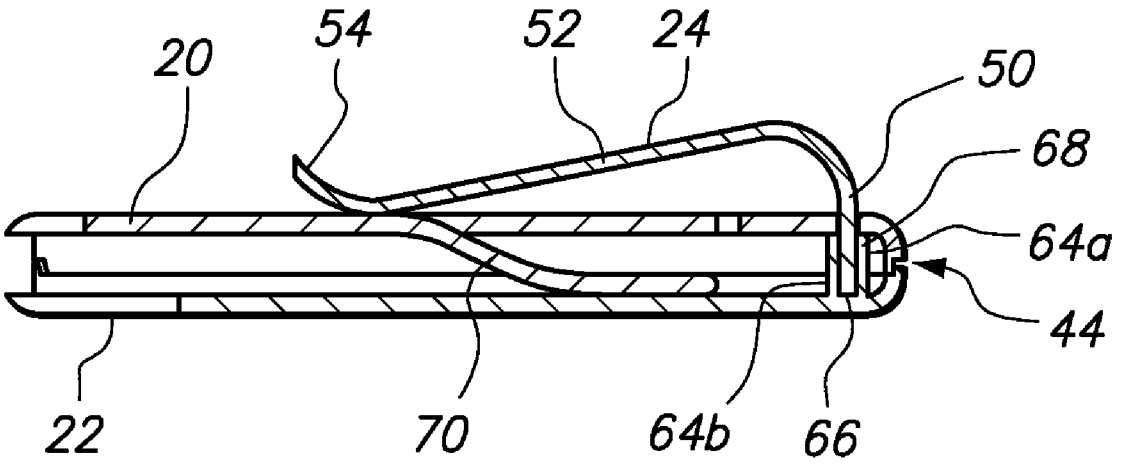
* cited by examiner

Primary Examiner—Sue A. Weaver

(57) **ABSTRACT**

A combination money clip and card holder adapted to retain paper currency and to removably store flexible cards such as credit cards. The product is constructed of three extrudeable plastic material parts that are easily assembled to produce a durable, smooth exterior surface. The product is light weight and of a size to be conveniently carried in a pocket or purse.

17 Claims, 5 Drawing Sheets



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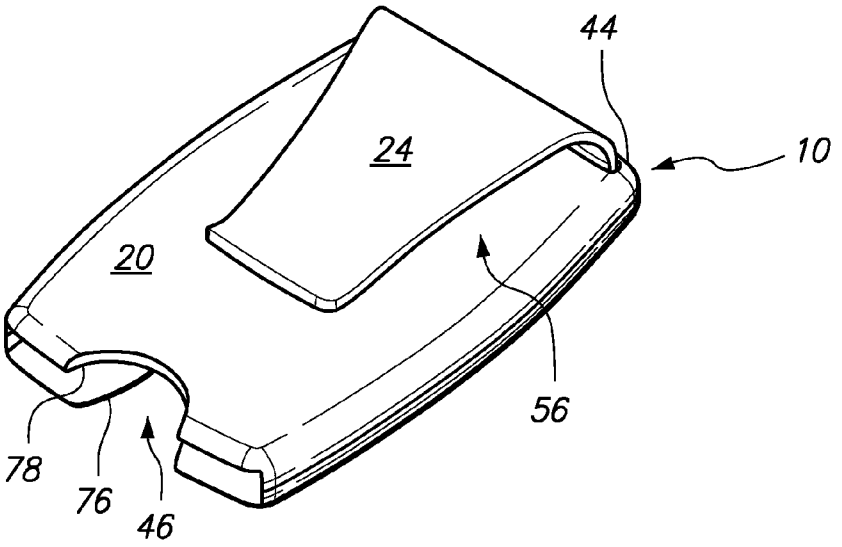


FIG. 1

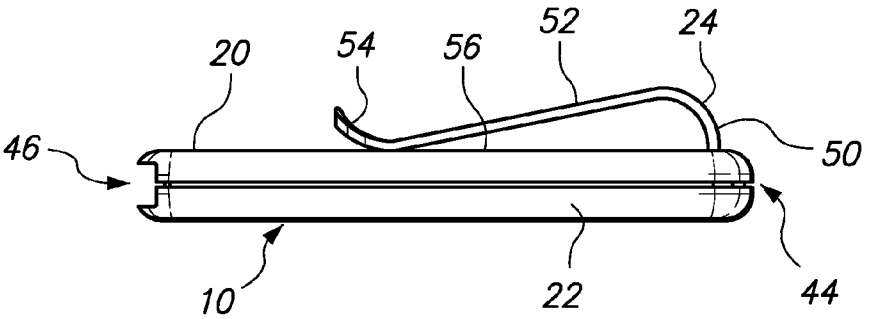


FIG. 2

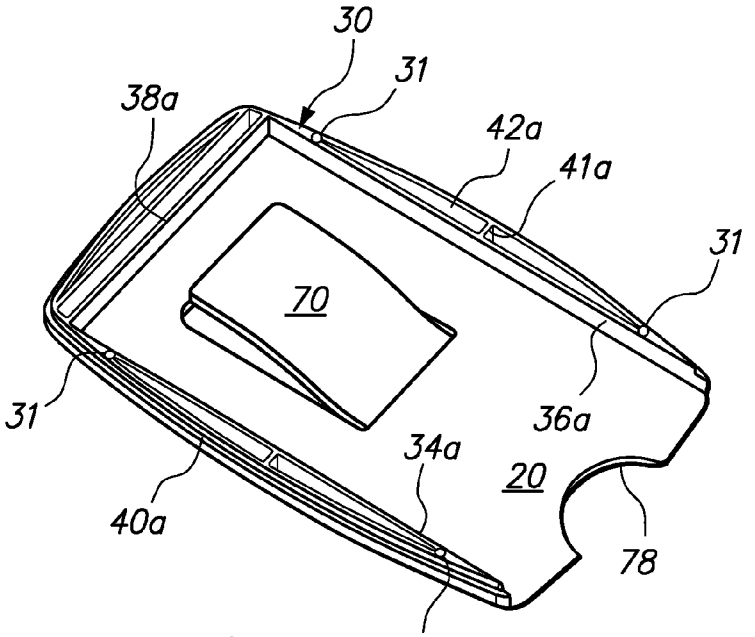


FIG. 3

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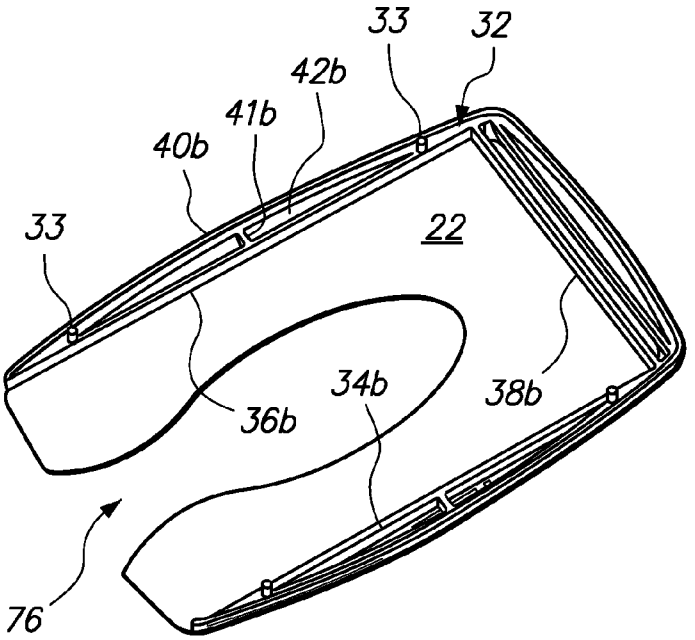


FIG. 4

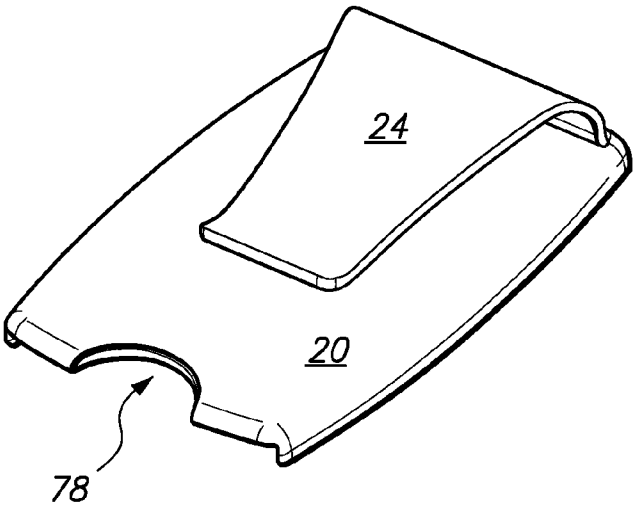


FIG. 5

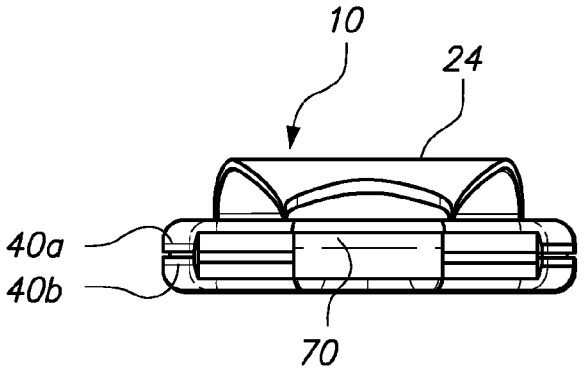


FIG. 6

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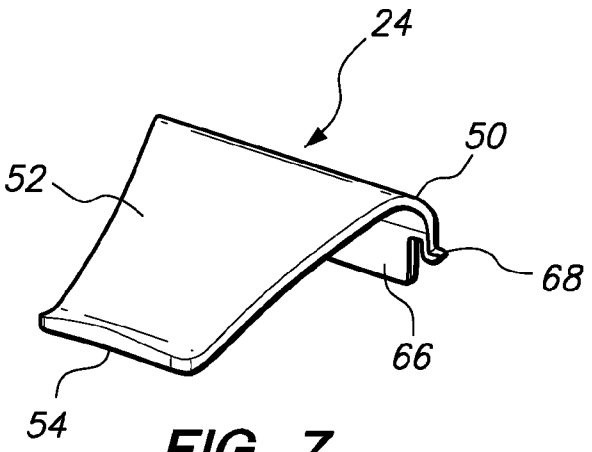


FIG. 7

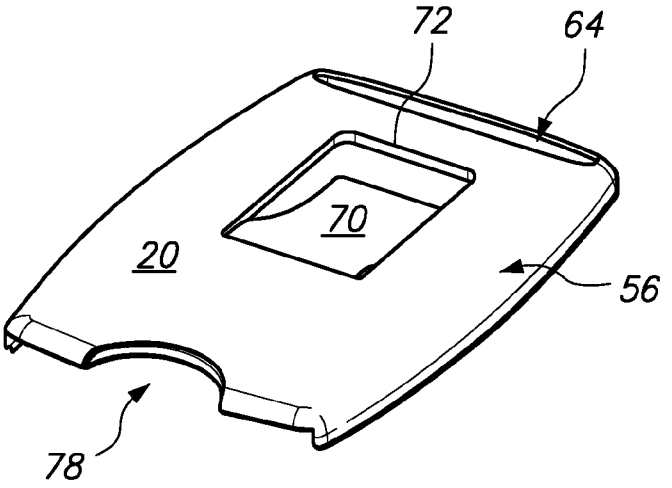


FIG. 8

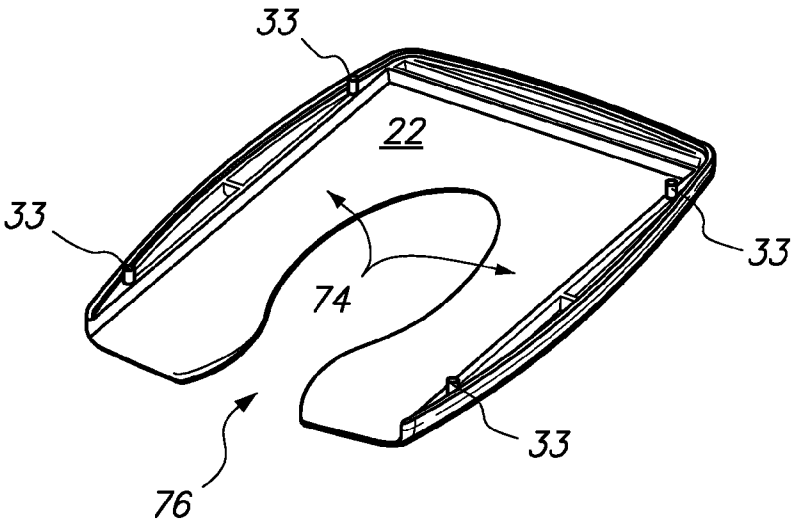


FIG. 9

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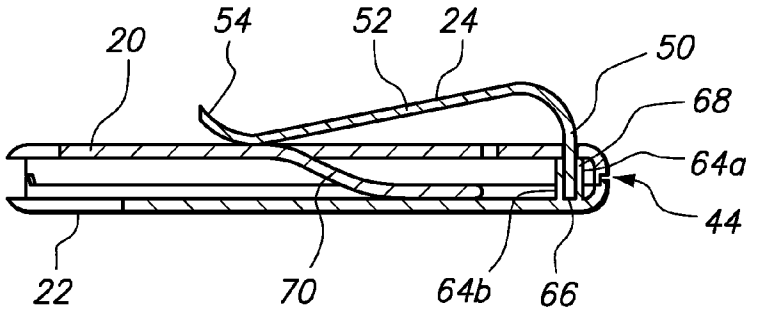


FIG. 10

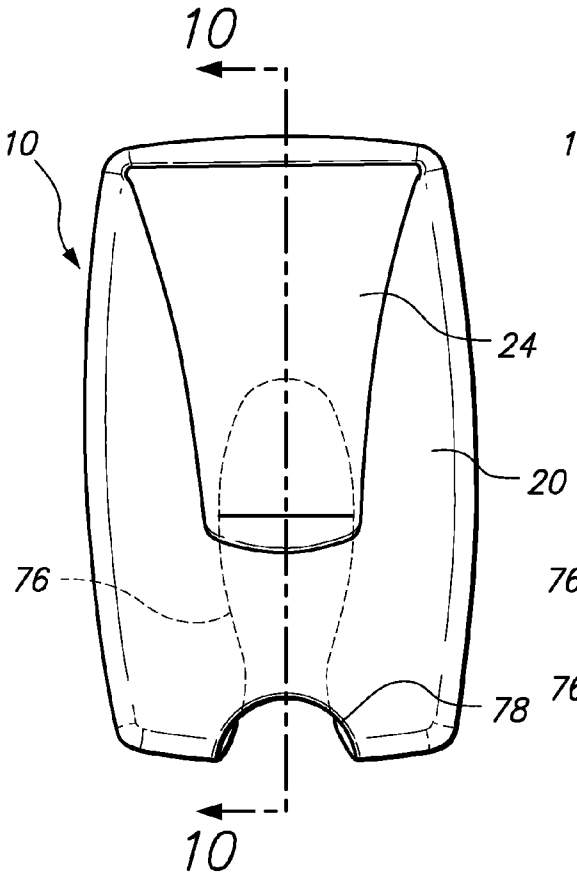


FIG. 11

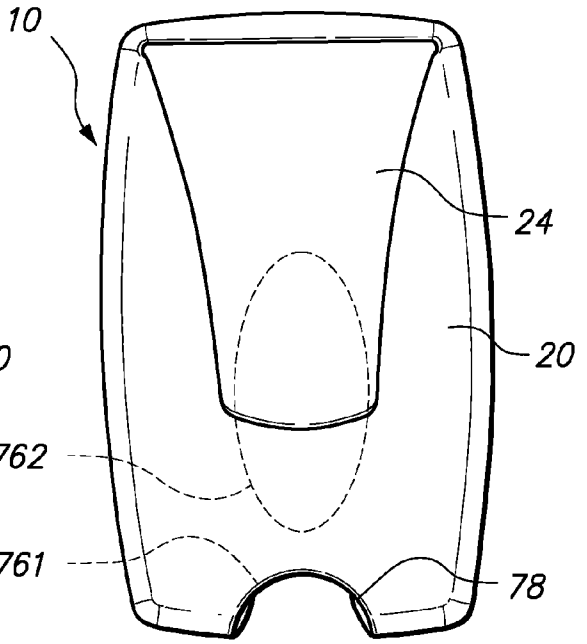


FIG. 12

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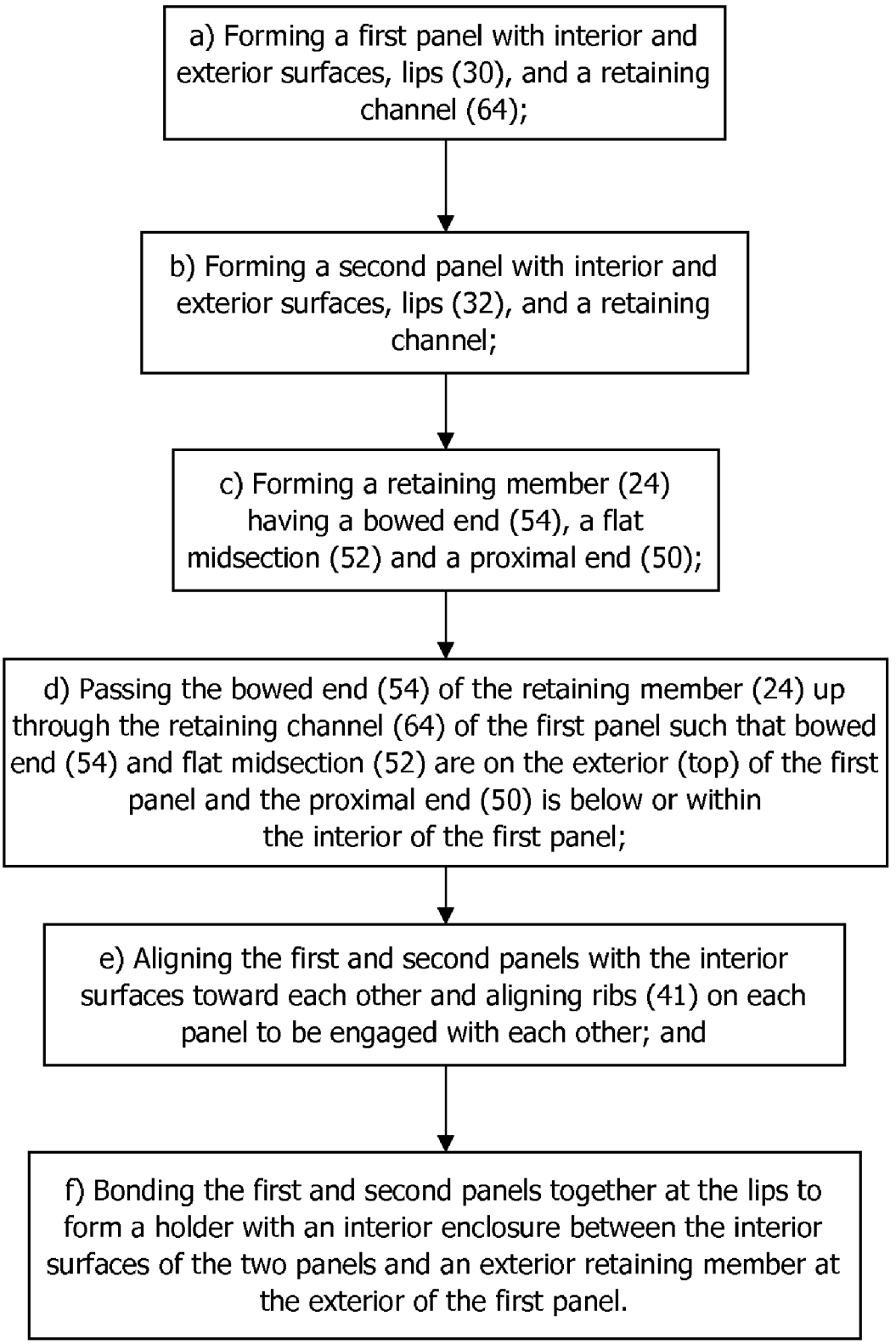


FIG. 13

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CARD-HOLDING AND MONEY CLIP DEVICE

STATEMENT REGARDING FEDERALLY-SPONSERED RESEARCH OR DEVELOPMENT

Not Applicable

REFERENCE TO MICROFICHE APPENDIX

Not Applicable

BACKGROUND OF THE INVENTION

This invention relates to a device for holding paper currency and cards, such as business cards and conventional credit cards. More particularly, the invention relates to a combination card holder and money clip adapted to retain paper currency as well as removably store flexible cards, e.g., credit cards, and sized to be conveniently carried in a pocket or purse. Furthermore, the device of the present invention is constructed of extrudeable plastic materials that can be joined to produce a smooth exterior surface while providing a durable assembly. The device of the present invention comprises three elements that are easily assembled to produce the durable product.

Prior-art holders for paper currency and cards are disclosed in U.S. Pat. Nos. 5,358,019 and 5,520,230 to Sumner III and my U.S. Pat. No. 6,082,422, all in metal construction. Some prior-art holders have been constructed of extrudable or castable plastic materials, but none have the simplicity of construction or ease of assembly of the present invention. The prior-art plastic holders are of designs that do not permit easy access to the interior of the holder while providing the needed rigidity to hold currency.

BRIEF SUMMARY OF THE INVENTION

It is accordingly desirable to provide a combination money clip and card holder that is inexpensive to construct and that includes means for removably retaining paper currency and cards therein.

It is further desirable to provide a card-holder and money clip that is light weight, durable and comfortable to carry in a pocket or purse.

Further, it is desirable to provide a holder that may be constructed of an injectable plastic material that has desired rigidity and flexibility to perform its desired duties.

It is further desirable to provide a card-holder and money clip that is assembled from a minimum of parts in an easy assembly process.

Further advantages of the invention will become apparent from consideration of the ensuing description and the accompanying drawings.

In one embodiment of the invention , the combination card-holder and money clip comprises a first panel element and a second panel element and a resilient article retaining member or money clip element. The money clip element has a portion that extends through a slot in the first panel and has a portion secured within the first panel and a portion extending along the surface of the first panel. The two panels are joined together by suitable methods, to be described, to produce a single structure card-holder and money clip device with an interior cavity easily accessible for inserting and withdrawing cards. The exterior surfaces of the assembly are rounded and smooth to prevent snagging to a surface when in use. The interior cavity of the assembly includes a resilient element for releasable retaining cards inserted into the cavity.

BRIEF DESCRIPTION OF THE SEVERAL VIEWS OF THE DRAWINGS

The present invention is illustrated by way of example, and not by way of limitation, in the figures of the accompanying drawings, where:

FIG. **1** is a perspective view of the assembled card-holder and money clip device.

FIG. **2** is a side view of the assembled device.

FIG. **3** is a perspective view of the interior of the first panel of the device.

FIG. **4** is a perspective view of the interior of the second panel of the device.

FIG. **5** is a perspective view of the exterior surface of the first panel with the money clip extending from its interior.

FIG. **6** is a bottom end view of the assembled device.

FIG. **7** is a perspective view of the money clip element.

FIG. **8** is a perspective view of the exterior surface of first panel of the device.

FIG. **9** is a perspective view of the interior of the second panel of the device showing the contours and elements for connection to the first panel.

FIG. **10** is a sectional view taken along the lines **10**-**10** of FIG. **11**.

FIG. **11** is a front elevation view of the assembled device showing the money clip side of the device.

FIG. **12** is a front elevation of an alternative configuration of the first panel of the device.

FIG. **13** shows the steps of assembling the holder.

LIST OF NUMERALS AND ELEMENTS THROUGHOUT THE SPECIFICATION

holder assembly **10**
first panel **20**
second panel **22**
money clip **24**
lip **30** in panel **20**
alignment holes **31**
lip **32** in panel **22**
alignment tabs **33**
longitudinal elements **34***a* and **36***a* of panel **20**
longitudinal elements **34***b* and **36***b* of panel **22**
lateral element **38***a* of panel **20**
lateral element **38***b* of panel **22**
"U" shaped mating surface **40***a* of panel **20**
"U" shaped mating surface **40***b* of panel **22**
structural openings **41***a* of panel **20**
structural openings **41***b* of panel **22**
lateral ribs **42***a* of panel **20**
lateral ribs **42***b* of panel **22**
longitudinal elements **34***b* and **36***b*
enclosure closed end **44**
enclosure open end **46**
money clip curved proximal end **50**
money clip substantially flat midsection **52**
money clip bowed distal end **54**
surface **56** of first panel **20**
retaining channel **64**
retaining channels **64***a* and **64***b*
money clip tab **66**
money clip shoulder **68**
card retainer **70**

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card retainer slot **72**
surface **74**
cutout portion **78** (panel **20**)
cutout portion **76** (panel **22**)

DETAILED DESCRIPTION OF THE INVENTION

Throughout the following description, specific details are set forth in order to provide a more thorough understanding of the invention. However, the invention may be practiced without these particulars. In other instances, well-known elements have not been shown or described to avoid unnecessarily obscuring the present invention. Accordingly, the specification and drawings are to be regarded in an illustrative, rather than a restrictive, sense.

FIG. **1** illustrates, in perspective, the assembled embodiment of the combination card-holder and money clip. Holder assembly **10** consists of parts which preferably are either injection molded or cast: a nominally rectangular first panel **20**, a nominally rectangular second panel **22**, and a resilient article retaining element or money clip **24**.

FIG. **2** illustrates a side view of the assembled device **10** shown in perspective in FIG. **1** and shows the money clip **24** extending from the first panel **20** and the second panel **22** below the assembled device.

FIG. **3** illustrates, in perspective, the interior of the first panel **20** having a lip **30** which extends along three sides at right angles from the plane of panel **20** (nominally about 0.125 inch) forming a cavity. Lip **30** consists parially of three continuous and nominally straight sections: two longitudinal elements **34***a* and **36***a*, and a lateral element **38***a*. Lip **30** is bounded by a "U" shaped mating surface **40***a* around the periphery of panel **20**.

FIG. **4** shows, in perspective, the interior of the second panel **22** having a similar lip **32** along three sides, comprising two longitudinal elements **34***b* and **36***b*, a lateral element **38***b*, and a "U" shaped mating surface **40***b* around the periphery of the panel **22**. Mating surface **40***b* conforms with mating surface **40***a*, as described below.

The lips **30** and **32** are formed with structural openings (**41***a* and **41***b*) and lateral ribs (**41***a* and **41***b*) to provide strength with reduced weight and to form the mating surfaces. The mating surfaces are smooth and parallel so as to substantially completely align the mating surfaces **40***a* and **40***b* on the opposite panels.

Alignment holes **31** are provided along lip **30** of the first panel **20** and alignment tabs **33** are provided along the lip **32** of the second panel **22**. The holes **31** and the tabs **33** are mated with each other to align mating surfaces **40***b* with mating surface **40***a*.

It should be understood that the money clip **24** may be a separate part or can be molded with the formation of panel **20**. For ease of formation and assembly the separate part form is preferred.

FIGS. **1**, **2**, **6** and **10** shows panels **20** and **22** attached at mating surfaces **40***a* and **40***b* and bonded together as by glue, ultrasonic or electromagnetic welding or the like. The resulting assembled enclosure **10** can be seen to be nominally rectangular with one closed end **44** and one open end **46**. The interior dimensions of assembled enclosure **10** are of a predetermined size to accommodate rigid cards such as plastic credit cards, paper business cards, and the like, such cards being inserted and removed through open end **46**.

FIGS. **1**, **2**, **5**, **6** and **10** further show a money clip **24** extending from one end of first panel **20** and disposed to rest substantially along the center of panel **20**. Clip **24** is a resilient member, as shown in FIG. **2**, having a curved proximal end **50**, a substantially flat midsection **52**, and a bowed distal end **54**. Proximal end **50** is formed so as to bias clip **24** toward surface **56** of panel **20**, whereby flexible articles, such as, foldable paper currency (not shown) can be secured between distal end **54** and surface **56**.

Two embodiments of money clip are described. FIG. **10** is a cross section of the assembly and showing money clip **24** integrally molded. Money clip **24** could be formed and with and extending from panel **20** or, money clip **24** can be a separately formed element. Money clip proximal end **50** attaches to the enclosure closed end **44**, the stronger end. The resilience required to bias money clip **24** toward the panel is derived from the rigidity and memory of the plastic material, using known plastic molding techniques.

FIGS. **7**, **8**, **9** and **10** show an embodiment in which money clip **24** is a separate element secured to the holder **10** by a retaining channel **64** molded into the first panel **20**. Retaining channels **64***a* and **64***b* may be molded into each of panels **20** and **22**. In FIGS. **7**, **8**, **9** and **10** retaining channel **64***a* in panel **20** and **64***b* in panel **22** are molded into the panels during their formation and are configured to be in alignment and to retain mating money clip tab **66** adjacent to the proximal end **50**. This configuration increases retention area and provides additional strength to resist bending forces in money clip **24**.

In the separate configuration, money clip **24** is added to the assembly as follows: Prior to joining the panels **20** and **22** of the enclosure, clip distal end **54** is inserted through the retainer channel **64** in first panel **20** and pulled through the slot until tab **66** engages in channel **64***a* and shoulder **68** engages the interior of the panel at the channel edge. Panels **20** and **22** are then brought together, engaging tab **66** in channel **64***b*. Finally, panels **20** and **22** are joined as by being glued or welded together.

As shown in FIGS. **3**, **6**, **8** and **10** first panel **20** has an integrally formed card retaining member **70** for retaining cards (not shown) within assembled enclosure **10**. Card retainer **70** is an integral resilient member defined by a "U" shaped slot **72** in first panel **20** and is biased toward second panel **22**, whereby cards can be secured between retainer **70** and surface **74** on the interior of panel **22**. The retainer **70** is formed with sufficient retention bias force to keep cards from falling out of enclosure **10** and is moderately curved and flexible to accommodate a varying number of cards and to provide a uniform sliding resistance as cards are removed or inserted.

FIGS. **1**, **4** and **9** show a cutout portion **76** in panel **22** and FIGS. **1**, **3**, **5** and **8** show a smaller cutout portion **78** in panel **20**. These two cutout portions **76** and **78** provide access to cards held within the interior of the assembled device **10**. The cutout **76** in panel **22** is larger to permit viewing of a surface of an outermost card within the device **10** and for finger contact in removing an outermost card. The cutout **78** in panel **20** permits adequate finger contact with an outermost card within the device to provide for ease of removal of such a card from the device the open end.

An alternative form for the panel **22** is shown in FIG. **12** where the cutout **761** is a substantial duplicate of the cutout **78** in panel **20** and the portion of the cutout **762** for viewing an outermost card retained in the assembled holder and for permitting finger contact with the surface of a card to assist in removal of a card at the open end of the assembly.

The perspective figures show lips **30** and **32** having varying thickness defining the outer dimension of enclosure **10**. It should be evident the exterior surfaces of the device **10**, in panels **20** and **22** and in the money clip **24** are rounded

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to provide a smooth exterior surface. Also, the ends and sides of the device are comfortably rounded to provide an esthetic appearance and a comfortable feel when the card-holding and money clip device **10** is used.

While certain preferred embodiments of the invention have been specifically disclose, it should be understood that the invention is not limited thereto as many variations will be readily apparent to those skilled in the art and the invention is to be given its broadest possible interpretation within the terms of the following claims.

What is claimed is:

1. A holder for securely and simultaneously retaining flexible articles and rigid cards, said holder comprising: a) a nominally rectangular and nominally flat planar first panel having interior and exterior surfaces, a lip extending nominally around three edges of said first panel along said interior surfaces, said lip being at right angles to the plane of said first panel; b) a nominally rectangular and nominally flat planar second panel having interior and exterior surfaces, a lip extending nominally around three edges of said second panel along said interior surface and configured to form a mirror image of said first panel, said second panel being adapted to be attached to said first panel along said three edges to form an open-ended enclosure of sufficient size to store said rigid cards within said interior of said enclosure, said enclosure being nominally rectangular with two longitudinal sides, an open end, and a closed end; c) a resilient article retaining member having an attached end and a free end extending from one end of said enclosure and over the exterior of said first panel, said free end of said article retaining member being biased toward said exterior surface of said first panel; wherein said first panel and said second panel each has lips of varying thickness.

2. The holder of claim **1** wherein said first panel has an integrally formed resilient card retaining member for removeably holding rigid cards within said holder, said card retaining member having an end attached to said first panel and a free end, said free end being biased toward said interior surface of said second panel.

3. The holder of claim **1** wherein, said lips of said first and second panels being adapted to engage and be secured to each other to form said enclosure, said enclosure being substantially rectangular with straight joined inner edges along three sides, the outer surface of said holder formed by said panels having rounded edges and smooth exterior surfaces.

4. The holder of claim **1** wherein said first panel and said second panel have cutouts along an edge forming said open end to facilitate insertion and removal of rigid cards, said cutouts extending from said open end and toward the interior of said enclosure.

5. The holder of claim **1** wherein said first panel and said second panel have cutouts to facilitate insertion and removal of said rigid cards, said cutout in said second panel being of sufficient length and width to allow viewing a substantial part of an outermost rigid card when retained within said enclosure and to allow removal of said outermost rigid card by sliding said card along the length of said cutout toward said open end.

6. The holder of claim **1** wherein said resilient article retaining member is integrally formed with said first panel.

7. The holder of claim **6** wherein said integrally formed article retaining member has a portion extending from said interior of said first panel, said integrally formed article retaining member having an interior portion engaging a cutout portion in said interior of said second panel.

8. The holder of claim **7** wherein said first panel includes a retaining channel for passage of said flat midsection and distal end from said first panel and for retaining said proximal end within said interior of said first panel.

9. The holder of claim **8** wherein said interior surface of said second panel includes a retaining channel aligned with said retaining channel in said first panel, said proximal end of said retaining member including an extension that mates with said retaining channel in said interior of said second panel.

10. The holder of claim **8** wherein said proximal end of said retaining member includes a shoulder, said shoulder engaging the interior surface of said retaining channel in said first panel to limit passage of said proximal end through said retaining channel, said retaining channel permitting passage of said flat midsection and said bowed distal end from the interior of said first panel to the exterior thereof.

11. The holder of claim **1** wherein said resilient article retaining member is separately formed, with a proximal end, a substantially flat midsection and a bowed distal end, said distal end extending from the exterior of said first panel, said midsection extending along and spaced from the exterior of said first panel, said bowed distal end extending outwardly from said first panel, said resilience of said retaining member causing said flat midsection and bowed distal end to be biased toward said exterior of said first panel.

12. A holder for securely and simultaneously retaining foldable articles and rigid cards, said holder comprising: a) a first panel comprising a concave first wall bonded to a second panel comprising a concave second wall forming a cavity, said cavity being nominally rectangular and having two longitudinal sides, an open end and a closed end, said cavity being of predetermined size to store rigid cards, said cards being inserted into and removed from said holder through said open end, b) a resilient article retaining member extending from the exterior of and at one end of said first panel and over said first panel, said article retaining member being biased toward said exterior of said first panel.

13. The holder of claim **12** wherein said first panel and said second panel have cutouts to facilitate insertion and removal of said rigid cards, said cutout in said second panel being of sufficient length and width to allow viewing a substantial part of an outermost rigid card when retained within said enclosure and to allow removal of said outermost rigid card by sliding said card along the length of said cutout toward said open end.

14. The holder of claim **12** wherein said first panel includes an integrally formed resilient card retaining member, said card retaining member being biased toward the interior of said second panel.

15. The holder of claim **12** wherein the outside surface of said holder has rounded edges for avoiding snagging and tearing of surrounding materials.

16. The holder of claim **12** wherein said first panel and said second panel includes cutouts to facilitate insertion and removal of rigid cards, said cutouts extending from said open end of said cavity.

17. A method of forming a holder for securely and simultaneously retaining flexible articles and rigid cards comprising the steps of: a) forming a first panel with interior and exterior surfaces, lips extending from the interior surface of said first panel, a retaining channel, said lips having flat surfaces along three sides of said first panel; b) forming a second panel with interior and exterior surfaces, lips extending from the interior surface of said second panel, said lips having flat surfaces along three sides of said second panel; c) forming a resilient retaining member having a

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bowed end, a flat midsection and a proximal end; d) passing said retaining member through said retaining channel in said first panel with said bowed distal end and flat midsection extending to the exterior of said first panel and with said proximal end within the interior of said first panel; e) aligning said first and second panels with said interior surfaces toward each other and aligning said lips on each panel to be engaged with each other; f) bonding said first and second panels together at said lips to form said holder with an interior enclosure between the interior surfaces of said panels and an exterior retaining member at the exterior of said first panel.

* * * * *

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EXHIBIT 9

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US005103884A

United States Patent [19]

Roman

[11] Patent Number: 5,103,884

[45] Date of Patent: * Apr. 14, 1992

[54] WALLET WITH REMOVABLE CLIP

[76] Inventor: **D. Garry Roman**, 1250 LaVenta #211, Westlake Village, Calif. 91361

[*] Notice: The portion of the term of this patent subsequent to Feb. 27, 2007 has been disclaimed.

[21] Appl. No.: **474,280**

[22] Filed: **Feb. 2, 1990**

Related U.S. Application Data

[62] Division of Ser. No. 99,563, Sep. 22, 1987, Pat. No. 4,903,745.

[51] **Int. Cl.**[5] **A45C 1/06**; A45C 13/18

[52] **U.S. Cl.** **150/134**; 150/137; 224/230; 224/240; 224/252; 224/269

[58] **Field of Search** ..... 150/131-134, 150/137, 147-149; 224/240, 252, 269, 230; D3/56, 60, 106; D11/78.1; 24/3 R, 3 S, 3 C, 67.9; 206/39

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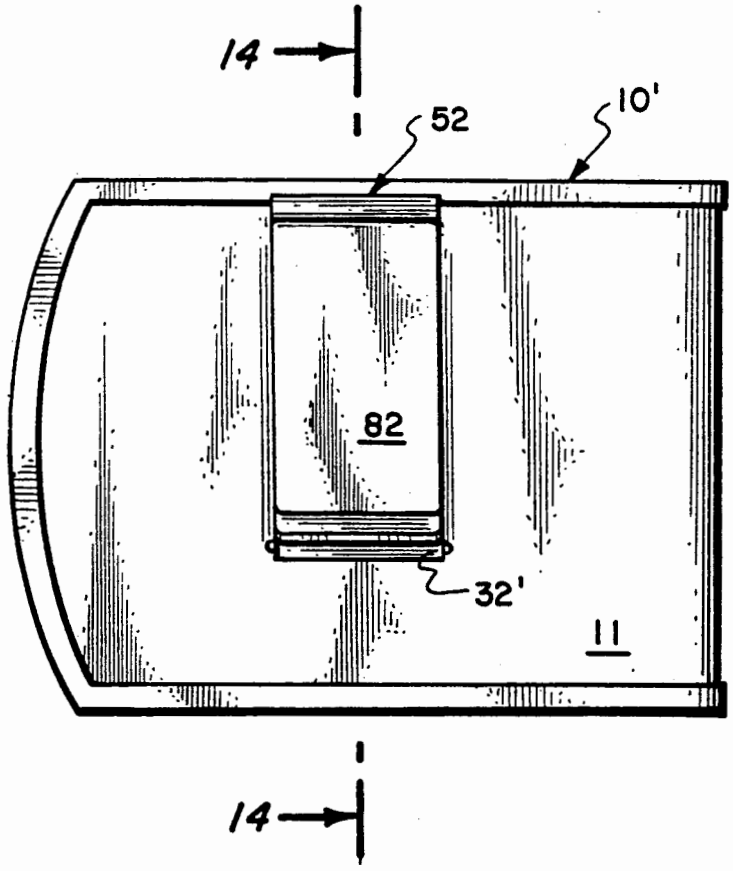
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Primary Examiner—Sue A. Weaver
Attorney, Agent, or Firm—David O'Reilly

[57] **ABSTRACT**

A wallet having a removable clip for use in a concealed fashion or for carrying in the pocket in a normal fashion. A pocket formed by a slot in the exterior surface of the wallet is provided for receiving a metal clip which can be easily detached. The clip when inserted in the pocket allows the wallet to be out of sight carried in the waistband of clothing, and is easily retrieved for access to the contents.

7 Claims, 4 Drawing Sheets



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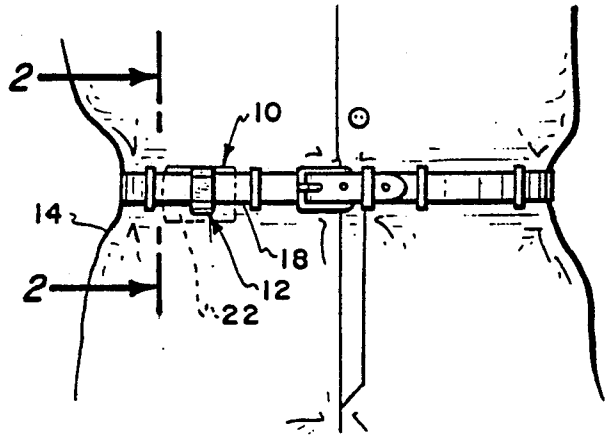


Fig. 1.

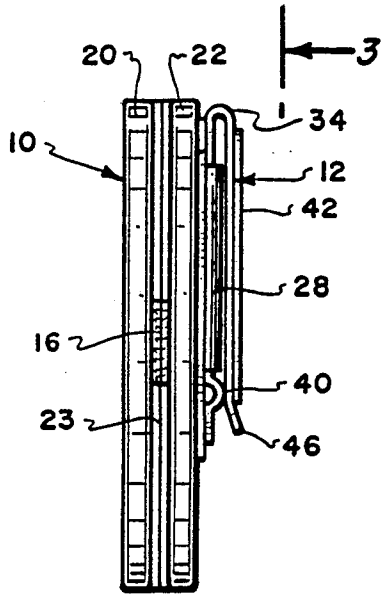


Fig. 2.

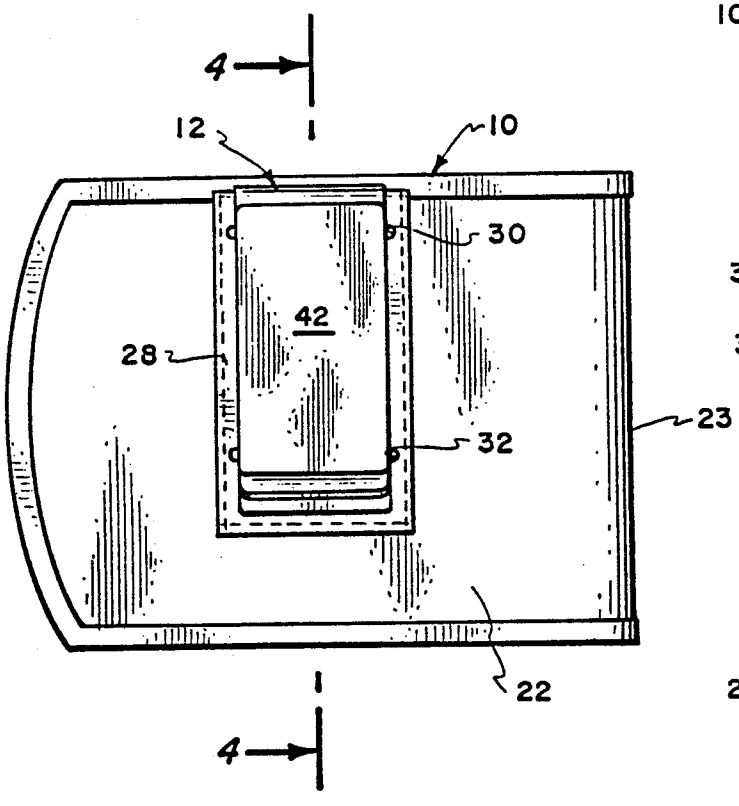


Fig. 3.

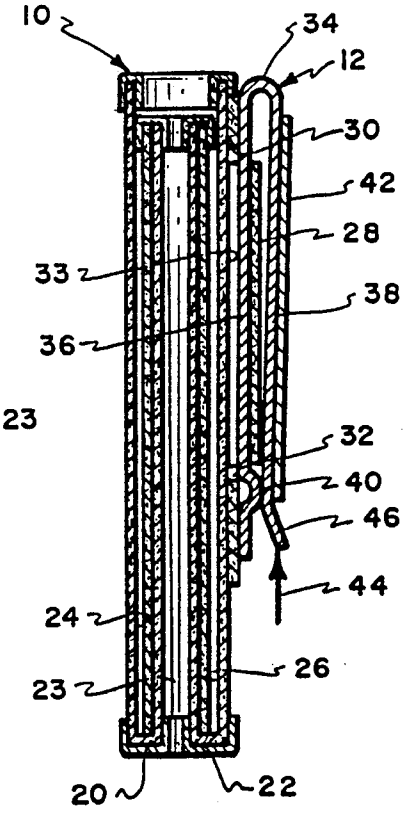


Fig. 4.

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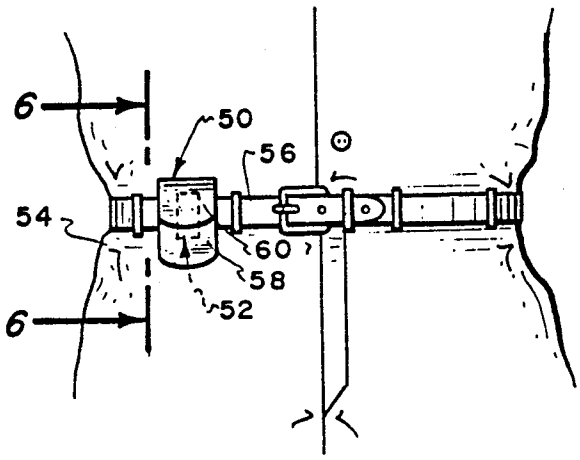


Fig. 5.

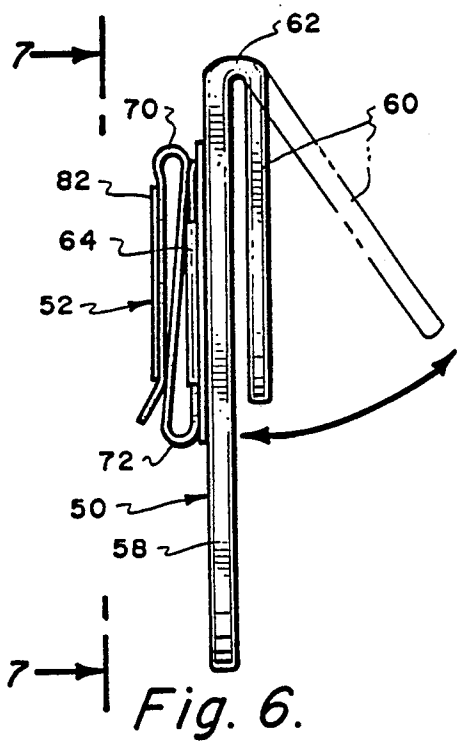


Fig. 6.

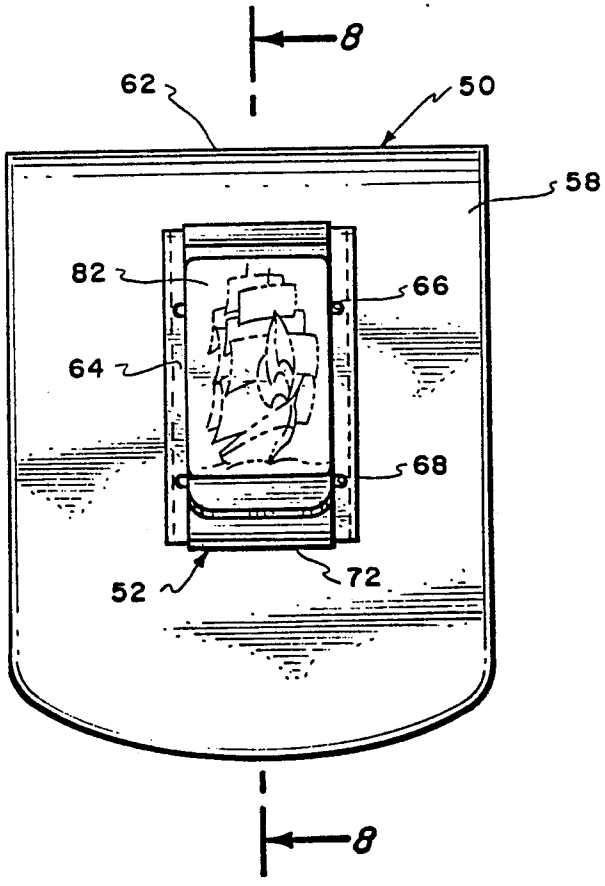


Fig. 7.

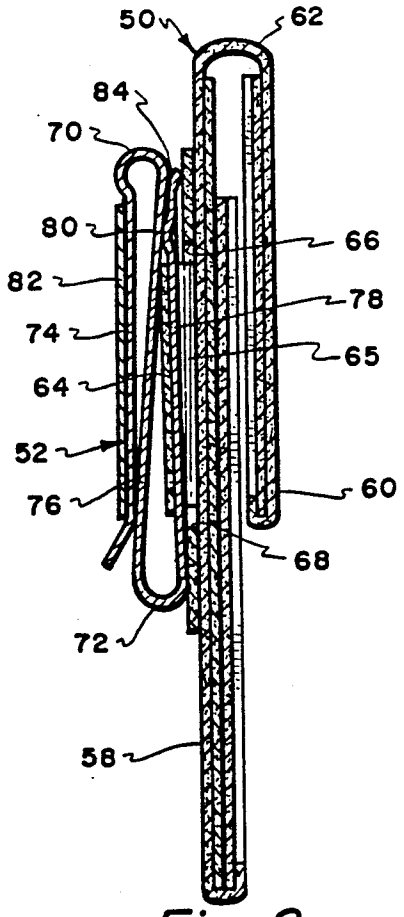


Fig. 8.

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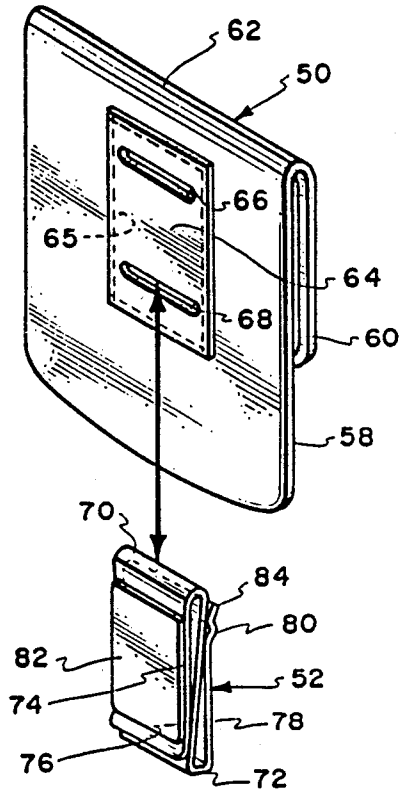


Fig. 9.

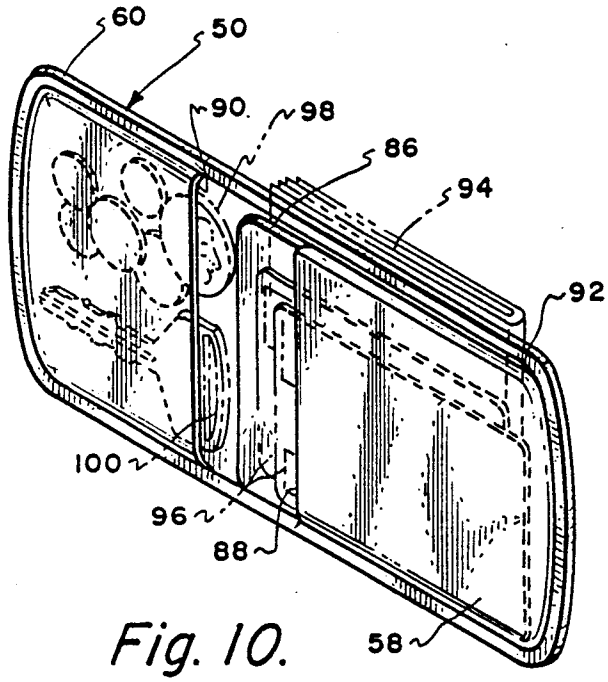


Fig. 10.

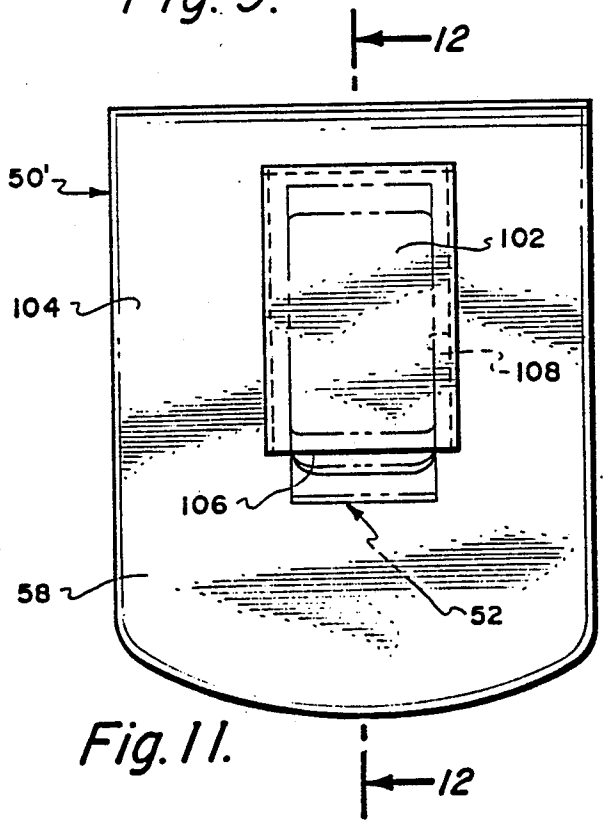


Fig. 11.

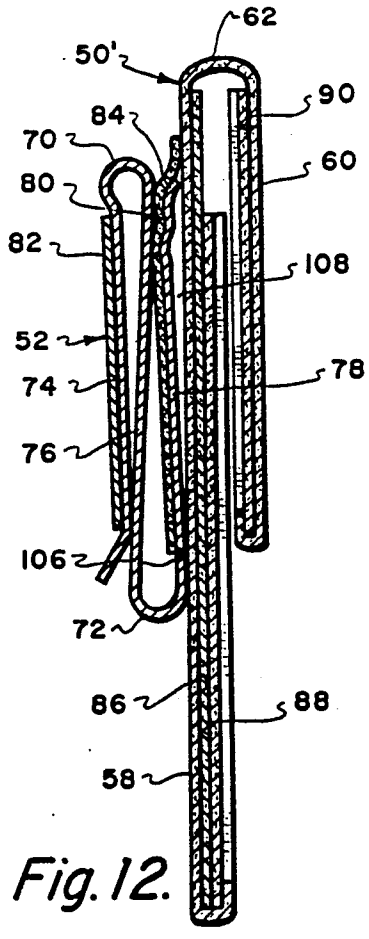


Fig. 12.

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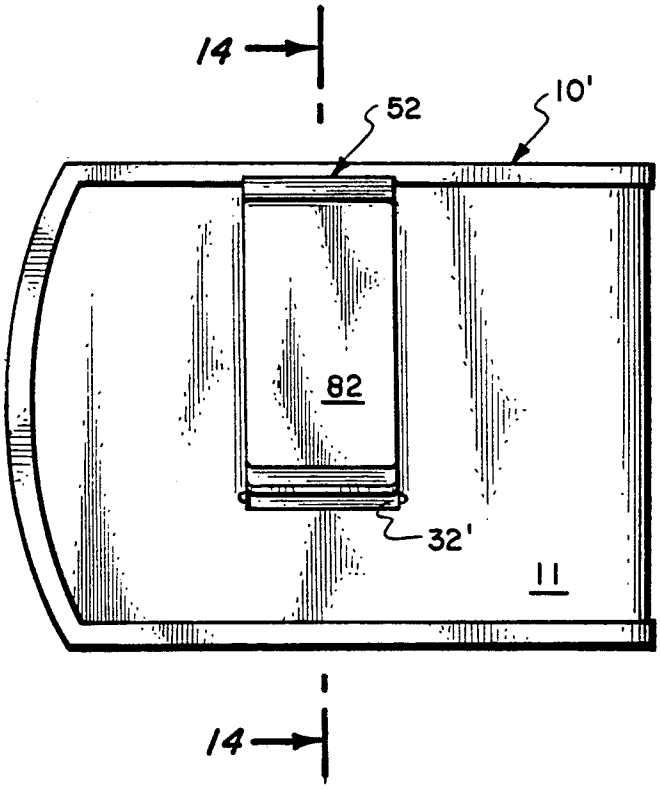


Fig. 13.

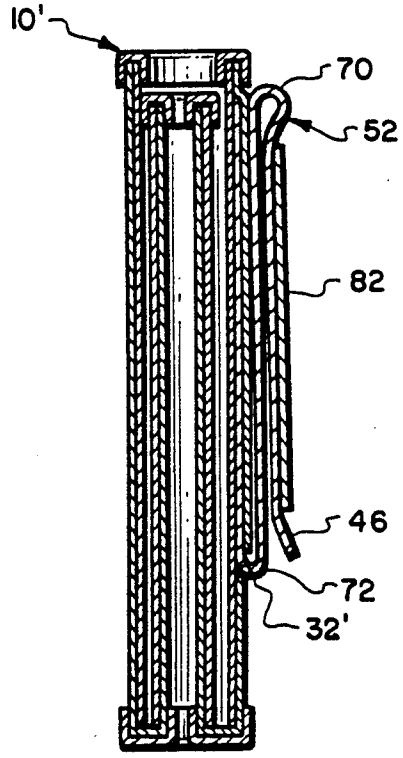


Fig. 14.

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WALLET WITH REMOVABLE CLIP

CROSS-REFERENCE TO RELATED APPLICATION

This application is a division of application Ser. No. 07/099,563 filed Sept. 22, 1987, now U.S. Pat. No. 4,903,745.

FIELD OF THE INVENTION

This invention relates to wallets, money belts or other containers for carrying personal articles and money, and more particularly relates to a wallet having a removable clip which can be carried in a concealed position, or can be carried normally.

BACKGROUND OF THE INVENTION

A number of devices are available for carrying money and personal articles concealed. Among these devices are money belts which can be worn around the waste underneath clothing. Other devices include a wallet having a permanently attached clip which can be secured to the belt or waistband of clothing. There are also devices which can be strapped to the leg, or secured inside jackets and other clothing.

All of these devices, while effective, have disadvantages. For example, money belts which are worn around the waist, are inconvenient because often when traveling and shopping one has to retreat to a private area to retrieve money or valuables from the money belt because it is underneath the clothing. In any case, all these devices are specialized and are generally disfavored because they cannot be used normally to carry personal articles and money. They have special attachments or special shapes which permit them to only be used in a concealed manner. They may not be converted for use in a normal fashion, such as carrying in a hip pocket as one would normally carry a wallet. It would be advantageous if these devices could be easily used in this manner but the belts, clips, and other devices attached to them make them unsuitable for this purpose. For that reason most users will have two wallets, purses or pouches and will transfer their personal belongings to and from the concealed wallet to the normal wallet. Of course, this is a disadvantage to the user requiring the expense of two devices as well as the inconvenience of transferring all valuables from one wallet to another frequently. Having to remember which to use and when, is a further disadvantage.

It is therefore one object of the present invention to provide a wallet, or pouch, which can be carried in a concealed manner but can be easily converted for normal use.

Yet another object of the present invention is to provide a wallet, or device for carrying money and other valuables which has a removable clip which can be used in a normal fashion as a money clip, but also can be used to attach to the wallet to carry it in a concealed fashion.

Still another object of the present invention is to provide a unique wallet having a removable clip which is small and compact for carrying money and credit cards which and is easily accessible without removal from the clipped position.

BRIEF DESCRIPTION OF THE INVENTION

The purpose of the present invention is to provide a wallet or device for carrying money and other personal articles which can be easily carried in a concealed position, but then can be converted for carrying normally in a pocket.

These purposes are achieved by providing the normal container, such as a wallet, oriented vertically or horizontally having a removable clip. An advantage of this device is that it can be carried in a concealed manner on the waistband of clothing, but also can be carried in a pocket by removing the clip. The clip is constructed so that it can be used as a money clip when it is not clipped to the wallet. Thus, the wallet and clip serve the dual purpose of providing a concealed carrier for valuables, but also providing a money clip for carrying money in the pocket while the wallet is used in the normal fashion.

In an alternate embodiment of the invention the removable clip is oriented longitudinally on a compact wallet which can be clipped to the belt or waistband with access to the wallet easily provided by lifting a flap on the wallet. Money, coins or credit cards can be easily removed without removing the clipped wallet from the waistband or belt.

The above and other novel features and advantages of this invention will be fully understood from the following detailed description and the accompanying drawings, in which:

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. **1** illustrates a wallet constructed according to the invention carried in a concealed fashion in the waistband of clothing.

FIG. **2** is a view of the wallet of FIG. **1** taken at **2—2** of FIG. **1**.

FIG. **3** is a view of the wallet construction taken at **3—3** of FIG. **2**.

FIG. **4** is a sectional view taken at **4—4** of FIG. **3**.

FIG. **5** is an illustration of the method of carrying an alternate embodiment of the invention in the belt or waistband.

FIG. **6** is a view taken at **6—6** of FIG. **5** of an alternate compact wallet construction.

FIG. **7** is a view taken at **7—7** of FIG. **6**.

FIG. **8** is a sectional view taken at **8—8** of FIG. **7**.

FIG. **9** is a perspective view illustrating the easy clip removal for separate use of the clip and wallet.

FIG. **10** is a perspective view illustrating storage of valuable articles and money in the compact wallet embodiment of FIGS. **5** through **8**.

FIG. **11** illustrates an alternate construction for the clip holder.

FIG. **12** is a view taken at **12—12** of FIG. **11**.

FIG. **13** is a view of an alternate wallet construction.

FIG. **14** is a sectional view taken at **14—14** of FIG. **13**.

DETAILED DESCRIPTION OF THE INVENTION

Referring to FIG. **1** a wallet **10** is shown having a clip **12** for wearing the wallet concealed in the waistband of clothing, such as pants or skirt **14**. The clip **12** is shown worn over a belt **18** but preferably would be beneath the belt to conceal as much as possible clip **12** and wallet **10**. The manner of using and wearing the wallet **10** with clip **12** makes it easy to retrieve valuables from the wallet for use, but keeps the wallet substantially concealed to prevent theft.

The wallet and clip construction is shown generally in FIGS. **2** through **4**. The wallet **10** may be constructed

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of leather or synthetic material, such as vinyl, and is comprised of folded over flaps 20 and 22 in the usual manner forming hinge 23 and having pockets 24 and 26 for carrying money or other valuable articles, such as credit cards. Velcro strips 16 hold the wallet in a closed position. The interior design of the wallet can be any convenient construction to provide pockets for credit cards, money or other valuables but preferably has minimum pockets to keep it as thin as possible, while allowing a sufficient storage area to carry all the valuable articles needed.

The unique aspect of the wallet 10 and clip 12 is the removability of the clip to use the wallet in a normal fashion, such as carrying it in a pocket. Clip 12 is attached to the wallet by means of a patch 28 secured to the outside surface 22 of the wallet with an adhesive or sewing and having slots 30 and 32 at each end of pocket 33.

Clip 12 is a folded strip of spring steel or other suitable metal similar to the type used for a money clip. The metal strip is folded and bent at 34 forming a backplate 36 approximately the same length as frontplate 38. The backplate has a dimpled rib 40 mating with the backside of frontplate 38 securely clamping the clip 12 to the wallet 10. Clip 12 is attached to the wallet by inserting backplate 36 into pocket 33 through slots 30 and 32 until dimpled rib 40 is completely inserted. Upper plate 38 of clip 12 has a heavy metal plate 42 securely attached by adhesive or tack welding to provide an attractive monogram or logo plate if desired.

Clip 12 may be conveniently removed from wallet 10 by an upward push as indicated at arrow 44 on the end of bent flange 46 slightly rolled to provide a convenient gripping surface for fingers. When removed clip 10 can then be used as a money clip in a normal fashion, and the wallet can be conveniently carried in a pants or coat pocket as usual.

To use the wallet in a concealed manner as illustrated in FIG. 1 clip 12 is reinserted in pocket 33 by slipping backplate 36 through slots 30 and 32. Thus, the wallet 10 and money clip 12 may be used together or separately as desired providing a unique advantage of not requiring valuables to be transferred from the wallet to another container, when one wants to carry them in a concealed fashion.

An alternate embodiment of the wallet is shown in FIGS. 5 through 10 providing a more compact construction which allows carrying a minimum amount of valuables with access provided without removing the wallet from the clipped position, if desired. This particular embodiment can be carried concealed on the waistband or exposed on the waistband as illustrated on FIG. 5 for easy access. In this Figure wallet 50 is shown being carried in an exposed position at the waist with clip 52 engaging waistband of clothing 54 or on belt 56. Wallet 50 is shown in an exposed fashion for purpose of illustration, but may be carried in a concealed manner as wallet 10 in FIG. 1 is.

The compact mini-wallet is shown in detail in FIGS. 6 through 10. Wallet 50 is comprised of a flap 58 vertically oriented and a front flap 60 shorter in length than flap 58. Flaps 58 and 60 are joined at 62 forming a flexible hinge to open the compact wallet for access to pockets on the inside. Clip 52 is securely attached to compact wallet 50 by a patch of material 64 securely attached to flap 58 by sewing, adhesive or some other suitable means. Slots 66 and 68 in patch 64 provide a pocket 65 for receiving clip 52. A less desirable but alternate construction would be to provide slot 66 and 68 directly in the surface of flap 58 as will be disclosed in greater detail hereinafter. This also, of course, would apply to the previous wallet 10 in which the slots 30 and 32 could be simply provided in the surface of the wallet, but is less desirable because removal and replacement of the clips might tend to tear the material ruining the wallet. With the construction shown, the patch of material forming the slots or socket for receiving the clip could be easily removed and replaced if desired.

The clip 52 in this wallet is unique in construction because it is a triple-fold band of metal having bends at 70 and 72 forming frontplate 74, middleplate 76 and backplate 78. Backplate 78 has a dimpled rib 80 providing a bight against middleplate 76 to help retain the clip in the pocket 65 formed by slot 66 and 68. The tri-fold clip is advantageous because it minimizes the possibility of being dislodged from pocket 65. An inadvertent upward force on clip 52 would only serve to further seat backplate 78 in pocket 65. Clip 52 also includes a plate 82 on which a logo or monogram can be easily engraved to provide an attractive appearance. The plate 82 also acts as a stiffener for the clip.

The mounting and removal of the clip is illustrated in FIG. 9. Clip 52 is mounted in pocket 65 by inserting end 84 or backplate 78 in slot 68 and pushing upwards on bend 72 of the clip until the bight formed by rib 80 passes completely through slot 66. The clip is thus securely retained in pocket 65 on compact wallet 50. To remove the clip for use of the wallet in a normal fashion a downward force on bend 70 will retract backplate 78 from pocket 69 allowing the clip to be used as a money clip.

The construction and arrangement of compact wallet 50 is illustrated in FIG. 10. The interior of flaps 58 and 60 are comprised of a pockets 86 and 88 in flap 58 and a small pocket 90 in flap 60. Pocket 86 is opened along edge 92 for receiving folding money or papers 94. Pocket 88 is for insertion of credit cards 96 or the like. Coins and keys 98 and 100 respectively can be easily carried and removed from pocket 90.

When being worn, as shown in FIG. 5, easy access to the contents are provided by simply lifting flap 60 which will allow the coins or key to be easily removed from pocket 90 and also provide easy access to credit cards 96 and folding money 94 without removing the wallet from a clipped position. The compact construction allows the wallet to be easily carried in a pocket, on a belt, or inside of the waistband in a concealed fashion.

An alternate construction for the clip holder is shown in FIGS. 11 and 12. In FIG. 11 the clip has been removed to show a clip holder or patch of material 102 on wallet 50' which is the same as in the embodiment of FIGS. 2 through 4. The patch of material 102 is secured to the surface 104 of wallet 50' along the top and sides and is left open along bottom edge 106 to form a pocket 108 as shown in FIG. 12. This construction facilitates insertion and removal of clip 52.

To install the clip 52 the end 84 is slipped into the open end 106 of pocket 108 and backplate is fully inserted by an upward push on bend 72. Clip 52 is just as easily removed by a downward force on bend 70. Installation and removal is quite easy, and less difficult than trying to thread clip backplate 78 through slots 66 and 68. The latter construction is some what more secure and might be preferable where the clip is only infrequently removed.

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The further alternate construction of the invention previously described is shown in FIGS. **13** and **14**. Here, wallet **10'** is shown the same as in FIG. **3**, but could be the smaller wallet of FIG. **6**. Clip **52** is the same three part triple-fold clip shown in FIG. **8**. However, instead of the mounting slots being in a separate patch of material attached to the surface of the wallet, a slot **32'** is provided in the surface **11** of the material forming the wallet. Of course, an additional slot could be provided at the upper end of the pocket formed by slot **32**, as shown in the embodiment of FIG. **3**, if desired. This would allow the clip to be mounted, as shown in FIG. **8**, with clip **52** extending out through the second upper slot and held more securely.

This invention is not to be limited by the embodiment shown in the drawings and described in the description which is given by way of example and not of limitation, but only in accordance with the scope of the appended claims.

What is claimed is:

1. In a wallet for carrying valuables having a plurality of compartments on first and second flaps joined by a pliable section allowing said wallet to be folded in half the improvement comprising;

pocket means formed by at least one slot in an exterior surface of one of said two flaps;

an S-shaped money clip formed of a metal plate folded twice to form three legs having a pair of bights at the end of each leg of said S-shaped money clip;

one leg of said S-shaped money clip constructed to removably fit into said pocket means on the exterior of said one flap;

whereby said wallet with said money clip inserted in said pocket means may be worn on the waistband of pants and concealed, or said money clip may be removed for using said wallet and money clip separately.

2. The wallet according to claim **1** in which said at least one slot forming said pocket means comprises a pair of parallel slots in the exterior surface forming said pocket means for receiving said one leg of said S-shaped money clip.

3. The wallet according to claim **2** in which said S-shaped money clip comprises a strip of metal bent to form three legs of substantially equal length.

4. The wallet according to claim **3** including a heavy metal plate secured to the exterior of one of said legs to stiffen said clip and provide a decorative surface.

5. The wallet according to claim **1** including a heavy metal plate secured to the exterior of one of said legs to stiffen said clip and provide a decorative surface.

6. The wallet according to claim **1** in which one of said flaps is approximately half the length of the other; said pocket means being oriented longitudinally on the exterior of the longer flap, whereby said wallet may be carried in a vertical orientation with said one shorter flap facing outward for easy access without unclipping said wallet from clothing.

7. The wallet according to claim **6** in which said at least one slot forming said pocket means comprises a pair of parallel slots in the exterior surface forming said pocket means open at both ends for receiving said one leg of said S-shaped clip.

* * * * *

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EXHIBIT 10

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2. The Internet Archive is a website that provides access to a digital library of Internet sites and other cultural artifacts in digital form. Like a paper library, we provide free access to researchers, historians, scholars, and the general public. The Internet Archive has partnered with and receives support from various institutions, including the Library of Congress.

3. The Internet Archive has created a service known as the Wayback Machine. The Wayback Machine makes it possible to browse more than 450 billion pages stored in the Internet Archive's web archive. Visitors to the Wayback Machine can search archives by URL (i.e., a website address). If archived records for a URL are available, the visitor will be presented with a display of available dates. The visitor may select one of those dates, and begin browsing an archived version of the Web. Links on archived files in the Wayback Machine point to other archived files (whether HTML pages or other file types), if any are found for the URL indicated by a given link. For instance, the Wayback Machine is designed such that when a visitor clicks on a hyperlink on an archived page that points to another URL, the visitor will be served the archived file found for the hyperlink's URL with the closest available date to the initial file containing the hyperlink.

4. The archived data made viewable and browsable by the Wayback Machine is obtained by use of web archiving software that automatically stores copies of files available via the Internet, each file preserved as it existed at a particular point in time.

5. The Internet Archive assigns a URL on its site to the archived files in the format http://web.archive.org/web/[Year in yyyy][Month in mm][Day in dd][Time code in hh:mm:ss]/[Archived URL] aka an "extended URL". Thus, the extended URL http://web.archive.org/web/19970126045828/http://www.archive.org/ would be the URL for the record of the Internet Archive home page HTML file (http://www.archive.org/) archived on January 26, 1997 at 4:58 a.m. and 28 seconds (1997/01/26 at 04:58:28). The date indicated by an extended URL applies to a preserved instance of a file for a given URL, but not necessarily to any other files linked therein. Thus, in the case of a page constituted by a primary HTML file and other separate files (e.g., files with images, audio, multimedia, design elements, or other embedded content) linked within that primary HTML file, the primary HTML file and the other files will each have their own respective extended URLs and may not have been archived on the same dates.

6. Attached hereto as Exhibit A are true and accurate copies of browser screenshots of the Internet Archive's records of the archived files for the URLs and the dates specified in the attached coversheet of each printout.

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7. I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

DATE: 03/26/2024

Nathaniel Frank-White
Nathaniel E Frank-White

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https://web.archive.org/web/20130903204002/http://www.kickstarter.com:80/projects/124039987/the-ridge-wallet-20

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INTERNET ARCHIVE WayBackMachine
http://www.kickstarter.com/projects/124039987/the-ridge-wallet-20
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16 captures
3 Sep 2013 - 31 May
2012 2013 2016
About this capture

The Ridge Wallet 2.0

by Daniel Kane



730
backers

$55,660
pledged of $14,000 goal

44
days to go

Back This Project
$1 minimum pledge

This project will be funded on Friday Oct 18, 2:49pm EDT.

Funding period
Aug 31, 2013 - Oct 18, 2013 (48 days)

Share 0 Tweet Embed Remind me

More than a Minimalist Wallet. The re-designed wallet system constructed from Aluminum, Titanium, and Carbon Fiber

Hey Kickstarter!

I'm Daniel and this is my dad, Paul, and we are here to introduce The Ridge 2.0; Designed to be an encompassing alternative to a bulky traditional leather wallet and a dedicated minimalist wallet that can only hold a few cards.

With an integrated elastic track, The Ridge 2.0 can accommodate various numbers of cards without losing elasticity; providing an extremely thin wallet that isn't limited in it's capacity.





Project by
Daniel Kane
Santa Barbara, CA
Contact me

3 created · 17 backed

Has not connected Facebook

Website: enclaveeyewear.com

See full bio

Pledge $38 or more

89 backers **Limited** (61 left of 150)

Early Bird Special: Aluminum outer plates without money clip. Choose from natural, gunmetal, black, or pink edition.

Estimated delivery: Jan 2014
Add $12 USD to ship outside the US

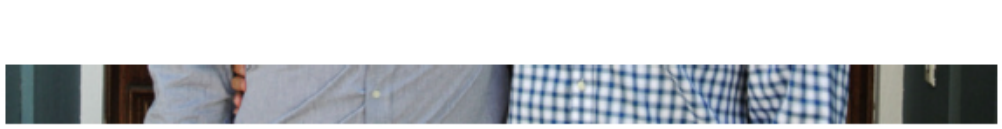
Pledge $45 or more

1 backer

The Ridge: Aluminum outer plates without money clip. Choose from natural, gunmetal, black, or pink edition.

Estimated delivery: Jan 2014

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The Ridge 2.0 is the re-designed version of our wallet based on feedback from backers and our own real-world use for over a year! We went back to the drawing board to incorporate some key new features without sacrificing the original design.

The interior plates have been tapered at the edge to allow easier access to the middle cards, and re-machined with threads for seven hex screws on either side that turn the wallet into a "system" that can be completely disassembled by the user to replace the elastic and exchange outer plates for greater personalization.

Core design:

- Low profile to easily fit in your front pocket
- Block RFID-skimming devices (wireless identity theft)
- Singular Construction that won't let cards slip out the bottom
- Expandable track that can accommodate a various number of cards
- Available in brushed natural and black

What's new:

- Re-Machined interior plates
- Improved and replaceable elastic
- Custom hex screws instead of rivets
- Interchangeable faceplates (swap materials and money clips)
- Improved traditional money clip design
- Designed additional money clip with an internal spring (spring-loaded)
- Improved metals including a spring steel
- Optional carbon fiber faceplates
- Greater selection of anodization (gunmetal and pink)



Add $12 USD to ship outside the US

Pledge $50 or more

235 backers
Limited (15 left of 250)

Early Bird Special: Aluminum outer plates. Choose from the traditional or spring-loaded money clip. Available in natural, gunmetal, or black.

Estimated delivery: Jan 2014
Add $12 USD to ship outside the US

Pledge $58 or more

1 backer

The Ridge: Aluminum outer plates. Choose from the traditional or spring-loaded money clip. Available in natural, gunmetal, or black.

Estimated delivery: Jan 2014
Add $12 USD to ship outside the US

Pledge $58 or more

4 backers

Pink Edition: Aluminum with white elastic. Choose from the traditional or spring-loaded money clip.

Estimated delivery: Jan 2014
Add $12 USD to ship outside the US

Pledge $72 or more

44 backers **Limited** (56 left of 100)

Early Bird Special: Titanium outer plates without money clip. Available in natural, gunmetal, or black.

Estimated delivery: Jan 2014
Add $12 USD to ship outside the US

Pledge $82 or more

0 backers

The Ridge: Titanium outer plates without money clip. Available in natural, gunmetal, or black.

Estimated delivery: Jan 2014
Add $12 USD to ship outside the US

Pledge $85 or more

175 backers **All gone!**

Early Bird Special: Titanium outer plates. Choose from the traditional or spring-loaded money clip. Available in natural, gunmetal, or black.

Estimated delivery: Jan 2014
Add $12 USD to ship outside the US

Pledge $95 or more

31 backers

The Ridge: Titanium outer plates. Choose from the traditional or spring-loaded money clip. Available in natural, gunmetal, or black.

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Estimated delivery: Jan 2014
Add $12 USD to ship outside the US

Pledge $100 or more

39 backers

Kickstarter Edition: Titanium outer plates. Choose from the traditional or spring-loaded money clip. Anodized Black with Green elastic. Includes spare black elastic and tool.

Estimated delivery: Jan 2014
Add $12 USD to ship outside the US

Pledge $105 or more

15 backers

The Ridge: Carbon Fiber outer plates without money clip.

Estimated delivery: Jan 2014
Add $12 USD to ship outside the US

Pledge $105 or more

14 backers

The Ridge: Carbon Fiber outer front plate with black Titanium traditional money clip.

Estimated delivery: Jan 2014
Add $12 USD to ship outside the US

Pledge $105 or more

77 backers

The Ridge: Carbon Fiber outer front plate with black Titanium spring-loaded money clip.

Estimated delivery: Jan 2014
Add $12 USD to ship outside the US

Construction

The Integrated Elastic Track can expand to hold up to 12 cards and then immediately contract to hold a single card securely. And should the elastic ever wear out, you can easily replace it.



The track runs along two hollow interior plates machined from anodized aircraft grade aluminum. The interior is hand-polished to prevent scratches and allow your cards to slide smoothly.



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You can then choose between Titanium, Aluminum, or Carbon Fiber for the outer faceplates.

Aluminum options:



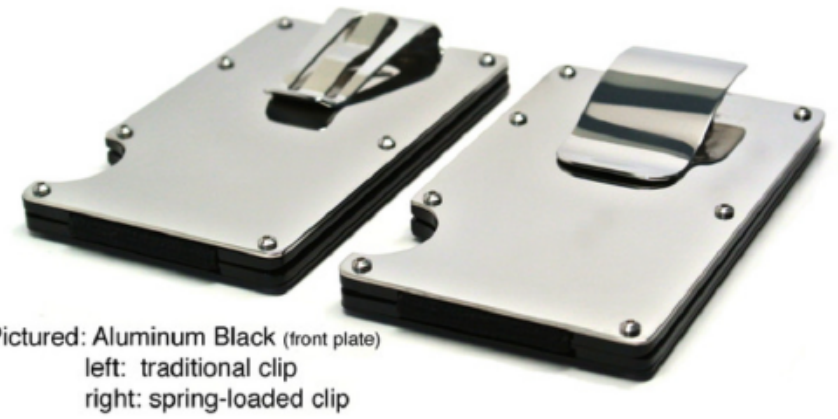
Titanium options:



The Ridge 2 is available with two different types of money clips or without a clip.



* On the Aluminum options with money clips, the clip and backplate will be a chrome spring steel to increase durability. The Titanium options will have a matching color backplate and clip.



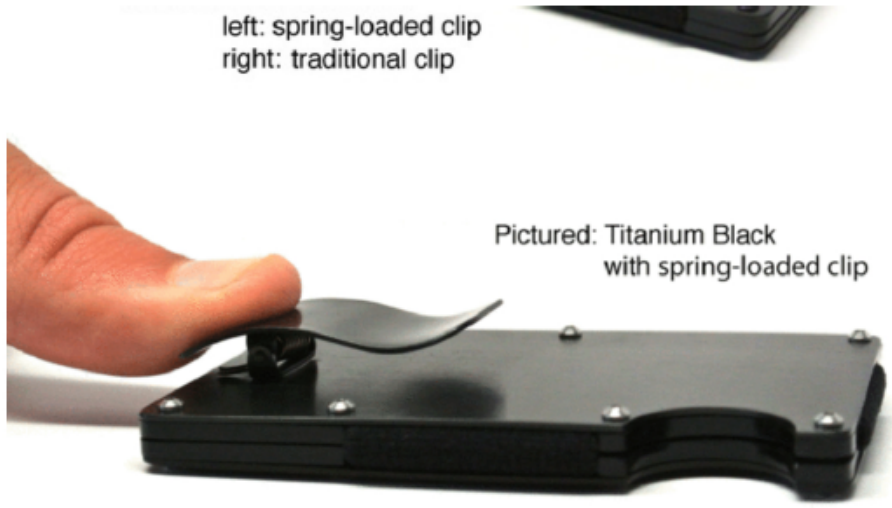
Pictured: Aluminum Black (front plate)
left: traditional clip
right: spring-loaded clip



Pictured: Titanium Black

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Engraved logo on the upper right corner:



Seven hex screws machined from scratch secure the inner and outer plates allowing for replaceable elastic and interchangeable faceplates.



Accessing Your Cards:

The Thumb indentation at the lower left of the wallet allows you to easily push your cards up and select the correct one.

The top of the inner plates are tapered to let you easily slide additional cards into the wallet.



RFID blocking (wireless identity theft):

Radio Frequency Identification is becoming an increasingly common feature on credit cards that allows the user to wirelessly "swipe" their card. However, the technology is inherently vulnerable as it lends itself to wireless identity theft. The Ridge's aluminum

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interior plates block RFID, keeping your information safe.

Lower back pain and your wallet:

Sitting on your wallet can lead to bad posture, misalignment of the spine, and a nerve dysfunction known as *sciatic neuropothy.* The sciatic nerve runs through your hip and down your leg and can cause lower back and knee pain when pinched (a problem my dad actually dealt with firsthand). The Ridge is slim enough to keep in your front pocket and thereby, avoid any harm to your spine or nervous system. It also avoids the simple, lopsided discomfort of sitting on a bulky wallet.

Manufacturing:

We have learned a lot since producing our original design, most of which came from real-world use and feedback from backers. We've listened to suggestions and gone through several additional prototypes from manufacturers at home and abroad to create the second iteration. As of now, each wallet is a one-off design that requires custom tools, benders, and moulds to produce on a large scale.

If we reach our goal, as a reward you will receive a wallet from the first large-production run of The Ridge 2.0!

Rewards



Natural Aluminum without money clip



Gunmetal Aluminum without money clip



Black Aluminum without money clip



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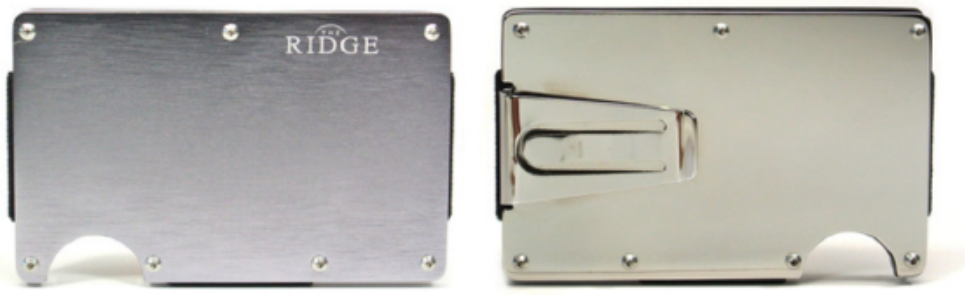
Pink Aluminum without money clip



Natural Aluminum with traditional money clip



Natural Aluminum with spring-loaded money clip



Gunmetal Aluminum with traditional money clip



Gunmetal Aluminum with spring-loaded money clip



Black Aluminum with traditional money clip



Black Aluminum with spring-loaded money clip

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Natural Titanium without money clip



Gunmetal Titanium without money clip



Black Titanium without money clip



Natural Titanium with traditional money clip



Natural Titanium with spring-loaded money clip



Gunmetal Titanium with traditional money clip



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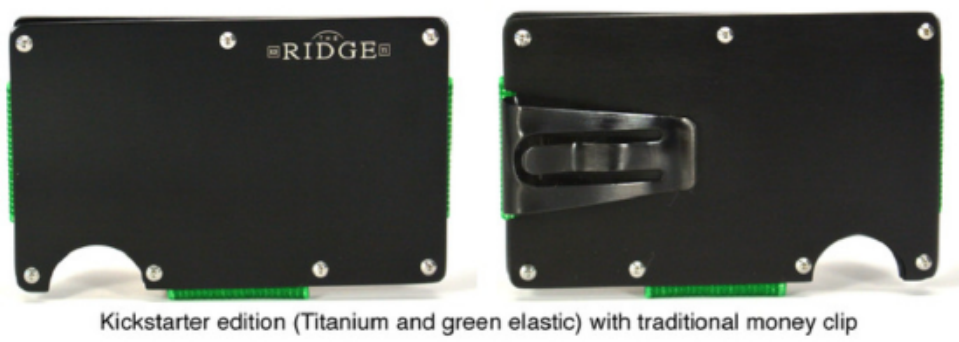
Gunmetal Titanium with spring-loaded money clip



Black Titanium with traditional money clip



Black Titanium with spring-loaded money clip



Kickstarter edition (Titanium and green elastic) with traditional money clip



Kickstarter edition (Titanium and green elastic) with spring-loaded money clip



Carbon Fiber without money clip

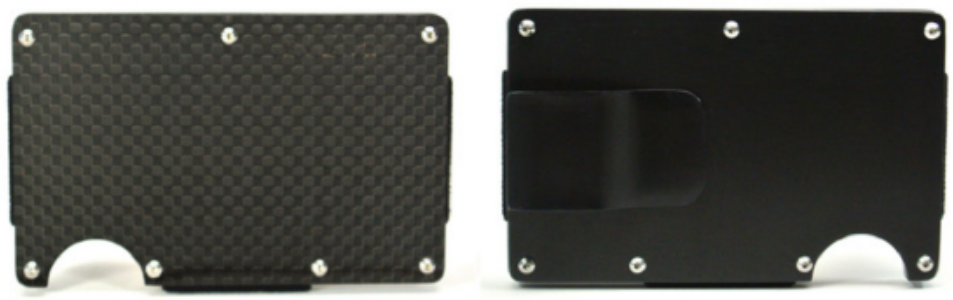


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Carbon Fiber with Titanium traditional money clip

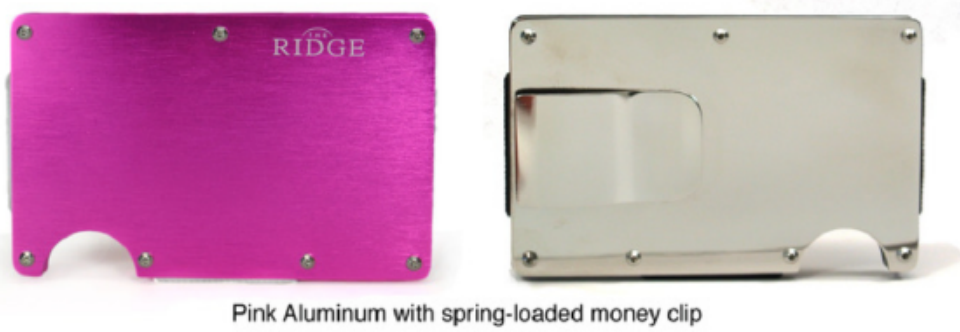


Carbon Fiber with Titanium spring-loaded money clip

Stretch goal rewards:



Pink Aluminum with traditional money clip



Pink Aluminum with spring-loaded money clip

Thank you Kickstarter!

Risks and challenges

Learn about accountability on Kickstarter

Our biggest challenge is conveying our idea and creating a product that is versatile enough to suit a wide range of people and preferences. We believe this new version has much more flexibility in terms of both aesthetics and ease of use.

The next challenge is production standards, quality control, and fulfillment if our goal is reached. We are very confident in our ability as my dad and I have worked on several projects together, from sending out small batch orders over a long period of time to fulfilling several thousand pledges in a few months. We understand each others strengths and weaknesses and complement each other very well in a work environment as well as our personal lives which makes the entire process very enjoyable.

-Paul and Daniel

FAQ

Have a question? If the info above doesn't help, you can ask the project creator directly.

Ask a question

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A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF Texas }

COUNTY OF Tarrant }

The foregoing instrument was subscribed and sworn before me this date of 03/26/2024, by Nathaniel Frank-White

This notarial act was an online notarization.

(Notary Seal)



Notary's Signature

Registration No.: 133645929

Document Notarized using a Live Audio-Video Connection

Commission Expiration Date: March 15, 2026

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EXHIBIT 11

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US 20140060712A1

(19) **United States**

(12) **Patent Application Publication**

Beckley

(10) **Pub. No.: US 2014/0060712 A1**

(43) **Pub. Date: Mar. 6, 2014**

(54) **WALLET**

(71) Applicant: **Daniel Vern Beckley**, Byron, MI (US)

(72) Inventor: **Daniel Vern Beckley**, Byron, MI (US)

(21) Appl. No.: **14/014,308**

(22) Filed: **Aug. 29, 2013**

Related U.S. Application Data

(60) Provisional application No. 61/694,359, filed on Aug. 29, 2012.

Publication Classification

(51) **Int. Cl.**

A45C 1/06	(2006.01)
A45C 13/18	(2006.01)
A45C 11/18	(2006.01)

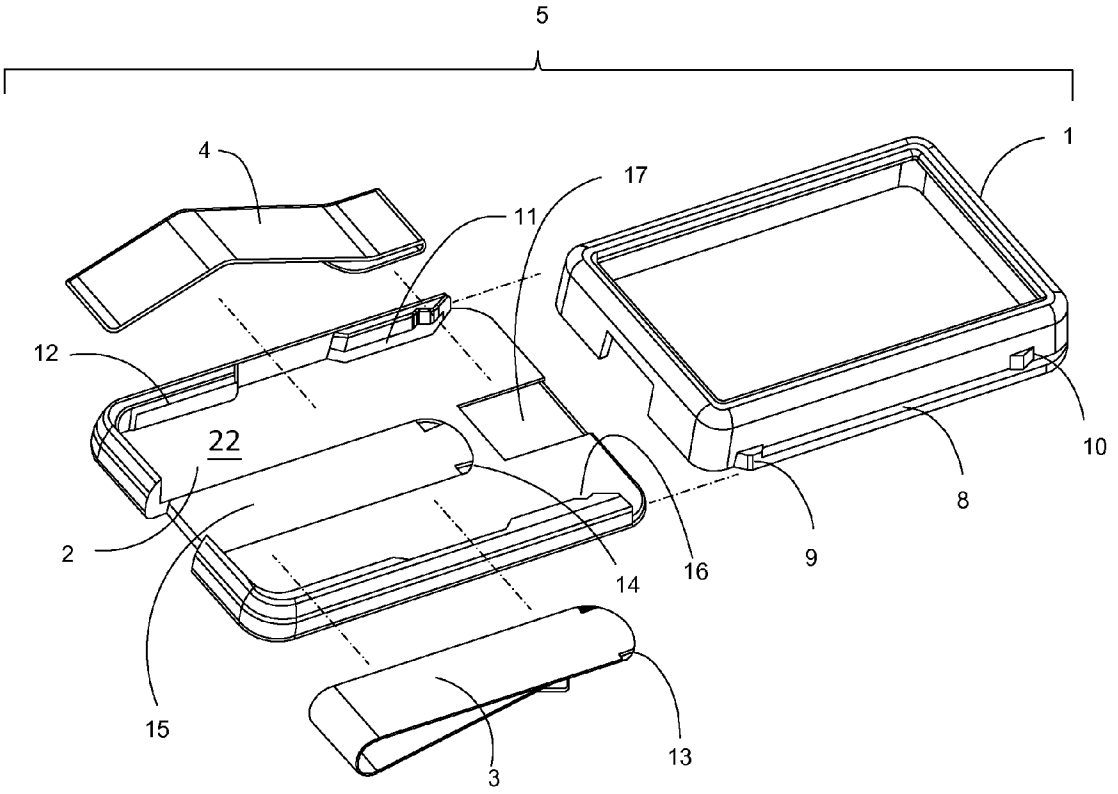
(52) **U.S. Cl.**

CPC ***A45C 1/06*** (2013.01); ***A45C 11/182*** (2013.01); ***A45C 13/185*** (2013.01)

USPC **150/133**; 150/138; 150/137

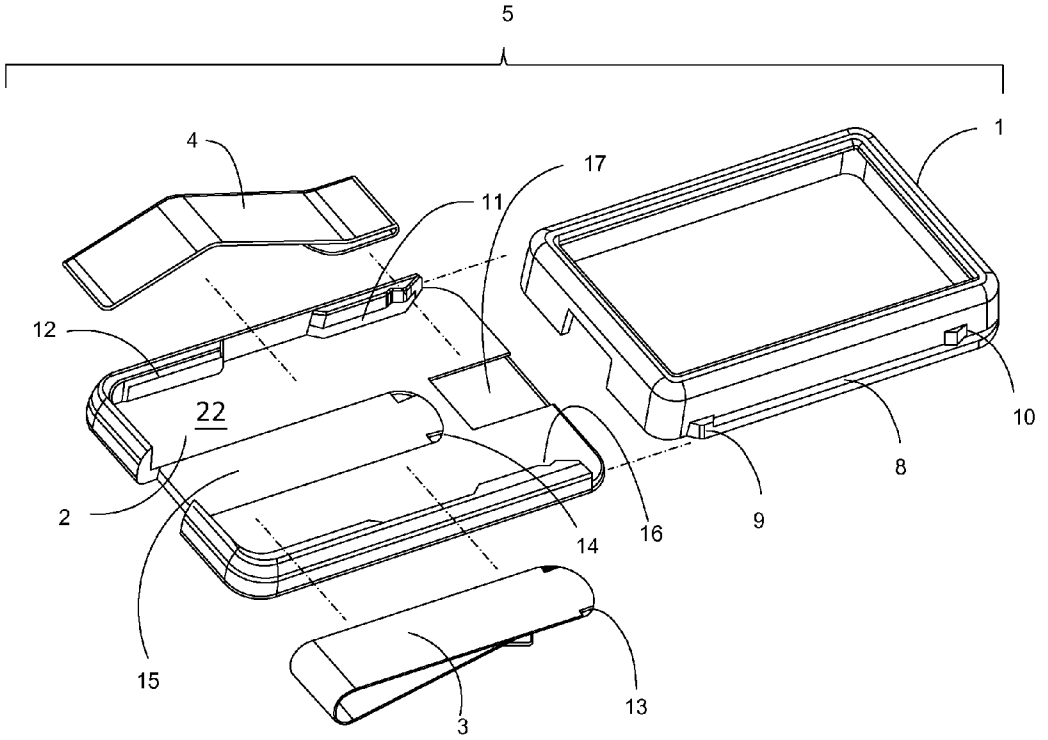
(57) **ABSTRACT**

A wallet is disclosed for holding a plurality of articles such as credit cards, currency, identification cards, and licenses. A housing of the wallet is formed of a semi-rigid material having at least a container portion and a base portion. The container portion and the base portion are selectively slidably connectable to form a void space sized and configured to hold the plurality of articles. The housing includes an opening or a slot configured to slidably remove single articles from within the housing. A retention spring is preferably disposed within the housing and configured to secure a plurality of articles to an internal surface.



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FIG.1



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FIG.2A

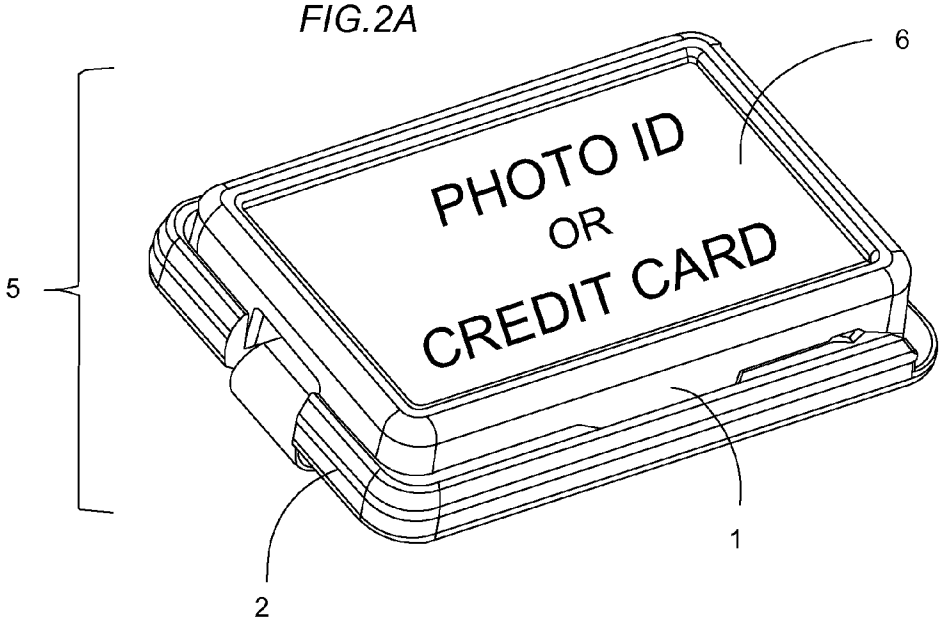
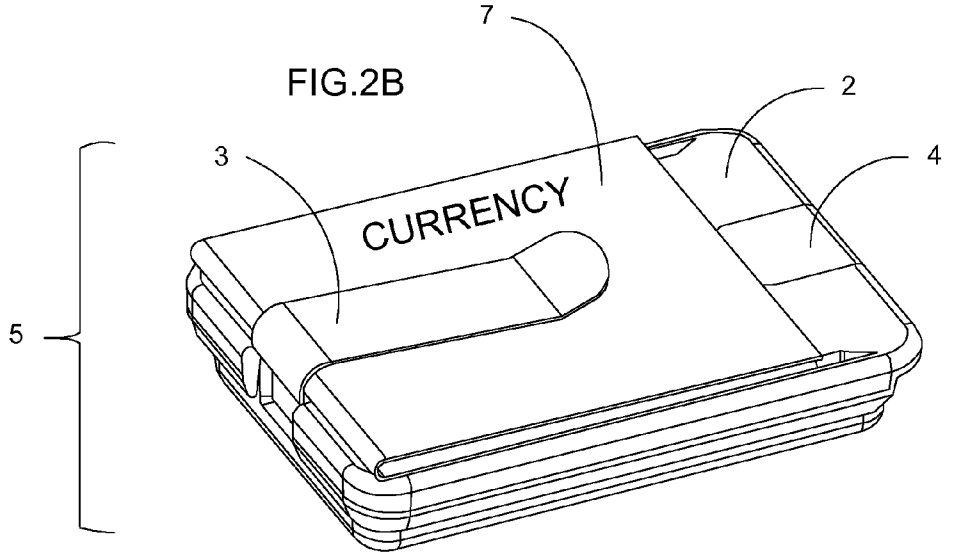


FIG.2B



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FIG.3A

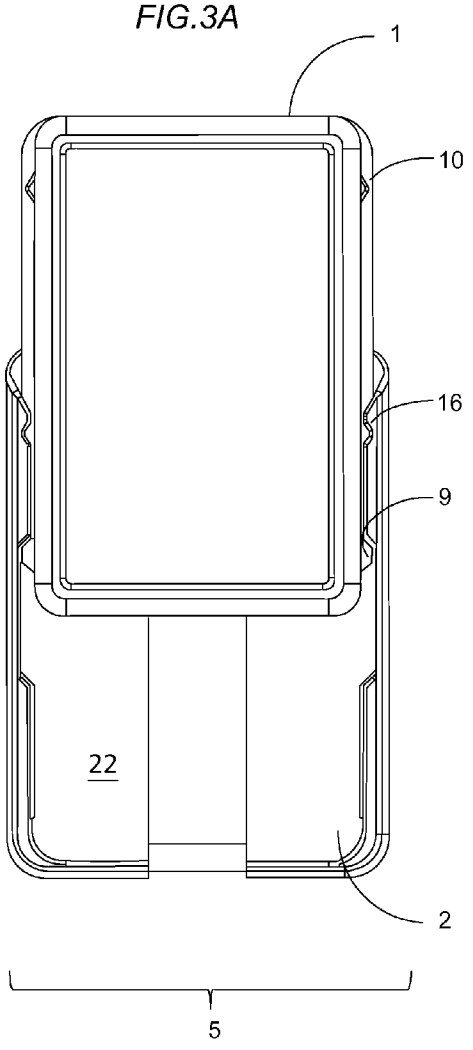
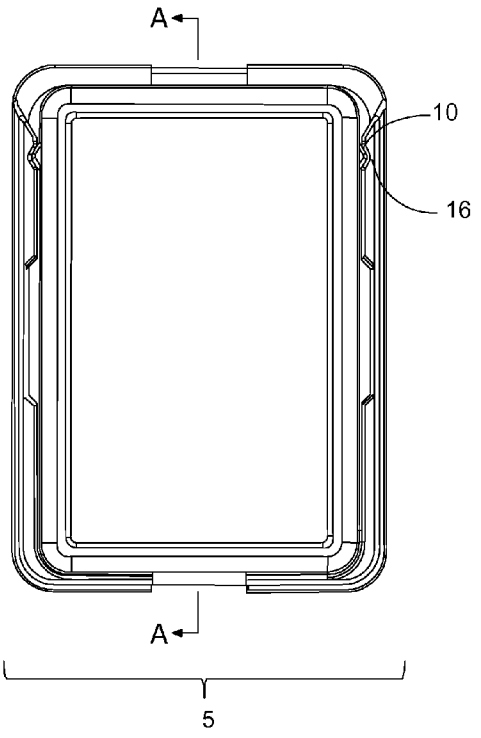
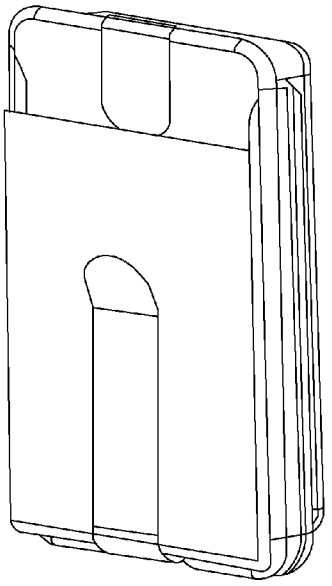


FIG.3B



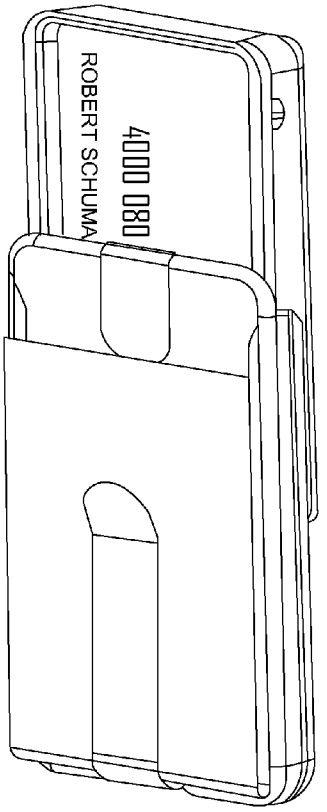
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FIG.4A



5

FIG.4B



5

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FIG. 5A

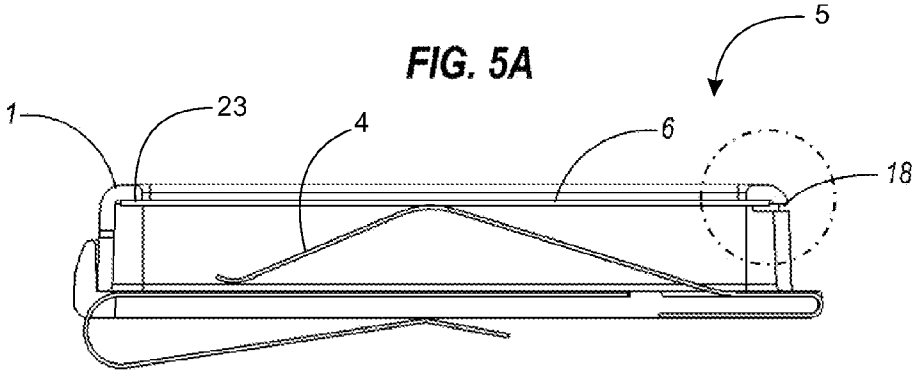


FIG. 5B

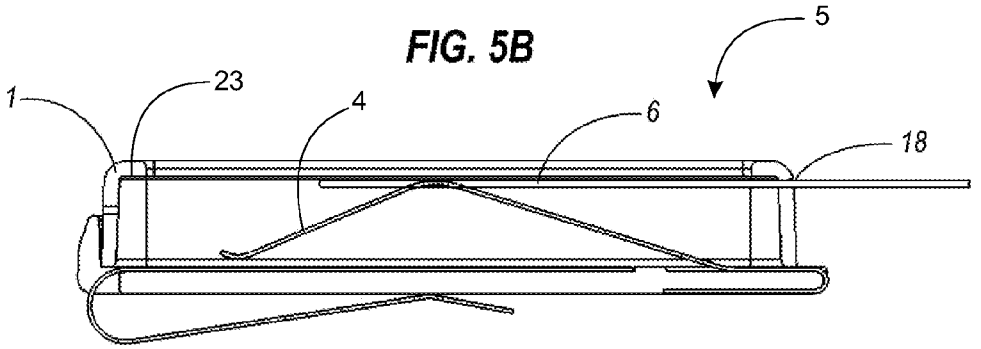


FIG. 5C

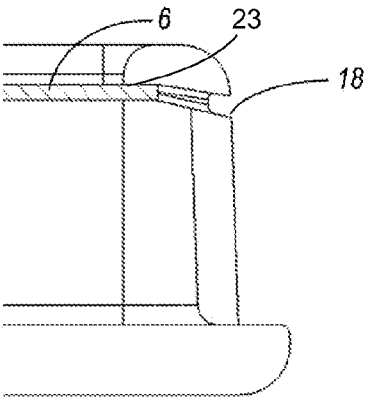
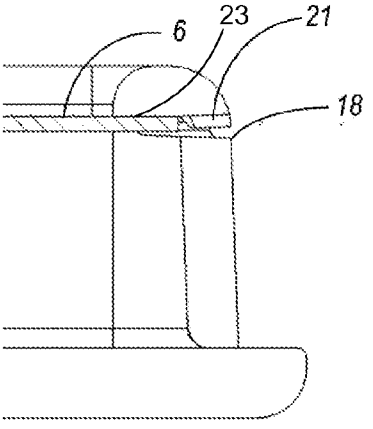


FIG. 5D



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FIG. 6A

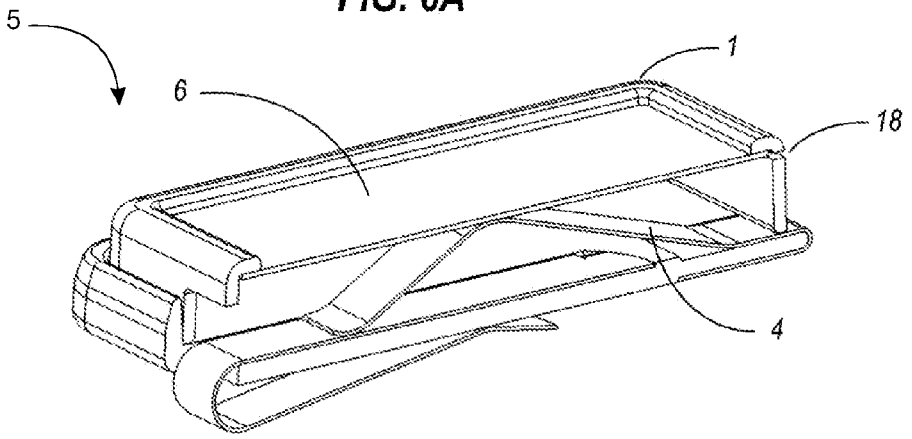
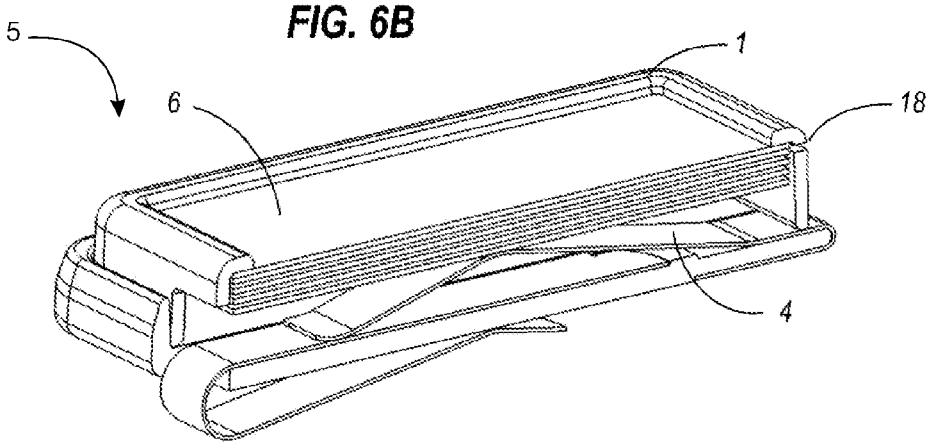


FIG. 6B



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FIG. 7A

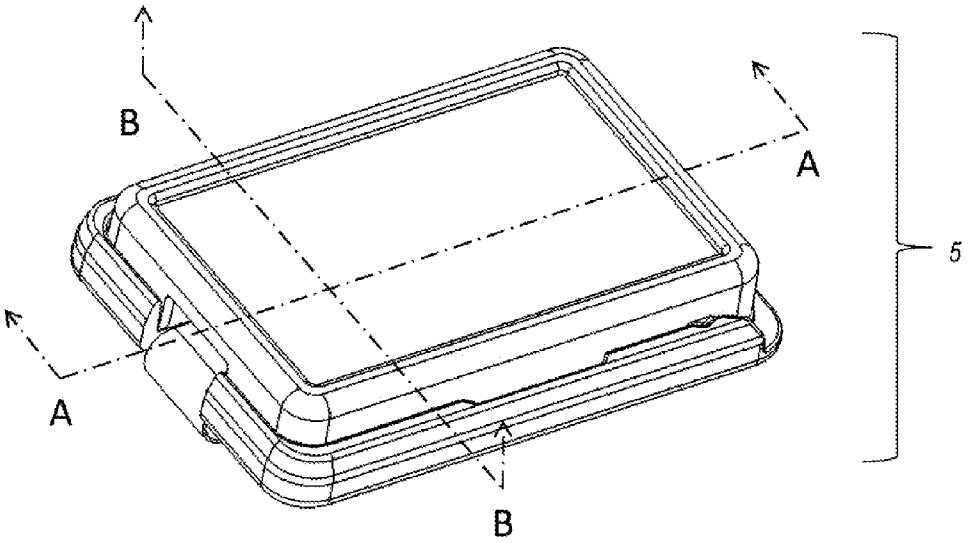


FIG. 7B

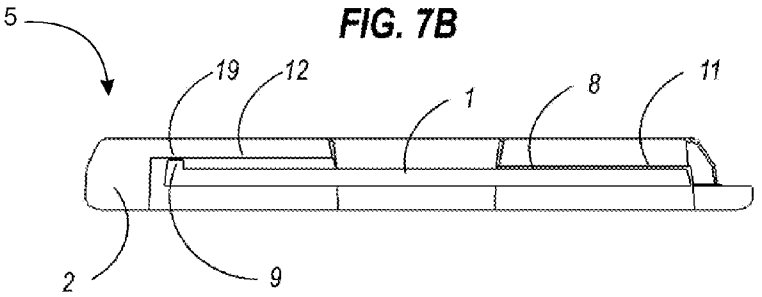
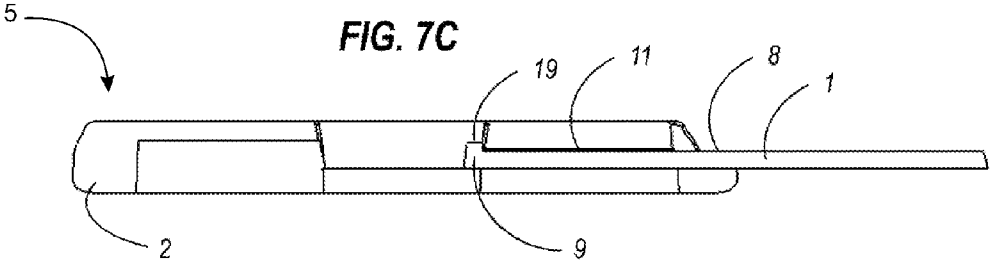
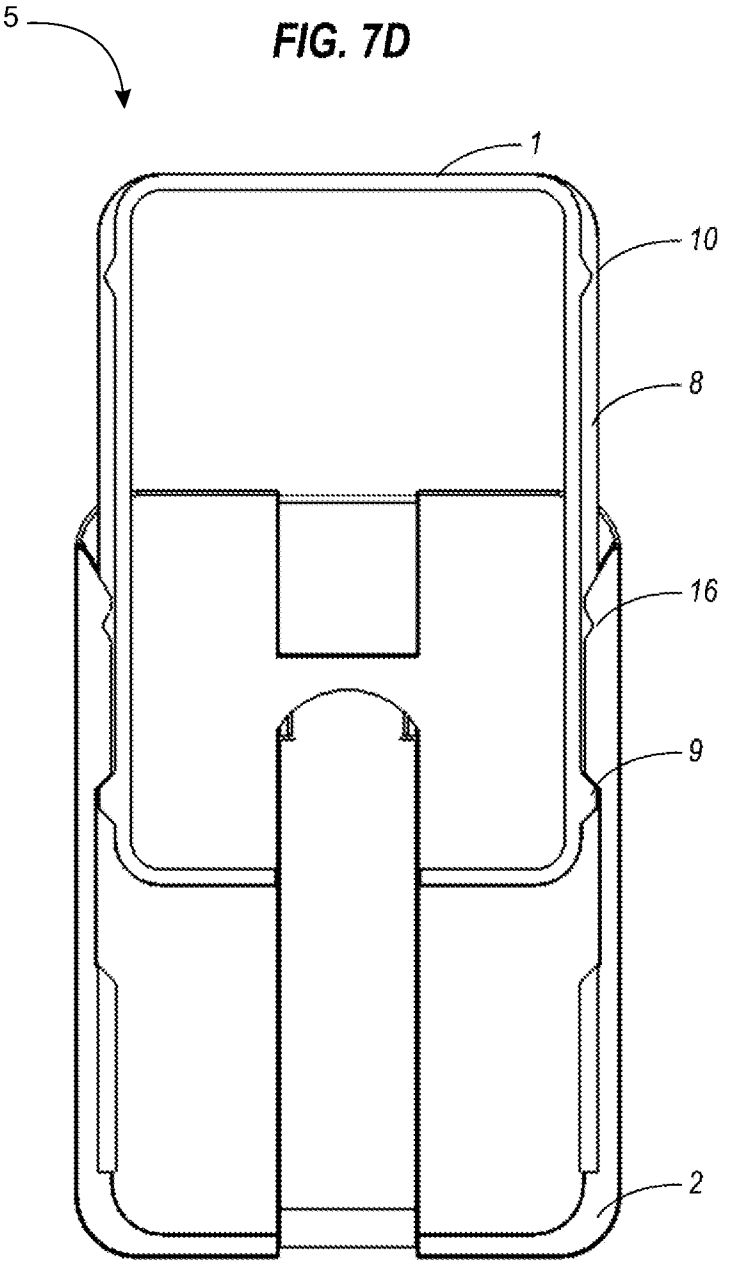


FIG. 7C



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FIG. 7D



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FIG. 8A

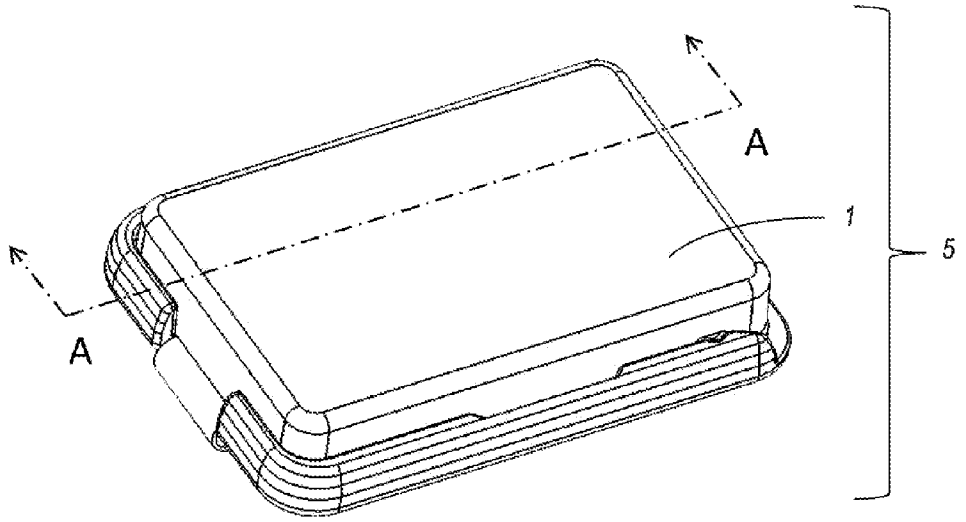
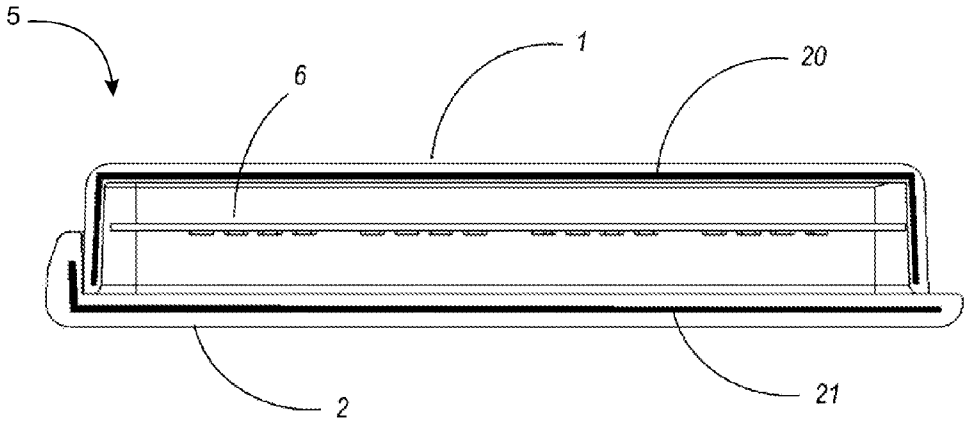


FIG. 8B



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WALLET

CROSS REFERENCE TO RELATED APPLICATIONS

[0001] This application claims the benefit of U.S. Provisional Application No. 61/694,359 filed on Aug. 29, 2012 which is hereby incorporated herein by reference.

TECHNICAL FIELD

[0002] This disclosure relates in general to a wallet, and more particularly to a semi-rigid apparatus that securely contains items usually carried on one's person such as identification cards, credit cards, currency, etc.

BACKGROUND

[0003] The statements in this section merely provide background information related to the present disclosure and may not constitute prior art.

[0004] The use of wallets is well-known. Wallets are designed to carry articles such as credit cards, currency, business cards, pictures, keys, identification cards, licenses (such as a driver's license), plus assorted other paper items. The most common type of wallet has one or more compartments and is made to be carried in a pocket, specifically in one's back trouser's pocket. These wallets are, in general, made from fabric and/or leather goods and sewn to form storage pockets. They may also utilize a metal clip of sorts intended to hold paper currency. These storage pockets are typically sewn to hold one card or a few cards. Each pocket adds a layer of material, increasing the wallets overall thickness and limiting the amount of cards a wallet can carry. The result is that the wallet becomes bulky in size and if carried in one's trousers, the wallet can produce a significant, uncomfortable bulge.

[0005] Known wallets are additionally disadvantaged by stretching and become loose over time, leaving the cards and identification vulnerable to falling out and becoming lost, leaving the owner exposed to the possible threat of identity theft.

[0006] One known solution utilizes a clip to attempt to hold cards and currency without the use of fabric or leather. These money clips are sometimes used alone to hold currency or they are integrated into a container to hold the cash with the users cards. In either case the cards security is based on the spring tension of the clip. Theses clips, because of the spring tension, limit the maximum amount of cards a user can carry. Money clips are additionally problematic when used with a few items, as less tension is available to hold the items securely. Furthermore, personal credit cards and security cards are vulnerable to Radio Frequency Identification (RFID) theft in a conventional clip-based holder, wallet and purse.

[0007] In view of the above disadvantages and for other reasons, a need exists in the art for an improved wallet, or card and currency carrying device.

SUMMARY

[0008] A wallet is disclosed for holding a plurality of articles such as credit cards, currency, identification cards, and licenses. A housing of the wallet is formed of a semi-rigid material having at least a container portion and a base portion. The container portion and the base portion are selectively slidably connectable to form a void space sized and configured to hold the plurality of articles. The housing includes an opening or a slot configured to slidably remove single articles from within the housing. A retention spring is preferably disposed within the housing and configured to secure a plurality of articles to an internal surface.

[0009] Certain embodiments of the invention include a feature of radio frequency identification shielding.

[0010] Certain embodiments of the invention include an exterior clip configured to receive and hold currency.

[0011] This summary is provided merely to introduce certain concepts and not to identify key or essential features of the claimed subject matter.

BRIEF DESCRIPTION OF THE DRAWINGS

[0012] One or more embodiments will now be described, by way of example, with reference to the accompanying drawings, in which:

[0013] FIG. **1** is an exploded, perspective view of a wallet including a base portion, a container portion, a spring clip for holding currency and a retention spring for card retention, in accordance with the present disclosure;

[0014] FIG. **2**A is a top perspective view of a wallet showing the photo identification display window, in accordance with the present disclosure;

[0015] FIG. **2**B is a bottom perspective view of a wallet showing the currency clip, in accordance with the present disclosure;

[0016] FIG. **3**A is an orthogonal view of a wallet shown in an open position, in accordance with the present disclosure;

[0017] FIG. **3**B is an orthogonal view of a wallet shown in a closed position, in accordance with the present disclosure;

[0018] FIG. **4**A is a perspective view of a wallet shown in a closed position, in accordance with the present disclosure;

[0019] FIG. **4**B is a perspective view of a wallet shown in open position, in accordance with the present disclosure;

[0020] FIG. **5**A is a cross-sectional view of a wallet along line A-A of FIG. **3**B showing the ID card in a stowed position, in accordance with the present disclosure;

[0021] FIG. **5**B is a cross-sectional view of a wallet along line A-A of FIG. **3**B showing the ID card in a partially removed position, in accordance with the present disclosure;

[0022] FIG. **5**C is a cross-sectional view of a wallet along line A-A of FIG. **3**B showing a detail view of the ID slot as an alternative embodiment in the area circled in FIG. **5**A, in accordance with the present disclosure;

[0023] FIG. **5**D is a cross-sectional view of a wallet along line A-A of FIG. **3**B showing a detail view of the ID slot as another alternative embodiment in the area circled in FIG. **5**A, in accordance with the present disclosure;

[0024] FIG. **6**A is a perspective cross-sectional view of a wallet along line A-A of FIG. **3**B showing the retention spring location with one card contained in the wallet, in accordance with the present disclosure;

[0025] FIG. **6**B is a perspective cross-sectional view of a wallet along line A-A of FIG. **3**B showing the retention spring location when several cards are stored, in accordance with the present disclosure;

[0026] FIG. **7**A is a perspective view of a wallet, in accordance with the present disclosure;

[0027] FIG. **7**B is an orthogonal cross-sectional view, of a wallet along line, A-A of FIG. **7**A, showing the container portion in a stowed position, in accordance with the present disclosure;

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[0028] FIG. **7**C is an orthogonal cross-sectional view of a wallet along line A-A of FIG. **7**A, showing the container portion in its extended position, in accordance with the present disclosure;

[0029] FIG. **7**D is a top orthogonal cross-sectional view of a wallet along line B-B of FIG. **7**A, in its extended position, in accordance with the present disclosure;

[0030] FIG. **8**A is an isometric view of an alternate embodiment of a wallet, in accordance with the present disclosure; and

[0031] FIG. **8**B is a sectional view of the alternate embodiment shown in FIG. **8**A, in accordance with an exemplary embodiment of the invention.

DETAILED DESCRIPTION

[0032] Various embodiments of the present invention will be described in detail with reference to the drawings, where like reference numerals represent like parts and assemblies throughout the several views. The FIGURES illustrate an exemplary embodiment of a wallet and a method for assembling the same, wherein the depictions are for the purpose of illustrating certain exemplary embodiments only and not for the purpose of limiting the same. Reference to various embodiments does not limit the scope of the invention, which is limited only by the scope of the claims attached hereto. Additionally, any examples set forth in this specification are not intended to be limiting and merely set forth some of the many possible embodiments for the claimed invention. Based on the foregoing, it is to be generally understood that the nomenclature used herein is simply for convenience and the terms used to describe the invention should be given the broadest meaning by one of ordinary skill in the art.

[0033] Referring now to FIGS. **1**-**8**, a wallet is shown generally at **5**. The wallet **5** is formed of a plurality of components that may be formed of any number or materials including, e.g., molded plastic materials, thermoplastic or thermo-set elastomer, silicone-based materials, volcanized rubber blends, or fiber-based materials including carbon-based fibers and rigid para-aramid fibers. As used herein, the term "elastomer" is used to refer to any type of flexible or elastic material that has the ability to stretch to moderate elongations and return to a shape close to its original shape and may refer to thermoplastic or thermoset elastomers. In many embodiments, the elastomer may be formed as a melt at elevated temperature. In general, elastomers may be a class of copolymers, which may be a mix of a plastic and a rubber, which consist of materials with both a thermoplastic and elastomeric properties. Thermoplastic elastomers may be processed by injection molding, compression molding, or cast molding.

[0034] In an embodiment, the wallet **5** may be used for securing financial instruments, organizing and carrying currency, credit cards, identification cards (such as a driver's license) and any such item generally carried about one's person. It is contemplated that the size and shape of the containter may be adapted for use for particular articles. For example, in another embodiment, the wallet **5** may be sized and adapted for use as a container for business cards. A clip **3** in this embodiment is generally configured for holding paper currency, although it may function to hold a number of varying articles. In yet another embodiment, the clip **3** may be used to fasten the container to another object such as a pocket, personal organizer or book, for example.

[0035] FIG. **1** is an exploded, perspective view of a wallet **5**. In one embodiment, the wallet **5** is constructed of four separate components including a container portion **1**, a base portion **2**, a spring clip **3** for holding currency and a retention spring **4** for card retention. Components of the wallet **5** are shown in FIG. **1** as separate elements. Such illustration is for ease of description and it should be recognized that some of the components of the wallet **5** may be integrally formed or formed as separate components, consistent with the teachings herein. For example, in the preferred embodiment, the container portion **1** and the base portion **2** are not integrally formed, rather the container portion **1** and the base portion **2** are selectively, slidably connectable as described herein below.

[0036] FIGS. **2**A and **2**B are top and bottom perspective views of the wallet **5**. When connected, the container portion **1**, the currency clip **3**, and the retention spring **4** is assembled to the base portion **2**, all comprising the wallet **5**. As will be described in further detail herein below, a photo identification display window **6** is visible from the top perspective view of FIG. **2**A. The currency clip **3** is accessible and viewable from the bottom perspective view of FIG. **2**B.

[0037] Still referring to FIG. **1**, the container portion **1** has a rail feature **8**. As shown, the rail feature **8** is an elongated, horizontal protrusion extended along a side of the container portion **1**. Preferably, a matching rail feature is formed on an opposite side running parallel to one another. The rail feature **8** is configured to slidably couple under a corresponding rail of the base portion **2**. As shown in FIG. **1**, when connecting the container portion **1** to the base portion **2**, the matching rail feature of the container portion **1** would slide into a slot **11** under a corresponding rail feature **12** of the base portion **2**. The rail feature **12** of the base portion **2** is positioned to form the slot **11** so that the rails of the container portion **1** fit firmly and slidably between the rail feature **12** and a housing surface **22**. Similarly, the rail feature **8** would slidably guide the container portion **1** into the base portion **2** via the corresponding parallel slot and rail features of the base portion **2** not shown in FIG. **1**. In one embodiment, the rail feature **8** includes a sliding surface **9** configured to slidably couple to the corresponding rail feature **12** of the base portion when so inserted.

[0038] The clip **3** is assembled to the base **2** by inserting the clip **3** into a depression **15**. It is held in place by a pair of barbs seen at **13** mated into a set of cavities **14** on the base **2**. The retention spring **4** is assembled to the base **2** by sliding it onto a pocket **17**.

[0039] Referring back to FIGS. **2**A and **2**B, the wallet is shown having the components assembled. The container portion **1** is inserted into the base portion **2**, the clip **3** is assembled to the base **2** by inserting the clip **3** into a depression **15** as described hereinabove. The retention spring **4** is slidably connected to the base portion **2** via the pocket **17**. FIG. **2**A shows a photo identification card or credit card, as seen at **6**, visible when the card **6** is inserted into the wallet **5**. FIG. **2**B shows the reverse side of the wallet **5**. A currency clip **3** can be seen holding paper currency, as seen at exemplary article **7**, when the clip **3** is attached to the base **2**.

[0040] FIG. **3**A shows the wallet **5** in an open position. The stop feature **9** is shown at its stop molded in base **2**. The stop **9** prevents the container portion **1** from separating from base portion **2** when positioned within the base portion **2**. In one embodiment, the stop **9** is a protrusion or edge profile configured to couple to a corresponding indentation or corresponding mating edge. Preferably, the wallet is formed of a semi-rigid material allowing the base **2** to flex when coupling

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the container **1** to the base **2**. In this way, the stop **9** is coupled to a corresponding indentation or mating edge when inserting the container **1** into the base **2**. One skilled in the art will recognize from a careful reading of the teachings herein that the stop **9**, rail features and corresponding slots may be formed in one of many profiles including tongue and groove coupling profiles and lap-based profiles.

[0041] FIG. **3**B shows the wallet **5** in a closed position. A bump feature seen at **10** formed of the container **1**, holds the wallet **5** closed when snapped into a detent feature seen at **16** and molded into the base **2**. The bump **10** secures the contents of the wallet **5** when closed.

[0042] FIGS. **4**A and **4**B show the wallet **5** in a perspective view. FIG. **4**A shows the wallet **5** in an assembled, closed position keeping the contents secure.

[0043] FIG. **4**B shows the wallet **5** as seen in an open position giving access to the wallets contents while in use.

[0044] FIGS. **5**A-**5**D are cross-sectional views of the wallet **5** depicting various embodiments of the opening **18**. FIG. **5**A shows an exemplary identification card **6** in a stowed, secure position within the container portion **1**. The card **6** is secured within the wallet **5** by the retention spring **4** using a spring force against a planar surface of the card **6** to a surface **23** of the container portion **1**. The identification card **6** is shown as an exemplary card or article, one skilled in the art will recognize that the teachings herein will readily apply to many like-sized articles and cards such as a driver's license, credit card, and electronic key card. FIG. **5**A also shows an opening at **18** formed of the container **1**. The opening **18** is offset from the identification card **6** so as to not allow the identification card **6** to slide directly out. The identification card **6** needs to be pushed or directed downward by a user in order to align with the opening **18** to start removal of the identification card **6** from the container portion **1**, as illustrated in FIG. **5**B.

[0045] FIG. **5**C shows a detailed alternative embodiment of the opening **18** formed at an angle. The angled opening holds the identification card **6** more securely and requires more pressure from the user than a non-angled opening to eject the identification card **6** from the container **1**. FIG. **5**D shows yet another alternative embodiment of the opening **18**. The opening **18** is formed in line with the card **6**. A raised area seen at **21** keeps the card secure until forward pressure is applied to the card forcing the raised area **21** upward.

[0046] FIGS. **6**A and **6**B are perspective sectional views of the wallet **5** illustrating functions of the retention spring **4**. FIG. **6**A shows the position of the retention spring **4** when used with one card **6**. The retention spring **4** exerts a spring force against a planar surface of the card **6** to a surface **23** of container portion **1**, securing the card **6** and inhibiting movement of the card **6** inside the container portion **1**. FIG. **6**B shows the position of the retention spring **4** when used with a plurality of cards **6**. The spring **4** is pushed down but will still hold the cards in a secure manner with the top card **6** flush with the opening inside container **1**. Both exemplary card positions shown in FIGS. **6**A and **6**B keep the top card **6** from directly aligning with the opening **18** and holding the top card **6** securely inside. It should be noted that the retention spring **4** is not necessary for the present invention to operate and is an optional preferential embodiment.

[0047] FIG. **7**A is a perspective view of the wallet included to aid illustration of FIGS. **7**B-**7**D. FIG. **7**B shows a cross-sectional view of the container portion **1** in a closed position. A stop **9** works as a sliding surface as seen at **19** in the closed position against the rail feature **12**. FIG. **7**B also shows a rail **8** and interfacing with a slot **11**. FIG. **7**C shows the cross-sectional view of FIG. **7**B depicting the container **1** in an open position. The stop **9** interferes with a wall at slot **11** to prevent the container portion **1** from sliding entirely out when sliding to an open position. FIG. **7**D shows a cross-sectional view of the container **1** in an open position when assembled to the base **2**. The container **1** is held from sliding any further out by the stop **9**.

[0048] FIGS. **8**A and **8**B are shown for illustrating an embodiment of the wallet **5** having RFID shielding material incorporated therein. As one skilled in the art will readily recognize, the RFID shielding material can be included using various techniques. The radio frequency shielding material can include a conductive material such as a metal or an electrically conductive plastic. The RFID shielding can be integral of the wallet material or attached using adhesive as a thin lining, in one embodiment. The radio frequency shielding material can include a mesh with a mesh size small enough to provide shielding against the radio frequency range used by RFID readers. In many embodiments the RFID shielding material is either flexible, transparent, or both. Examples of suitable RFID shielding materials include metal-coated elastomers such as aluminized Mylar and copper-coated plastic sheets and films. In some embodiments, the RFID shielding material is a semi-transparent mesh.

[0049] FIG. **8**A shows a further alternate embodiment of the present invention. The container portion **1** is shown without a window for viewing an identification card or credit card. Omitting the window allows the RFID shielding material to be in molded or formed into housing of the carrier to block or absorb a radio signal used in radio frequency identification.

[0050] FIG. **8**B is a cross-section of the alternative embodiment showing the RFID shielding material seen at **20** within the container **1** and at **21** within the base **2**. Enveloping identification cards or credit cards **6** with a material that blocks radio frequencies **20**, keeps information stored on the cards secure while in the closed wallet **5**. Additionally, forming the container **1** and base **2** of materials that include materials that block or absorb radio frequencies will also protect the information stored on the cards **6**.

[0051] In some embodiments, the RFID shielding material is effective to form a Faraday cage around the ID, object, or key. Closing the closure can be effective to complete the Faraday cage, in some instances. In other embodiments the RFID shielding is used in selective locations in the holder. The RFID shielding shields an RFID tag from a reader in two ways. First, the RFID shielding greatly reduces the power being broadcast from the reader that reaches the RFID tag within the holder. This cuts the power available to the RFID tag to transmit information back. Secondly, even if the RFID tag receives enough power to transmit, the signal sent from the RFID tag is also attenuated. Accordingly, it will be appreciated that the effectiveness of the RFID shielding can be varied considerably based on choices of radio frequency shielding materials and their thicknesses, mesh sizes, and so forth.

[0052] The disclosure has described certain preferred embodiments and modifications thereto. Further modifications and alterations may occur to others upon reading and understanding the specification. Therefore, it is intended that the disclosure not be limited to the particular embodiment(s) disclosed as the best mode contemplated for carrying out this disclosure, but that the disclosure will include all embodiments falling within the scope of the appended claims.

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1. A wallet comprising:
a semi-rigid housing comprising a container portion and a base portion, wherein the container portion and the base portion are selectively slidably connected and wherein the housing includes an opening adapted to remove an article from within the housing; and
a retention spring disposed within the housing and configured to secure a plurality of articles to an internal surface.

2. The wallet of claim 1, further comprising:
a clip disposed on the exterior surface of the housing, the clip configured to secure currency.

3. The wallet of claim 1, wherein the container portion and the base portion are slidably connected using integrated rails on sides of the container portion and sides of the base portion, wherein the rails slidably couple along surfaces of the rails when inserted.

4. The wallet of claim 3, wherein the rails have a stop feature.

5. The wallet of claim 3, wherein the stop feature is configured to partially open the wallet for internal access.

6. The wallet of claim 3, wherein coupling of the rails requires flexing the container portion and the base portion.

7. The wallet of claim 1, wherein the container portion and the base portion form a cavity when connected, the cavity sized and adapted to hold a plurality of articles.

8. The wallet of claim 1, wherein the container portion includes an opening sized and adapted to show a planar surface of an inserted article within the wallet.

9. The wallet of claim 1, further comprising: electromagnetic shielding configured to inhibit retrieval of information stored within the wallet.

10. A wallet comprising:
a semi-rigid housing comprising a container portion and a base portion, wherein the container portion and the base portion are slidably connectable and wherein the housing includes an elongated slot adapted to remove an article from within the housing at least when the container portion and the base portion are slidably connected; and
a retention spring connected to the base portion and configured to secure a plurality of articles to an internal surface, wherein the internal surface includes a void defined by four sides configured to bridge an inserted article.

11. The wallet of claim 10, wherein the elongated slot is disposed at an angle.

12. The wallet of claim 10, wherein the elongated slot is off-set from a top position of the internal surface.

13. The wallet of claim 10, wherein the elongated slot is sized and configured to receive and eject an inserted article having force applied by a user.

14. The wallet of claim 10, wherein the void is sized and adapted to view a planar surface of an inserted article.

15. The wallet of claim 10, wherein the container portion and the base portion are slidably connectable using integrated rails on internal sides of the container portion and internal sides of the base portion, wherein the rails slidably couple along surfaces of the rails when inserted.

16. The wallet of claim 15, wherein the rails have a stop feature configured to hold the wallet partially open for internal access.

17. The wallet of claim 15, wherein coupling of the rails requires flexing the container portion and the base portion.

18. The wallet of claim 10, wherein the container portion and the base portion form a cavity when connected, the cavity sized and adapted to hold a plurality of articles.

19. The wallet of claim 10, further comprising:
a clip disposed on the exterior surface of the base portion, the clip configured to secure currency.

20. A wallet comprising:
a semi-rigid housing comprising a container portion and a base portion, wherein the container portion and the base portion are slidably connectable and wherein the housing includes an elongated slot adapted to remove an article from within the housing at least when the container portion and the base portion are slidably connected;
a retention spring connected to the base portion and configured to secure a plurality of articles to an internal surface, wherein the internal surface includes a void defined by four sides configured to bridge an inserted article; and
a clip disposed on the exterior surface of the housing, the clip configured to secure currency.

* * * * *

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EXHIBIT 12

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Aug. 10, 1943. A. E. PELZ 2,326,558

SPRING CLIP

Filed March 9, 1943

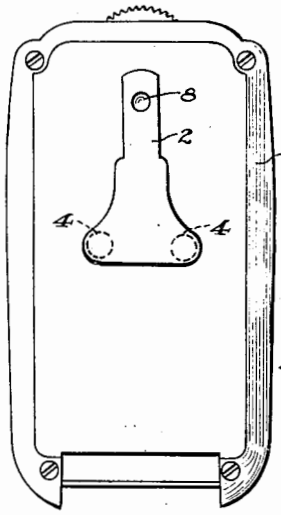


Fig. 1.

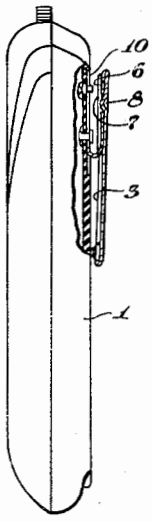


Fig. 2.

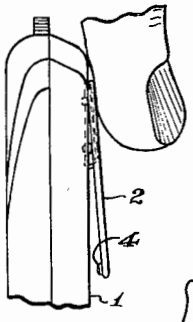


Fig. 3.

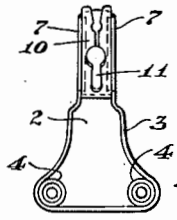
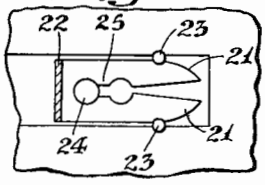


Fig. 4.

Fig. 8



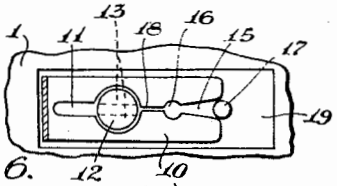


Fig. 6.

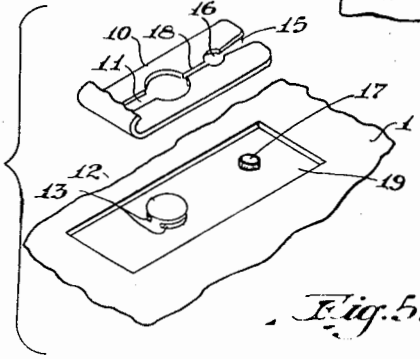


Fig. 5.

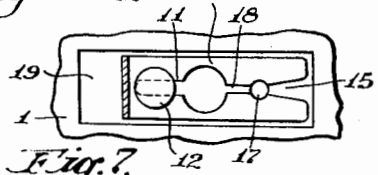


Fig. 7.

WITNESSES.
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Patented Aug. 10, 1943 2,326,558

UNITED STATES PATENT OFFICE

2,326,558

SPRING CLIP

Alfred E. Pelz, Mount Lebanon, Pa., assignor to E. A. Myers & Sons, Pittsburgh, Pa., a partnership consisting of Edward A. Myers, Edwin J. Myers, and Samuel F. Lybarger

Application March 9, 1943, Serial No. 478,586

14 Claims. (Cl. 24—3)

This invention relates to hearing aid microphone units, and more particularly to the clips by which such units are attached to the garments of the wearers.

A hearing aid microphone unit customarily has a clip attached to its case for holding it in position in a pocket or in some other location on the clothing of the user of the instrument. Such clips often project a considerable distance from the case and therefore add undesirably to the thickness of the unit or press uncomfortably against the wearer. It generally is desirable to make the clips detachable so that the case can be used without them, but those known heretofore have had complicated connections or have been difficult to remove and replace. They often are attacked by perspiration which will corrode the fine coil springs by which some of them are operated.

It is among the objects of this invention to provide a hearing aid microphone unit having a clip that lies close to the case, which has little tendency to catch on the clothing, which opens wide, which is not injured by perspiration, which is simple and inexpensive, which is rugged in construction, and which is readily detachable from the case.

In accordance with this invention, the upper end of a clothing clip is spaced from the case of a hearing aid microphone unit by a leaf spring having spaced arms joined at one end by a resilient portion. One of the arms is joined to the clip and the other arm to the case. The spring preferably is U-shape and detachably connected to the case. For this purpose, means projects from the case and overlies the case-engaging arm of the spring to normally hold it against the case, and this arm is slit down from its upper end to provide laterally resilient fingers that normally restrain the spring from vertical movement on the case. However, under manual pressure, the clip is movable vertically out of position so that it can be disengaged from the case. Preferably, the lower end of the slot in the case-engaging arm is in the form of a keyhole slot, and a headed stud projects from the case through the lower end of this slot to hold the spring against the case. The laterally resilient fingers are provided with side recesses for receiving means projecting from the case to normally hold the spring against movement downwardly thereon. The resiliency of the fingers permits the spring to be manually slid downwardly on the case to move the enlarged portion of the keyhole slot down to the stud so that the clip and spring can be detached from the case. The clip itself is preferably a straight piece of metal the narrow upper end of which is connected to the spring and the wide lower end of which has two laterally spaced contact points for engaging the clothing to which the clip is fastened.

The invention is illustrated in the accompanying drawing in which Fig. 1 is a back view of a hearing aid case carrying my clip; Fig. 2 is a side view thereof broken away on the center line to show the clip assembly in section; Fig. 3 is a fragmentary side view showing the clip pressed open; Fig. 4 is a view of the inner side of the clip; Fig. 5 is a fragmentary exploded perspective view of the spring and case; Fig. 6 is a fragmentary view showing the spring when first applied to the case; Fig. 7 is view like Fig. 6 but showing the spring shifted into locked position; and Fig. 8 is a view similar to Fig. 7 of a modification.

Referring to the drawing, a hearing aid case 1 is shown which may contain a microphone and suitable elements for amplifying the sound picked up by the microphone. Attached to the back of the case is a clip 2 for detachably fastening the case to the clothing of the person who wears the hearing aid. This clip is made from a thin flat piece of stainless steel or the like with its edges 3 turned inwardly to strengthen it and make it rigid. As shown in Figs. 1 and 4, the upper half of the clip is straight and narrow while the lower half is flared outwardly to form a much wider lower end. Attached to the inner face of this wide lower end at its opposite sides are contact buttons 4 of any suitable material, such as a resinous plastic that may be cemented to roughened areas of the clip.

The upper end of the clip is spaced from the case by a U-shape leaf spring that presses the contact buttons against the case, as shown in Fig. 2. The spring is made from a flat strip of spring steel that is bent transversely to form two arms connected at their lower ends by an integral U-shape bend. One arm 6 is held tightly against the inner face of the upper portion of the clip by integral flanges 7 (Figs. 2 and 4) on the clip which are bent inwardly over the sides of the arm. The spring is prevented from moving longitudinally of the clip by a detent 8 (Figs. 1 and 2) pressed inwardly from the clip and projecting into an aperture in the adjoining arm of the spring.

To detachably connect the spring to the case, the case-engaging arm 10 of the spring is pro-

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vided near its lower end with a keyhole-shaped slot 11 having its enlarged circular opening at its upper end, as shown in Fig. 4. This opening is adapted to receive the head of a stud 12 that projects from the back of the case. The inner end of the stud may originally be hollow so that it can be riveted to the case. As shown in Fig. 5, the head is formed by providing the opposite sides of the cylindrical body of the stud with slots 13 which reduce its width transversely of the case only to permit the stud to enter the narrow portion of the slot when the clip is slid upwardly on the case. The head of the stud will thus overlie the arm of the spring on the opposite sides of the slot and thereby hold the spring against the case. The pressure of the lower end of the clip against the case presses the lower end of the spring against the stud head and thereby presses the upper end of the spring against the case.

In order to restrain the clip from being moved downwardly on the case, which would permit them to be separated, the upper end of the case-engaging arm of the spring has a downwardly extending notch 15 which is widened at its lower end to provide recesses 16 in the side walls of the notch, as shown in Figs. 4, 5, and 6. A pin 17, which is riveted to the case and projects therefrom into these recesses, as shown in Fig. 7, is wider than the portion of the notch directly above it so that in order to move the clip downwardly on the case, sufficient downward pressure must be applied to the clip to cause the pins to spread the sides of the notch apart so that the pin can pass out of it. The sides of the notch are in the form of laterally resilient fingers the resiliency of which is increased by providing the arm with a slit 18 that connects the notch and slot, whereby the entire arm is bifurcated. Pin 17 may be of large enough diameter to keep the fingers spread slightly when it is in recesses 16. If the pin is not made of a metal hard enough to prevent the spring from cutting into its sides, it may be encircled by a hard metal washer.

The spacing between the stud and pin is such that when the spring is first pressed back against the case with the stud in the upper end of slot 11, as shown in Fig. 6, pin 17 is at the entrance to notch 15. By merely pushing the clip upwardly, the spring will slide up the case with the stud entering the narrow end of the slot and with the sides of the notch spreading apart as they slide against the pin until the pin snaps into recesses 16 (Fig. 7) to hold the clip in place. The clip can be readily removed by pushing it downwardly until it can be pulled over the head of the stud. Due to the head of the stud being formed in the manner shown by slots 13, the head does not catch on the spring when the latter is moved down to the Fig. 6 position and interfere with removal of the spring from the case. It is preferred to provide the case with a rectangular depression 19 for the spring that serves the double purpose of a guide for the spring in attaching it to the case, and a recess for the arm 10 so that the spring and stud and pin will not project from the case any farther than necessary. Due to the use of a leaf spring and the two-point contact of the clip, the clip can cant sufficiently to compensate for unequal thickness of clothing and thus always grip the clothing at two laterally spaced points. Such a spring is strong and durable and very unlikely to be harmed by perspiration.

In the modification shown in Fig. 8, the laterally resilient fingers 21 of the case-engaging arm of the spring 22 are not engaged by a pin between them, but rather by means projecting from the case at the opposite sides of the arm. Although the projecting means may be merely molded projections integral with the case, it is preferred to use a pair of metal pins 23 located at the opposite sides of the spring-receiving recess in the case. The sides of these pins normally extend into recesses in the opposite sides of the spring arm. When the clip is pushed downwardly on the case the resilient fingers are forced together slightly by the pins so that they can pass between them until the head of the stud 24 reaches the enlarged upper end of the slot 25. The clip can then be removed from the case in the manner described above.

According to the provisions of the patent statutes, I have explained the principle and construction of my invention and have illustrated and described what I now consider to represent its best embodiment. However, I desire to have it understood that, within the scope of the appended claims, the invention may be practiced otherwise than as specifically illustrated and described.

I claim:

1. A hearing aid microphone unit comprising a case, a clothing clip, a leaf spring spacing the upper end of the clip from the case and urging its lower end toward the case, said spring having spaced arms joined at one end by a resilient portion, one of said arms being joined to the clip and the other arm being joined to the case, said spring being the sole means for connecting the clip to the case.

2. A hearing aid microphone unit comprising a case, a clothing clip, a leaf spring spacing the upper end of the clip from the case and urging its lower end toward the case, said spring having spaced arms joined at one end by a resilient portion, one of said arms being joined to the clip and the other arm engaging the case, and means projecting from the case and overlying the case-engaging arm to normally hold the spring against the case, said arm being bifurcated to provide laterally resilient fingers that normally restrain the spring from vertical movement on the case, and said arm being manually movable vertically on the case to disengage it from said means.

3. A hearing aid microphone unit comprising a case, a clothing clip, a leaf spring spacing the upper end of the clip from the case and urging its lower end toward the case, said spring having spaced arms joined at one end by a resilient portion, one of said arms being joined to the clip and the other arm engaging the case, the case-engaging arm having a longitudinal slot near its lower end, a stud projecting from the case and through the lower end of the slot, and having a head normally overlying the arm to hold the spring against the case, the upper end of the slot being enlarged to pass said head, the upper end portion of said case-engaging arm being bifurcated to provide laterally resilient fingers, and means projecting from the case beside said fingers, said fingers being provided with side recesses for receiving said means to normally hold the spring against movement downwardly on the case, the lateral resiliency of the fingers permitting the spring to be manually slid downwardly on the case to move said enlarged portion of said slot to the stud, whereby said clip and spring can be detached from the case.

4. A hearing aid microphone unit comprising a case, a clothing clip, a leaf spring spacing the

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upper end of the clip from the case and urging its lower end toward the case, said spring having spaced arms joined at one end by a resilient portion, one of said arms being joined to the clip and the other arm engaging the case, the case-engaging arm having a longitudinal slot near its lower end, a stud projecting from the case and through the lower end of the slot and having a head normally overlying the arm to hold the spring against the case, the upper end of the slot being enlarged to pass said head, said case-engaging arm also having a notch extending downwardly from its upper end, and a pin projecting from the case and into the lower end of the notch, the width of said notch being restricted directly above the pin to normally hold the spring against movement downwardly on the case, and the sides of the notch being resiliently spreadable to permit the restricted portion of the notch to pass the pin when the spring is manually slid downwardly on the case to move said enlarged portion of said slot to the stud, whereby said clip and spring can be detached from the case.

5. A hearing aid microphone unit comprising a case, a clothing clip having its lower end normally engaging the case, a U-shape leaf spring having spaced arms engaging the clip and case and joined at their lower ends by a resilient bent portion, the clip-engaging arm being attached to the clip, the case-engaging arm having a longitudinal slot near its lower end, a stud projecting from the case and through the lower end of the slot and having a head normally overlying the arm to hold the spring against the case, the upper end of the slot being enlarged to pass said head, the upper end portion of said case-engaging arm being bifurcated to provide laterally resilient fingers, and means projecting from the case beside said fingers, said fingers being provided with side recesses for receiving said means to normally hold the spring against movement downwardly on the case, the lateral resiliency of the fingers permitting the spring to be manually slid downwardly on the case to move said enlarged portion of said slot to the stud, whereby said clip and spring can be detached from the case.

6. A hearing aid microphone unit comprising a case, a clothing clip, a leaf spring spacing the upper end of the clip from the case and urging its lower end toward the case, said spring having spaced arms joined at one end by a resilient portion, one of said arms being joined to the clip and the other arm engaging the case, the case being provided with an arm-receiving depression having a depth at least as great as the thickness of the adjoining arm, and means projecting from the case and overlying the case-engaging arm to normally hold the spring against the case, said arm being bifurcated to provide laterally resilient fingers that normally restrain the spring from vertical movement on the case, and said arm being manually movable vertically on the case to disengage it from said means.

7. A hearing aid microphone unit comprising a case, a clothing clip, a leaf spring spacing the upper end of the clip from the case and urging its lower end toward the case, said spring having spaced arms joined at one end by a resilient portion, one of said arms engaging the clip and having a recess in it, a portion of the clip overlying the arm to hold it against the clip, the clip having a detent projecting into said recess to hold the spring against longitudinal movement relative to the clip, and means connecting the other arm of the spring to the case.

8. A hearing aid microphone unit comprising a case, a clothing clip, a leaf spring spacing the upper end of the clip from the case and urging its lower end toward the case, said spring having spaced arms joined at one end by a resilient portion, one of said arms being joined to the clip and the other arm engaging the case, the case-engaging arm having a longitudinal slot near its lower end, a stud projecting from the case and through the lower end of the slot and having a head normally overlying the arm to hold the spring against the case, the upper end of the slot being enlarged to pass said head, said case-engaging arm also having a notch extending downwardly from its upper end, the portion of said arm between said notch and slot being split longitudinally, and a pin projecting from the case and into the lower end of the notch, the width of said notch being restricted directly above the pin to normally hold the spring against movement downwardly on the case, and the sides of the notch being resiliently spreadable to permit the restricted portion of the notch to pass the pin when the spring is manually slid downwardly on the case to move said enlarged portion of said slot to the stud, whereby said clip and spring can be detached from the case.

9. A hearing aid microphone unit comprising a case, a clothing clip having laterally spaced case-engaging points, a leaf spring spacing the upper end of the clip from the case and urging its lower end toward the case, said spring having spaced arms joined at one end by a resilient portion, one of said arms being joined to the clip and the other arm being joined to the case.

10. A hearing aid microphone unit comprising a case, a clothing clip, a leaf spring spacing the upper end of the clip from the case and urging its lower end toward the case, said spring having spaced arms joined at one end by a resilient portion, one of said arms being joined to the clip and the other arm engaging the case, the case-engaging arm having a longitudinal slot near its lower end, a stud projecting from the case and through the lower end of the slot and having a head normally overlying the arm to hold the spring against the case, the upper end of the slot being enlarged to pass said head, said arm being bifurcated to provide laterally resilient fingers that normally restrain vertical movement of the spring on the case, and said arm being manually movable downwardly on the case to move said enlarged portion of the slot to the stud, whereby said clip and spring can be detached from the case.

11. A hearing aid microphone unit comprising a case, a clothing clip, a leaf spring spacing the upper end of the clip from the case and urging its lower end toward the case, said spring having spaced arms joined at one end by a resilient portion, one of said arms being joined to the clip and the other arm engaging the case, means projecting from the case and overlying the case-engaging arm to normally hold the spring against the case, the upper end portion of said arm being bifurcated to provide laterally resilient fingers, and means projecting from the case beside said fingers, said fingers being provided with side recesses for receiving said means to normally hold the spring against downward movement on the case, the lateral resiliency of the fingers permitting the spring to be manually slid downwardly on the case to disengage it from said means.

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12. A hearing aid microphone unit comprising a case, a clothing clip, a leaf spring spacing the upper end of the clip from the case and urging its lower end toward the case, said spring having spaced arms joined at one end by a resilient portion, one of said arms being joined to the clip and the other arm engaging the case, the case-engaging arm having a longitudinal slot near its lower end, a stud projecting from the case and through the lower end of the slot, said stud having slots in its opposite sides for receiving the spring and to thereby form a head overlying the arm, the upper end of the slot being enlarged to pass said head, said arm being bifurcated to provide laterally resilient fingers that normally restrain vertical movement of the spring on the case, and said arm being manually movable downwardly on the case to move said enlarged portion of the slot to the stud, whereby said clip and spring can be detached from the case.

13. A hearing aid microphone unit comprising a case, a clothing clip, a leaf spring spacing the upper end of the clip from the case and urging its lower end toward the case, said spring having spaced arms joined at one end by a resilient portion, one of said arms being joined to the clip and the other arm engaging the case, means projecting from the case and overlying the case-engaging arm to normally hold the spring against the case, the upper end portion of said arm being bifurcated to provide laterally resilient fingers having recesses in their outer edges, and means projecting from the case and into said recesses to normally hold the spring against downward movement on the case, the lateral resiliency of the fingers permitting the spring to be manually slid downwardly on the case between said last-mentioned to disengage it from the case.

14. A hearing aid microphone unit comprising a case, a clothing clip, a leaf spring spacing the upper end of the clip from the case and urging its lower end toward the case, said spring having spaced arms joined at one end by a resilient portion, one of said arms being joined to the clip and the other arm engaging the case, means projecting from the case and overlying the case-engaging arm to normally hold the spring against the case, the upper end portion of said arm being bifurcated to provide laterally resilient fingers having recesses in their outer edges, and a pair of pins projecting from the case and into said recesses to normally hold the spring against downward movement on the case, the lateral resiliency of the fingers permitting the spring to be manually slid downwardly between said pins to disengage it from the case.

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EXHIBIT 13

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US 20090134223A1

(19) United States

(12) Patent Application Publication

(10) Pub. No.: US 2009/0134223 A1

(43) Pub. Date: May 28, 2009

Matthews et al.

(54) **CARD HOLDER-READER FOR WALLET SIZED CARDS**

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(21) Appl. No.: **12/269,026**

(22) Filed: **Nov. 11, 2008**

Related U.S. Application Data

(60) Provisional application No. 60/988,423, filed on Nov. 15, 2007.

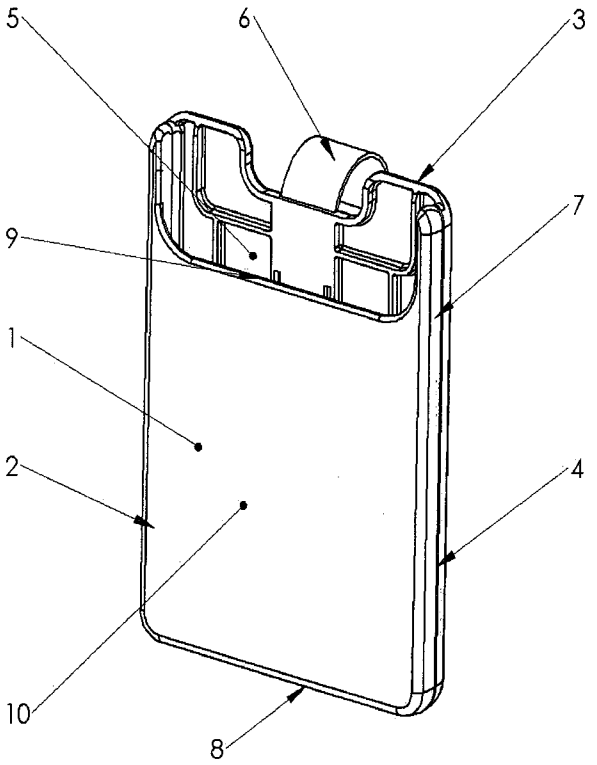
Publication Classification

(51) **Int. Cl.**
G06K 7/06 (2006.01)
A45C 11/00 (2006.01)

(52) **U.S. Cl.** **235/441**; 206/39

(57) **ABSTRACT**

The invention provides a case for holding a single card, with an opening in the front. A card can be inserted into the front opening until flush with the rear wall. Flexible tabs located on the back or sides of the case are deformed by the insertion of the card and this elastic deformation provides the retention force for keeping the card within the case in all orientations and use situations. The case is designed for wallet-sized cards. A clip may be attached to the case for mounting on a car visor, map pocket, or other location either within a vehicle or anywhere else desired. The clip is removable so that another means of attachment, such as hook and loop fasteners, double sided tape, adhesives or any other method may be used to attach the case to any desired location. The case may contain electronics and sensors for reading the card information, via magnetic strip, RFID or other method. An external surface of the case may contain a visual display for displaying information read from the card or otherwise gleaned from the card information (i.e. via remote connection with a system which can provide information on the card). The case may also contain one or more buttons on its surface for manually activating features, such as reading or display of the card information or interacting with a remote system. In addition, it may contain a speaker, microphone or other audio interface to allow a user to interface with the holder by voice command and audio responses. The electronics on the card holder may be able to communicate with a remote system via any non-contact information transfer method, such as RF communication using any number of standard methods (Bluetooth, Wi-Fi, etc.), ultrasonic, infrared visual transmission or any other system available. This connection may be used to obtain data from and send data to any remote system desired, so that purchase transactions, balance queries or other tasks may be performed in concert with an associated network, where, for example, balance information for the card account is stored or to accept or reject a transaction.



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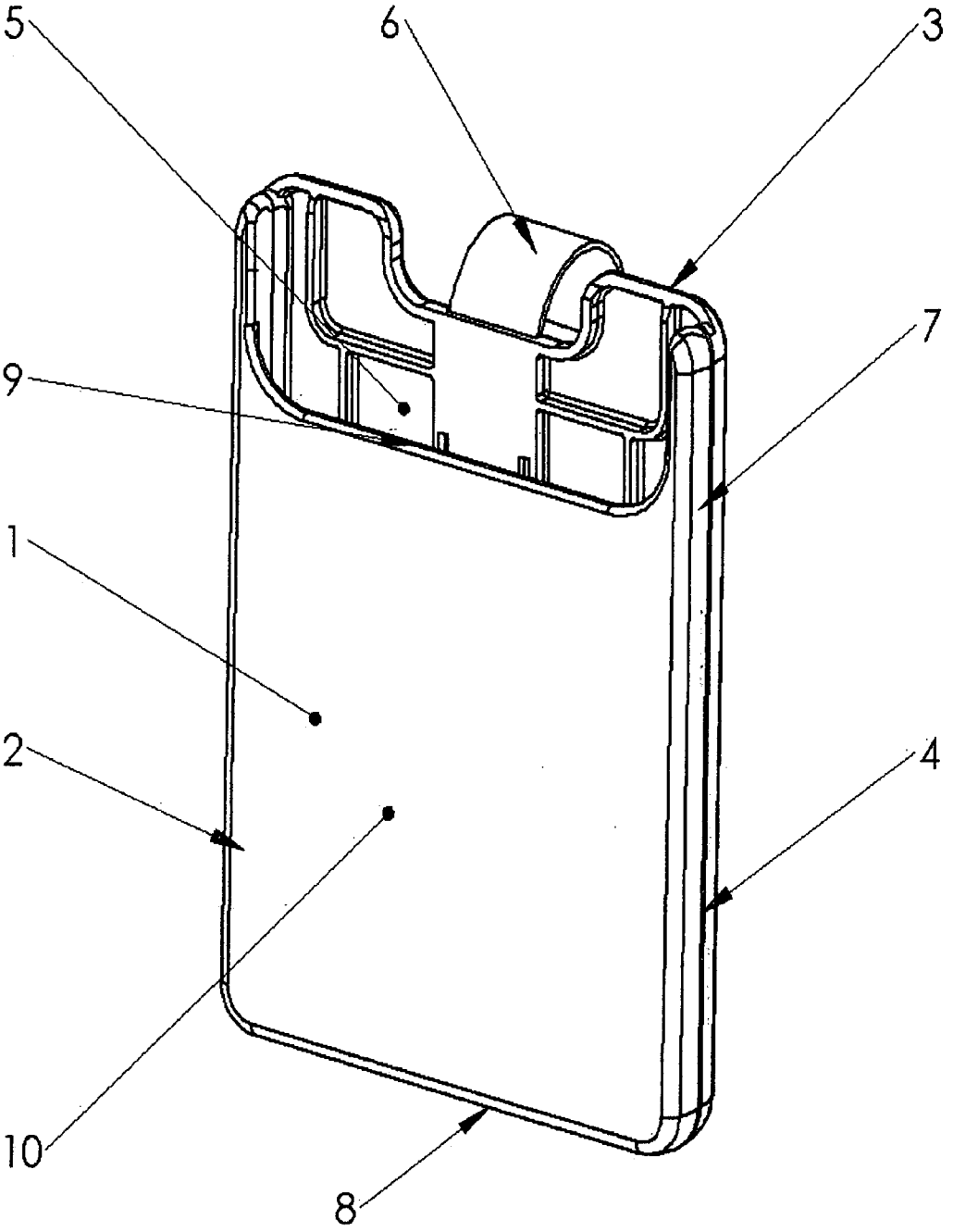


FIG 1

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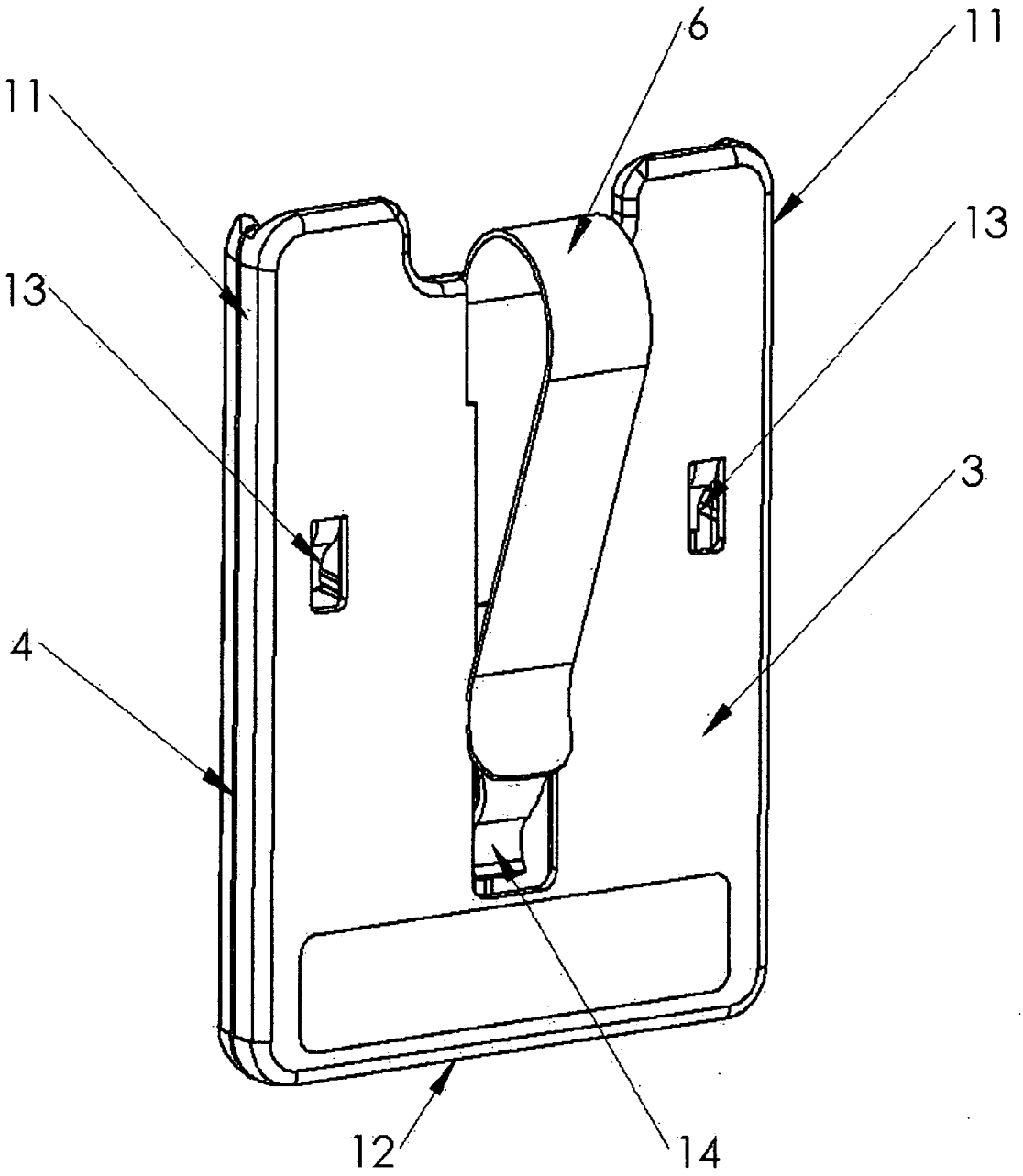


FIG 2

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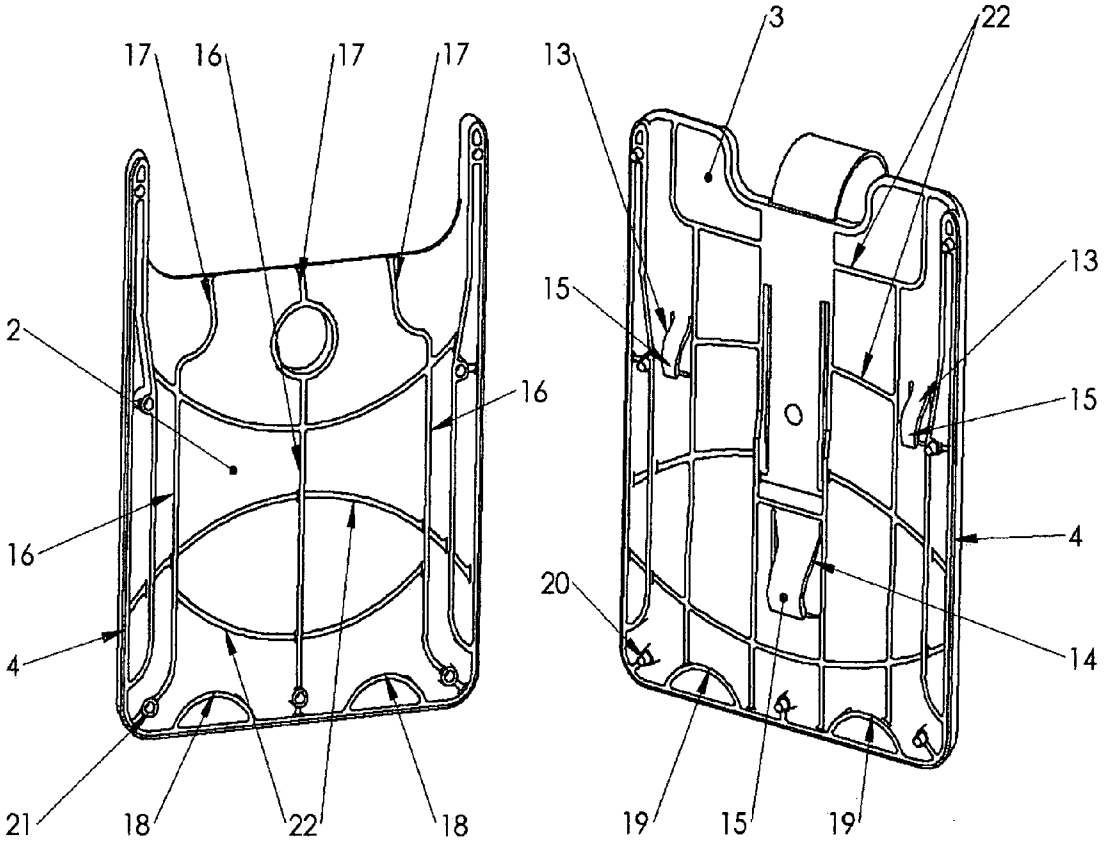


FIG 3

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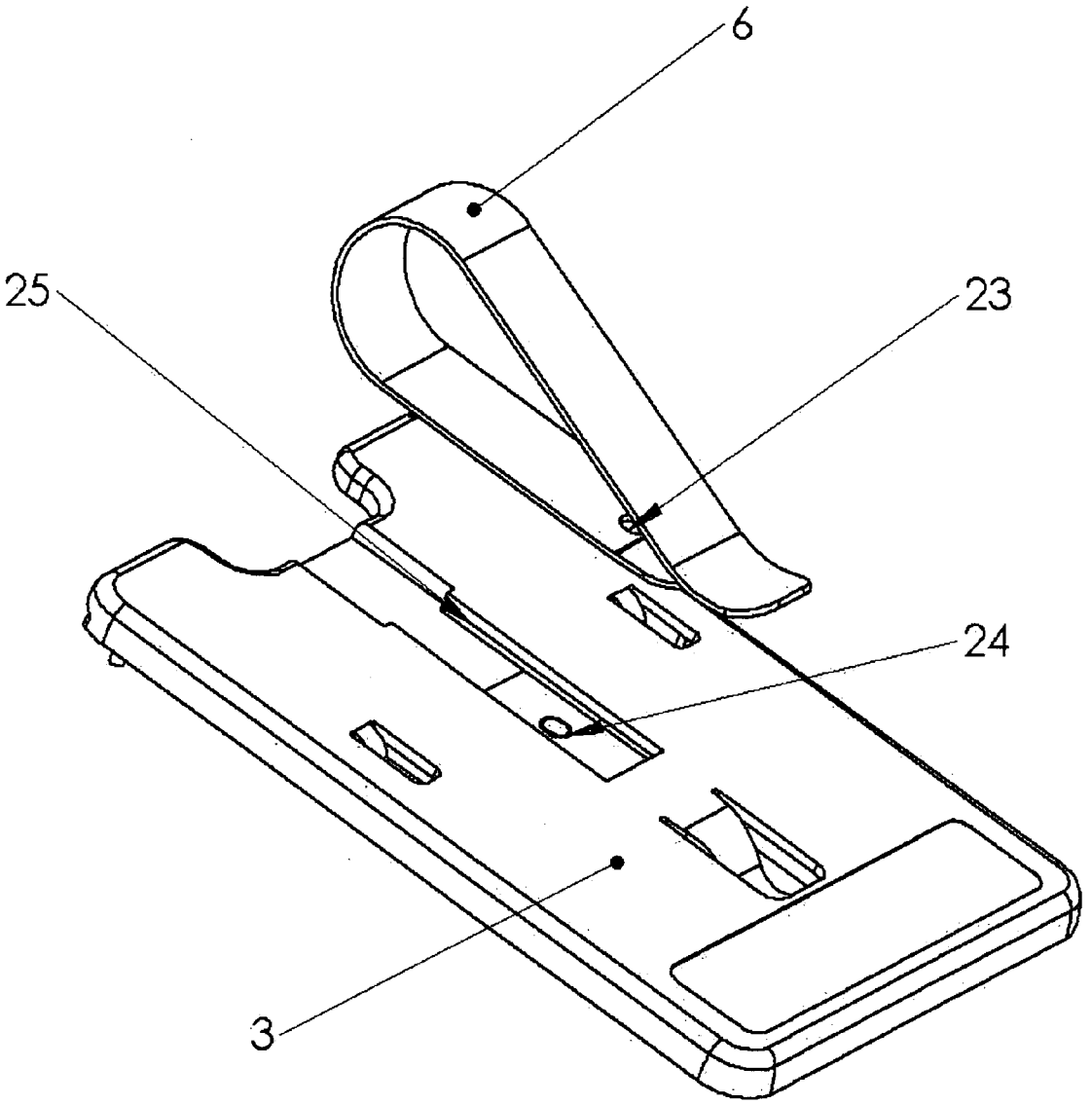


FIG. 4

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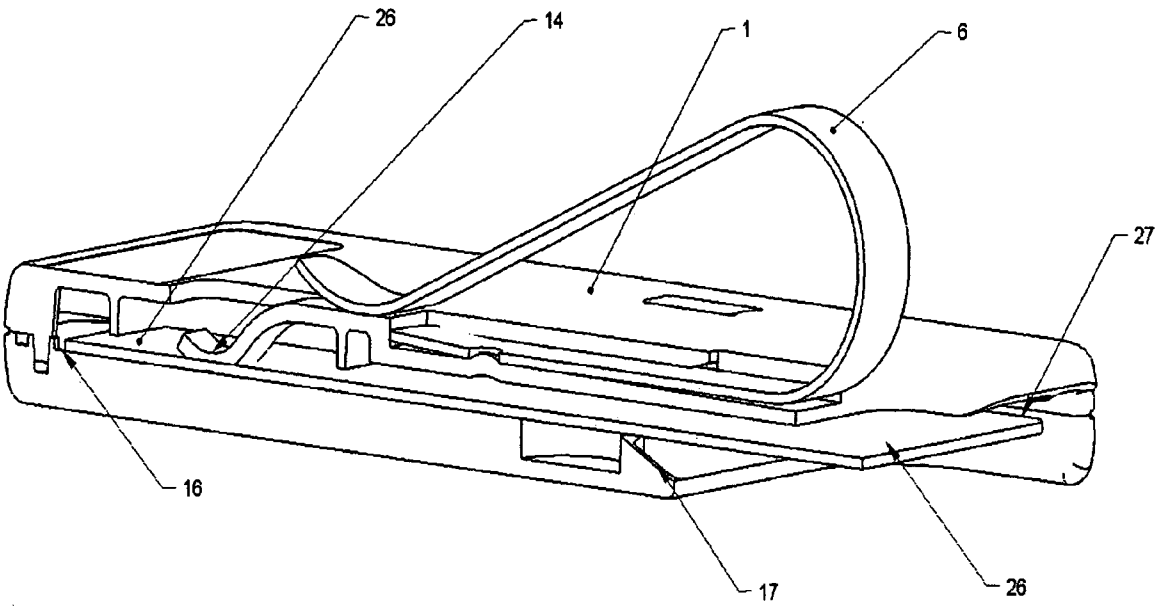


FIG. 5

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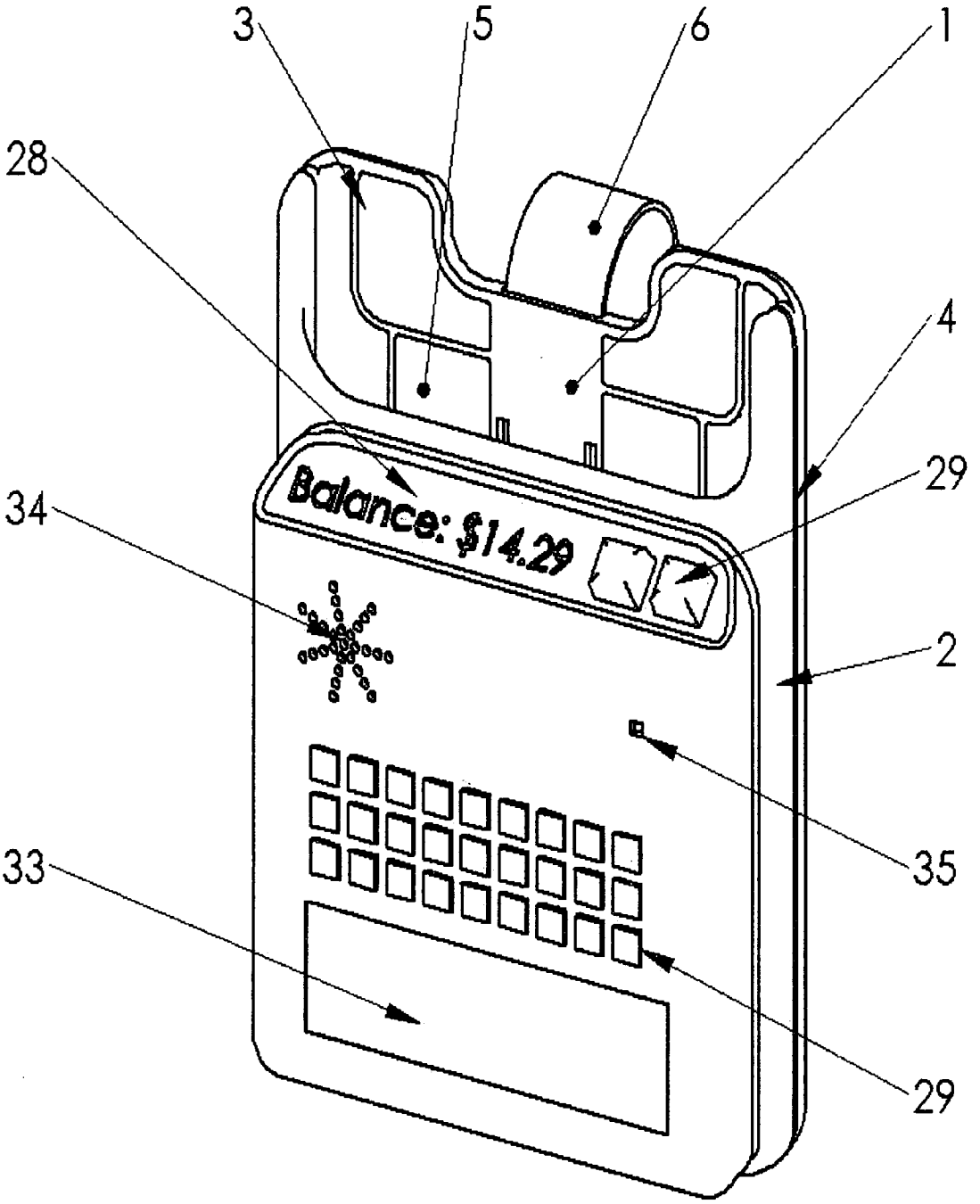


FIG. 6

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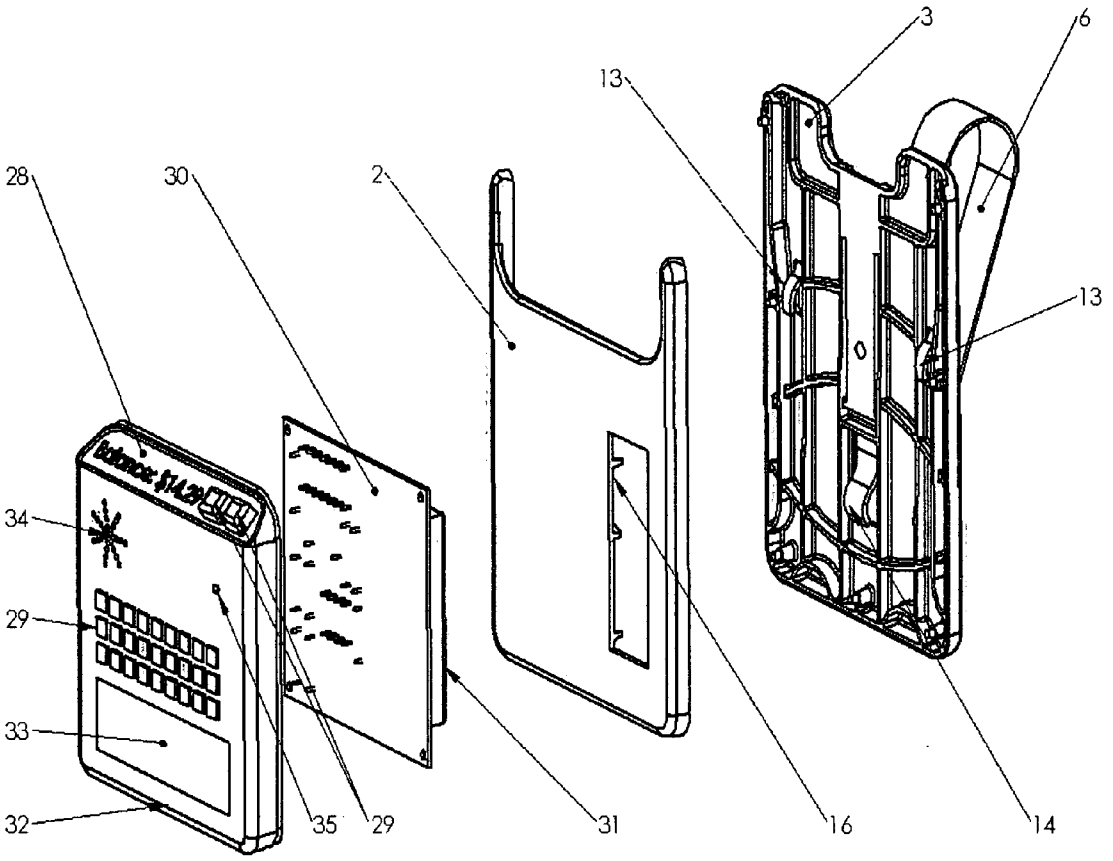


FIG. 7

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CARD HOLDER-READER FOR WALLET SIZED CARDS

CROSS REFERENCE TO RELATED APPLICATIONS

[0001] Not Applicable

STATEMENT REGARDING FEDERALLY SPONSORED RESEARCH OR DEVELOPMENT

[0002] Not Applicable

BACKGROUND OF THE INVENTION

[0003] 1. Field of the Invention

[0004] The present invention is directed to the general use of all types of standard cash cards, debit cards, credit cards, gift cards and other standard wallet-sized cards for performing monetary transactions. The primary part of the invention is directed both to types of such cards which can store account balance information on the card, whether magnetically, chip based (i.e. RFID) or using other storage technology, as well as to cards which contain an account number whose balance information is stored on an external electronic network.

[0005] 2. Description of the Related Art

[0006] Currently, there are many different methods of storing and locating wallet sized cards. However, most storage devices are not designed for fast, easy, convenient access in many possible locations, including within vehicles. Also, with most cash cards and gift cards, it is impossible to determine the balance remaining on the card account without first making a purchase or deposit to the account. This is of a particular concern when cards are used in vehicles for purchasing items at 'Drive-Thru' locations. If there is insufficient funds available in a card account, the user may not have available other means of payment. In addition, much time can be lost in a busy Drive-Thru by drivers searching for the location of their cash, debit or credit cards while attempting to drive up to the purchase window. For Drive-Thru owners, speed of service is paramount and lost time can mean significant monetary costs.

[0007] In particular, there are currently no devices which allow a card user to remotely access a POS network and determine card balances or perform transactions. Such a device would allow users to set up orders and complete transactions from within their vehicle, prior to reaching the Drive-Thru window—where all transactions now occur. This could result in significant time savings for all involved and also provide environmental benefits by reducing the amount of time vehicles spend idling in a Drive-Thru lineup.

[0008] Thus, there continues to be a need for a device which can not only store a wallet-sized card in a convenient location, either inside a vehicle, on a person or elsewhere, but is also able to interact with an electronic network to allow a person to check a card account balance prior to making a purchase. In addition, such a device could allow payments to be made automatically from within a vehicle, even at the time of ordering, without having to search for or even remove the card. This type of device could significantly reduce service times in Drive-Thru locations, resulting in cost savings.

BRIEF SUMMARY OF THE INVENTION

[0009] The primary, general objective of this invention is to provide a card holder that stores wallet-sized cards easily in a convenient location and holds them in a manner that prevents rattling when used in locations where vibrations are present, such as within a vehicle.

[0010] The secondary, general objective is to provide a card holder that is capable of reading/writing to wallet-sized cash, debit or credit cards which are stored within it.

[0011] The tertiary, general objective is to provide a holder which can interface remotely to standard electronic networks to allow card balance information to be displayed or transactions to be performed without requiring removal of the card from the holder.

[0012] Another more specific objective is to provide a holder which can display information from the inserted card and any transaction information associated with transactions performed while the card is within the holder.

[0013] Another more specific objective is to provide a holder which has a user interface to allow transactions to be performed while the card is within the holder.

[0014] Another more specific objective is to provide a holder which does not require replacement of batteries, but uses the abundant sunlight available inside a vehicle windshield to provide power through solar cells.

[0015] Another more specific objective is to provide a holder which has a 'hands free' interface, that is through verbal commands and audible (spoken) feedback, to ensure that drivers are not distracted during use and to maximize safety.

[0016] A general goal is to keep the card from being misplaced, lost or damaged while stored.

[0017] Another objective is to provide a holder with the functionality described above which is compact and inexpensive to manufacture.

[0018] Still another objective is to provide a holder which can be easily mounted in almost any location using a number of flexible mounting methods.

[0019] Therefore, according to these and other objectives, the invention generally provides a compact, convenient device designed primarily for the storage of a wallet-sized card and for reading/writing to said card and remote interfacing with an electronic network in order to process transactions to the account associated with the card, while also allowing user input and displaying transaction results.

BRIEF DESCRIPTION OF THE SEVERAL VIEWS OF THE DRAWING

[0020] FIG. **1** illustrates schematically a front perspective view of the first preferred embodiment of the invention.

[0021] FIG. **2** illustrates schematically a back perspective view of the first preferred embodiment of the invention.

[0022] FIG. **3** illustrates schematically a perspective view of the body of the case of the first preferred embodiment, in a disassembled configuration with all internal details shown.

[0023] FIG. **4** illustrates schematically a partially exploded back perspective view of the back piece and clip of the first preferred embodiment of the invention.

[0024] FIG. **5** illustrates schematically a cross section of the first preferred embodiment of the invention with a card shown in place.

[0025] FIG. **6** illustrates schematically front perspective view of the second preferred embodiment of the invention, which includes the optional electronics and associated details.

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[0026] FIG. **7** illustrates schematically a perspective view of the body of the case of the second preferred embodiment, in a disassembled configuration with internal details and components shown.

DETAILED DESCRIPTION OF THE INVENTION

[0027] The invention generally relates to a card holder that stores wallet-sized cards easily in a convenient location and holds them in a manner that prevents rattling. The first preferred embodiment describes such a device. A second embodiment is described which includes the optional electronics, card reader, visual display and human interface as described previously.

[0028] As used herein, the term "wallet-size cards" is meant to include any card, such as cash, debit, gift, credit, license, membership, access and other cards that are approximately 8.5 cm long by 5.5 cm wide and up to 1.5 mm thick. Of course, as would be obvious to one skilled in the art, the case of the invention may be made to dimensions that are suitable for carrying cards of other dimensions as well.

First Preferred Embodiment

[0029] Referring to the drawings, wherein like parts are designated throughout with like numerals and symbols, FIG. **1** illustrates a front perspective view of the first preferred embodiment of the invention. In general, the body of the case **1** includes a front piece **2** and a back piece **3**, joined together at seam **4**, an opening **5** and a clip **6** attached to the back piece **3**.

[0030] More specifically, the front piece **2** includes a front face **10**, two side faces **7** and a lower face **8**. A cutaway opening **9** in the front piece allows easier access to a card for insertion and removal. The front and back pieces are joined along the side faces **7** and lower face **8**.

[0031] FIG. **2** illustrates a back perspective view of the case **1** with back piece **3** and clip **6** shown. The back piece also includes two side faces **11** and a lower face **12**, along which the front and back pieces are joined by a seam **4**. Preferably, the back piece **3** includes three integral tabs **13**,**14** which are part of the back piece **3**. However, this design choice is not required as the tabs **13**,**14** may be attached as separate parts. This embodiment also shows a single, central larger tab **14** and two smaller tabs **13** located near the upper edges of the back piece **3**. This orientation of the tabs **13**,**14** provides a statically stable force which maximizes vibration frequency, when combined with other features shown later. This is only one possible selection of tab numbers, sizes and locations and, as would be obvious to anyone skilled in the art, many other possible choices exist. However, the fundamental choice of having a plurality of tabs arranged such they provide a force distributed evenly across the card, in conjunction with the ribs shown below, maximizes the vibration frequency of the card when inserted in the holder, thereby minimizing or eliminating vibration and rattle of the card.

[0032] FIG. **3** illustrates schematically the body of the case disassembled, with the internal details of the front piece **2** and the back piece **3** shown. The internal faces **15** of the central tab **14** and upper tabs **13** are rounded and smooth to minimize marking of the card when inserted. There are three support ribs **16** located on the inside of the front piece **2** which are directly opposed to the tabs **13**, **14**. This positioning effectively squeezes the card once inserted and provides a very secure restraint which maximizes the natural frequency of the card, when designed in combination with tab **13**,**14** placement. The front (upper) edges **17** of the support ribs **16** are angled to create a smooth transition, allowing the card to be easily inserted and eliminating the need for exact alignment. End stops **18**, **19** are located on the lower inside of both pieces and serve the purpose of fixing the maximum insertion depth of the card. These end stops are shown as semi-circular in shape. However, as would be obvious to one skilled in the art, they may be any shape desired. Posts **20** are located at the corners of the back piece **3** and corresponding holes **21** are located in the front piece **2**. These are used for alignment when assembling the case. These may be used to hold the two halves by press fit, adhesive bonding, welding or any other methods. In addition, the two pieces may also be joined around the full periphery of the seam **4**. Various other ribs **22** are located on the insides of both the front **2** and back **3** pieces. These are used for stiffening the case pieces, but, critically, must remain below the height of the tabs **13**,**14** or support ribs **16** in order to eliminate the possibility of rattling.

[0033] FIG. **4** illustrates schematically a partially exploded back view of the back piece **3** and clip **6**. The clip **6** slides under overhangs **25** in the back surface of the back piece. A hole on the clip **23** is pushed up over a protrusion **24** in the back piece for retention.

[0034] FIG. **5** illustrates a section view of the assembled holder **1** with a card **26** installed and retained between the central tab **14** and support rib **16**. Also visible is the angled ramp **17** on the front of the central support rib **16**, which facilitates card insertion. Also visible is the gap **27** on both sides of the card which prevent is from rattling on any component on either piece of the case.

Second Preferred Embodiment

[0035] Referring to the drawings, wherein like parts are designated throughout with like numerals and symbols, FIG. **6** illustrates a front perspective view of the second preferred embodiment of the invention. In general, the body of the case **1** includes a front piece **2** with a visual display **28**, human interface **29**, speaker **34**, microphone **35**, solar cell **33** and a back piece **3**, joined together at seam **4**, an opening **5** and a clip **6** attached to the back piece **3**. The second embodiment contains all the details described in the first embodiment of the holder with the addition of the electronics and associated items, which are described in this section.

[0036] FIG. **7** illustrates schematically the body of the case in an exploded view with the front piece **2** on the left, back piece **3**, clip **6**, circuit board **30**, card reader **31**, visual display **28** and human interface **29**. The circuit board **30** is shown mounted in the front piece **2**, but may also be mounted in the back piece **3**, providing other requirements are met. Note that the support ribs **16** are still present in the front piece **2**, allowing the card to be squeezed against the tabs **13**, **14** and held without vibration. This may necessitate the use of an extra front cover **32**, shown in this embodiment, but does not require it. The human interface **29**, visual display **28**, speaker **34**, microphone **35** and solar cell **33** may be alternately mounted on any convenient face of the case. In this embodiment, the human interface **29** is shown as two buttons and a keyboard, however, as is obvious to anyone skilled in the art, it could also be in the form of a touch pad, scroll wheel, switches, keyboard or any other type of human interface.

[0037] As would be recognized by one skilled in the art, the cases of the invention may be made of any moldable or castable material such as plastic, reinforced plastic, rubber,

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aluminum, stainless steel or other materials. Preferably, any such material used to manufacture the case pieces would have appropriate stiffness and strength to allow the retaining tabs to be made from one piece with the case.

[0038] Various changes in the details, steps and components that have been described may be made by those skilled in the art within the principles and scope of the invention herein illustrated and defined in the appended claims. Therefore, while the present invention has been shown and described herein in what is believed to be the most practical and preferred embodiments, it is recognized that departures can be made therefrom within the scope of the invention, which is not to be limited to the details disclosed herein but is to be accorded the full scope of the claims so as to embrace any and all equivalent apparatus and procedures.

[0039] More specifically, the invention provides a three-dimensional, preferably flat and rectangular, case that contains an interior cavity defined by a top piece and a bottom piece, which each incorporate portions of side and end walls to enclose the cavity. Angled ribs are incorporated into one or more internal faces to guide the card into the retained position and to eliminate 'rattling' of the card caused by vibrations when used in a vehicle. One end wall has a partial or full opening to allow insertion of a standard wallet-sized card into the cavity. Optionally, the bottom face or side walls may also have a partial or full opening for ease of card insertion and removal, as the extra opening allows a portion of the card to be accessible by a person's fingers.

[0040] The card is retained in the holder by the means of flexible tabs which deform on card insertion and provide a frictional force to retain the card in all orientations and vibration environments. The flexible tabs push the card against opposing ribs on the opposite face, keeping it centered in the holder and away from other features, preventing it from rattling when used in environments where vibration is present (such as in a vehicle). The tabs may be incorporated into one of the holder pieces, or as separate parts assembled into the case. The number and placement of tabs is critical to the vibration eliminating feature of the product. The use of 3 separate tabs, one in the centre and 2 near the front edges, provides a stable, distributed force on the card. In combination with ribs which centre the card within the case and keep it away from the top and bottom faces and which directly oppose the tabs, the evenly distributed force increases the natural vibration frequency of the held card, thereby minimizing or eliminating altogether the possibility of the card being excited during driving at a vibration frequency near its natural frequency—which would result in rattling. Due to the annoying nature of rattling within vehicles, this feature is critical to the usability of this product. The thickness of the flexible tabs also plays an important role in the total retention force on the card. As is obvious to anyone skilled in the art, thicker tabs will provide more retention force and, in concert with tab placement, work to maximize natural vibration frequency. Obviously, there are many different possible locations and sizes/shapes for the flexible tabs which will provide a sufficient, stable force to maximize the natural vibration frequency and minimize vibrations, and the total force must be low enough for easy removal and insertion with a person's fingers alone, while working with any thickness of card for which the holder is designed to accommodate. The placement of the tabs is also optimized to eliminate them touching a magnetic strip on a card used in the holder. If the tabs were to touch the magnetic strip on a card, it is possible, after many insertion and removal cycles that the magnetic strip may be damaged, possibly causing loss of data and loss of funds by the card owner.

[0041] The outer back face of the case provides a slot feature to attach a metal or plastic mounting clip. This clip, when present, allows the holder to be mounted conveniently in many different places. Furthermore, the clip is removable, as it is retained by a small post on the back case part and a corresponding hole in the clip. This combination provides sufficient retention force to retain the clip against common loads during normal use, but can be overcome by a prying or transverse force (although one which may be applied with a person's hands) to allow the clip to be removed. This design allows for secure retention of the clip but also for user assisted removal if desired. If removed, the holder may be mounted in still further possible locations by the use of adhesives, tape, hook and loop fasteners, magnets or any other method of mounting which may be desired.

[0042] The front face of the case is flat and smooth to allow for the application of various types decoration which allows the holder to be used for advertising, branding or other uses.

[0043] Optionally, the case may contain one or more electronic circuit boards which perform various functions associated with reading and or writing to a card stored in the holder and communicating, by a wired or wireless method, with a standard electronic network for transferring data related to the card. The design of the circuit board(s) will be dependent on the exact type of card being used. For a magnetic strip card, a standard magnetic reader head is located either on the circuit board or within the case, to read the magnetic strip on a card as it is inserted. For an RFID type card, an RFID reader of the appropriate design to read a given card is located within the case or on the circuit board. The circuit board contains the electronics necessary to read and or write to the appropriate type of card, as well as any further circuitry, hardware, software or firmware necessary to perform other functions, as described in the following sections. The holder also contains a battery or other power source for the electronics contained within it.

[0044] Optionally, the circuit board may contain circuitry, hardware, software and firmware to allow the holder to communicate, either via wires or wirelessly using standard or custom methods, with a nearby electronic network upon which may be stored information regarding the balance on the card, transactions made using the card or other data regarding the card. Communication with said network allows the holder to perform transactions associated with the card, such as purchases, credits, balance requests and others. The circuitry, hardware and firmware incorporate all necessary security protocols in order to perform secure transactions with the network.

[0045] Optionally, the holder front outer face may contain a visual display and buttons, touch pads or other human interface devices to allow a person to view information regarding the card and interact with the holder or any electronic network to which it is communicating. This includes the ability to enter orders autonomously without a server or attendant, while still in the vehicle.

[0046] In addition, the holder may contain a speaker, microphone and circuitry and software to allow a user to interact with the holder and system verbally. This includes the ability to recognize voice commands and act on them (i.e. to place orders verbally) as well as the ability to return information audibly to the user. Such audible information may be in

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the form of beeps or other sounds used for confirmation or could be in the form of electronically generated speech which tells the user, for example, the card balance remaining or that a transaction has been completed. Obviously, many different possibilities for methods of interacting verbally and audibly with the holder and system are available and the description used herein does limit the possible methods which may be employed in any way. The primary purpose of a verbal and audible interface is to increase the safety of the user by preventing them from being distracted by requiring manual inputs and visual responses. The users will not be required to remove their attention from the task of driving (albeit slowly in a Drive-Thru) in order to interface with the holder and system.

[0047] The combination of the above features will allow a person to check the balance on their card and even perform payment or credit transactions without having to remove the card from the holder or from the vehicle. This can provide a significant time savings and also a major increase in convenience for in-vehicle card users.

[0048] Optionally, a solar power cell may be located on one external face of the case. This solar cell can be used alone or in combination with a battery or batteries, to provide power or recharge the electronic circuitry. This takes advantage of the large amount of sunlight generally available in vehicle windshields to maximize convenience to the user and to minimize environmental impact.

[0049] Various other purposes and advantages of the invention will become clear from its description in the specification that follows and from the novel features particularly pointed out in the appended claims. Therefore, to the accomplishment of the objectives described above, this invention consists of the features hereinafter illustrated in the drawings, fully described in the detailed description of the preferred embodiment and particularly pointed out in the claims. However, such drawings and description disclose but one of the various ways in which the invention may be practiced.

We claim:

1. A holder for a single wallet-sized card comprising:

A case, including a front piece and a back piece connected by two sidewalls and a rear wall, defining an interior cavity with an opening along one end of said case, where the opening may or may not continue on to further faces in order to provide ease of access;

One or more flexible tabs which are located on any face within the case and are deformed upon insertion of a card, providing a frictional force for retaining the card within the case, said tabs being designed and located in conjunction with opposing ribs to eliminate vibration of the card being held, to prevent rattling when used in locations where vibrations are present;

2. The holder of claim **1**, further including a removable clip mounted on the case.

3. A holder for a single wallet-sized card comprising:

A case, including a front piece and a back piece connected by two sidewalls and a rear wall, defining an interior cavity with an opening along one end of said case, where the opening may or may not continue on to further faces in order to provide ease of access;

One or more flexible tabs which are located on any face within the case and are deformed upon insertion of a card, providing a frictional force for retaining the card within the case, said tabs being designed and located in conjunction with opposing ribs to eliminate vibration of the card being held, to prevent rattling when used in locations where vibrations are present;

A single, or a plurality of, electronic circuit board(s) which contain electronics and circuitry, firmware and software, including sensors, for reading and writing information from/to a wallet sized card mounted in the holder. This includes a battery, solar cell or other power source to provide power to the electronics.

A visual display system for displaying alphanumeric information, warning lights or other signals to the user located on an external face of the case.

A single or plurality of buttons or a keyboard accessible through an external face of the case, allowing the user to provide input or initiate commands to the electronics.

An audio speaker, microphone and associated circuitry and software to allow the user to provide verbal commands and receive audible responses.

4. The holder of claim **3**, further including a wired or wireless communication system for communicating remotely with an electronic network in order to perform transactions and tasks related to the information stored on the card.

5. The holder of claim **3**, further including a removable clip mounted on the case.

6. The holder of claim **4**, further including a removable clip mounted on the case.

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