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 POWER OF ATTORNEY

PURSUANT TO 37 C.F.R. 42.10(B)

Pursuant to 37 C.F.R. § 42.10(b), Patent Owner United Services Automobile Association ("USAA") hereby appoints the following practitioners as their attorneys to prosecute and transact all business before the Patent Trial and Appeal Board of the United States Patent and Trademark Office in connection with the above-captioned *Inter Partes* review, and designates its lead and backup counsel as follows:

Lead Counsel	**Backup Counsel**
James T. Carmichael Reg. No. 45,306 Carmichael IP, PLLC 8607 Westwood Center Drive Suite 270 Tysons, Virginia 22182 Email: jim@carmichaelip.com Telephone: 703-646-9255	Anthony Q. Rowles Reg. No. 68,673 IRELL & MANELLA LLP 1800 Avenue of the Stars Suite 900 Los Angeles, California 90067 Email: trowles@irell.com Telephone: 310-277-7635 Jonathan Lindsay Reg. No. 45,810 IRELL & MANELLA LLP 840 Newport Center Drive Suite 400 Newport Beach, California 92660 Email: jlindsay@irell.com Telephone: 949-760-0991

	Stephen Schreiner Reg. No. 43,097 CARMICHAEL IP, PLLC 8607 Westwood Center Drive Suite 270 Tysons, Virginia 22182 Email: schreiner@carmichaelip.com Telephone: 703-646-9254 Minghui Yang Reg. No. 71,989 CARMICHAEL IP, PLLC 8607 Westwood Center Drive Suite 270 Tysons, Virginia 22182 Email: mitch@carmichaelip.com Telephone: 703-646-9248 Jason Sheasby (*Notice of Intent to Designate as a Provisionally Recognized PTAB attorney to be filed*) IRELL & MANELLA LLP 1800 Avenue of the Stars Suite 900 Los Angeles, California 90067 Email: jsheasby@irell.com Telephone: 310-277-7096 Lisa Glasser (*Notice of Intent to Designate as a Provisionally Recognized PTAB attorney to be filed*) IRELL & MANELLA LLP 840 Newport Center Drive, Suite 400 Newport Beach, California 92660 Email: lglasser@irell.com Telephone: 949-760-0991

Patent Owner also grants a full power of attorney to practitioners associated with Customer Number 135533 to transact all business in the United States Patent and Trademark Office associated with the above identified *inter partes* review.

The individual signing below has the authority to execute this document on behalf of the Patent Owner.

Signature: _____

Name: David Nelson

Title: Associate General Counsel

Date: March 12, 2026