

**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. 12,505,414
Case No. IPR2026-00450

**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:

Lead Counsel:

Aaron Maurer (Reg. No. 44,911)
Williams & Connolly LLP
680 Maine Avenue, S.W.
Washington, D.C. 20024
Phone: 202-434-5000
Fax: 202-434-5029
Email: amaurer@wc.com

Back-up Counsel:

Jessamyn Berniker (Reg No. 72,328)
Williams & Connolly LLP
680 Maine Avenue, S.W.
Washington, D.C. 20024
Phone: 202-434-5000
Fax: 202-434-5029
Email: jberniker@wc.com

The individual signing below has the authority to execute this document on behalf of Fifth Third.

Dated: August 6, 2026

Christopher J. Garvey

Digitally signed by Christopher J. Garvey
Date: 2026.08.07 15:15:39 -04'00'

Christopher J. Garvey
Senior Vice President & Deputy General Counsel

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 7th day of August, 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
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

The same materials were sent via electronic means to the email addresses specified for electronic service in Patent Owner's updated mandatory notices in IPR2026-00277 and IPR2026-00279:

USAA-IPRs@irell.com
USAA-IPRs@carmichaelip.com

DATE: August 7, 2026.

/Aaron Maurer/
Aaron Maurer
Reg. No. 44,911
Williams & Connolly LLP
680 Maine Avenue S.W.
Washington, DC 20024
Telephone: (202) 434-5000
Facsimile: (202) 434-5029