

**UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE PATENT TRIAL AND APPEAL BOARD**

FIFTH THIRD BANK, NATIONAL ASSOCIATION
Petitioner,

v.

UNITED SERVICES AUTOMOBILE ASSOCIATION
Patent Owner

INTER PARTES REVIEW OF U.S. PATENT NO. 12,211,095
Case No. IPR: 2026-00277

**POWER OF ATTORNEY UNDER 37 C.F.R. §42.10 FOR
PETITIONER FIFTH THIRD BANK, NATIONAL
ASSOCIATION**

Pursuant to 37 C.F.R. § 42.10(b), Petitioner Fifth Third Bank, National Association (“Fifth Third”) appoints the following practitioners, and all those associated with Williams & Connolly LLP who are registered to practice before USPTO, or for whom a motion to appear *pro hac vice* is filed, as its attorneys, to prosecute and to transact all business in the United States Patent & Trademark Office associated with the above-captioned Petition for *Inter Partes* Review:

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The individual signing below has the authority to execute this document on

behalf of Fifth Third.

Dated: February 26, 2026

**Christopher J.
Garvey**

Digitally signed by Christopher J.
Garvey
Date: 2026.02.26 22:08:01 -05'00'

Name: Christopher J. Garvey

Title: Deputy General Counsel & Senior Vice President

CERTIFICATE OF SERVICE

I hereby certify that a complete copy of the foregoing Power of Attorney for Petitioner Fifth Third Bank, National Association is being served via Federal Express on the 27th day of February, 2026, the same day as the filing of the above-identified document in the United States Patent and Trademark Office/Patent Trial and Appeal Board, upon Patent Owner by serving the correspondence address of record with the USPTO as follows:

Carmichael IP, PLLC /USAA
Attn: James T. Carmichael, Stephen Schreiner, Minghui Yang
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The same materials were sent via electronic means to the email addresses specified for electronic service in Patent Owner's updated mandatory notices in IPR2025-01356:

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DATE: February 27, 2026.

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