UNITED STATES PATENT AND TRADEMARK OFFICE

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BEFORE THE PATENT TRIAL AND APPEAL BOARD

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FIFTH THIRD BANK, NATIONAL ASSOCIATION,

Petitioner,

v.

UNITED SERVICES AUTOMOBILE ASSOCIATION

Patent Owner.

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CASE: IPR2026-00488

U.S. Patent No. 12,632,899

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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 in this petition involving U.S. Pat. No. 12,632,899 (the "'899" patent) 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):

- Petitioner has filed petitions for *inter partes* review of related patents U.S. Patent Nos. 12,211,095; 12,159,310; and 12,505,414 (the "'095," "'310," and "'414" patents), which are pending with the Board in IPR2026-00277, IPR2026-00279, and IPR2026-00450, respectively.
- The '899 patent, along with the '310, '095, and '414 patents, has been asserted in a complaint filed July 21, 2026 in *United Services Automobile Association v. Fifth Third Bancorp et al.*, Case No. 2:26-cv-00595 (E.D. Tex.).
- The '310 and '095 patents were asserted *in United Services Automobile Association v. Regions Bank*, Case No. 2:25-cv-00082 (E.D. Tex.). This case was dismissed due to settlement on March 20, 2026. The '310 patent was the

subject of *Regions Bank v. United Services Automobile Association*, IPR2025-01326 (instituted February 10, 2026). The '095 patent was the subject of *Regions Bank v. United Services Automobile Association*, IPR2025-01356 (instituted February 10, 2026). Both IPRs were terminated on March 21, 2026 due to settlement.

- Various prior post-grant proceedings have been initiated by third parties pertaining to other patents in the '414 Patent's family, none of which are pending: 8,977,571 (CBM2019-00004, IPR2019-01082, IPR2020-00975, IPR2021-01073); 9,569,756 (IPR2020-00092); and 9,818,090 (CBM2019-00002, IPR2019-00815, IPR2020-00882, IPR2022-01593). IPR2021-01073 resulted in a final written decision affirmed by the Federal Circuit finding the challenged claims to be unpatentable.

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: October 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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