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

## PETITIONERS' REQUEST FOR ORAL ARGUMENT

Petitioners respectfully request oral argument, currently scheduled for October 28, 2014 (Paper No. 18). Pursuant to 37 C.F.R. § 42.70, Petitioners identify the following issues to be argued:

- 1. The proper construction of claims 1, 13, 14, 18, 30 and 31 of the '582 patent;
- 2. The issue of patent eligibility of claims 1, 13, 14, 18, 30 and 31 of the '582 patent under 35 U.S.C. § 101; and
- 3. Any issues specified by Patent Owner in a Request for Oral Argument.

Dated: September 18, 2014

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Respectfully submitted,

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Counsel for Petitioners

## **CERTIFICATE OF SERVICE**

The undersigned certifies that a copy of the attached PETITIONERS' REQUEST FOR ORAL HEARING was sent via electronic mail on September 18,

2014, to the following:

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