

UNITED STATES PATENT AND TRADEMARK OFFICE

BEFORE THE PATENT TRIAL AND APPEAL BOARD

REGIONS FINANCIAL CORPORATION, ADVANCE AMERICA,
CASH ADVANCE CENTERS, INC., and CNU ONLINE HOLDINGS, LLC
F/K/A CASH AMERICA NET HOLDINGS, LLC

Petitioners

v.

RETIREMENT CAPITAL ACCESS MANAGEMENT COMPANY LLC

Patent Owner

Case CBM2014-00012

Patent 6,625,582

**PATENT OWNER RETIREMENT CAPITAL ACCESS
MANAGEMENT COMPANY LLC'S PRELIMINARY RESPONSE**

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