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.

CASE: IPR2026-00277

U.S. Patent No. 12,211,095

PATENT OWNER'S MANDATORY NOTICES

PURSUANT TO 37 C.F.R. § 42.8(a)(2)

I. MANDATORY NOTICES UNDER 37 C.F.R. § 42.8(a)(2)

Patent Owner United Services Automobile Association ("Patent Owner" or "USAA") hereby submits the following Notices:

A. REAL PARTY-IN-INTEREST UNDER 37 C.F.R. § 42.8(b)(1)

The real party-in-interest is United Services Automobile Association.

B. RELATED MATTERS UNDER 37 C.F.R. § 42.8(b)(2)

Patent Owner identifies the following matters that may be deemed related pursuant to 37 C.F.R. § 42.8(b)(2):

- *United Services Automobile Association v. Regions Bank*, Case No. 2:25-cv-00082, (E.D. Tex.), filed January 28, 2025, asserting U.S. Patent No. 12,159,310 ("the '310 patent") and U.S. Patent No. 12,211,095 ("the '095 patent");
- Petitioner concurrently filed IPR2025-01356 against the '095 patent (instituted February 10, 2026);
- Petitioner concurrently filed IPR2025-01326 against the '310 patent (instituted February 10, 2026);
- CBM2019-00002, CBM2019-00004, CBM2019-00005, IPR2019-00815, IPR2019-00882, IPR2019-01082, IPR2019-01083, IPR2020-00092, IPR2020-01593, IPR202-00976, IPR2021-01070, IPR2021-01073 and

IPR2022-01593, none of which are pending, have previously been filed by other parties against other patents in the '310 Patent's family.

C. LEAD AND BACKUP COUNSEL UNDER 37 C.F.R. § 42.8(b)(3)

Pursuant to 37 C.F.R. §§ 42.8(b)(3) and 42.10(a), Patent Owner provides the following designation of counsel:

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D. SERVICE INFORMATION UNDER 37 C.F.R. § 42.(b)(3)

Please address all correspondence to the lead and backup counsel as shown above. The Patent Owner also consents to electronic service at USAA-IPRs@irell.com and USAA-IPRs@carmichaelip.com.

Date: March 12, 2026

Respectfully submitted,

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that, pursuant to 37 CFR § 42.6(e), a true and correct copy of the foregoing **PATENT OWNER'S MANDATORY NOTICES AND PATENT OWNER'S POWER OF ATTORNEY** have been served electronically via email on counsel of record for Petitioner:

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Dated: March 12, 2026

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