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**PETITIONER'S POWER OF ATTORNEY IN POST GRANT PROCEEDINGS BEFORE THE PATENT  
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Petitioner, United Services Automobile Association ("USAA"), hereby appoints the following practitioners as its attorneys to transact all business in the United States Patent & Trademark Office associated with any *inter partes* review, covered business method review, post grant review, or other review proceedings before the Patent Trial and Appeal Board of the above-captioned patent:


Michael T. Zoppo, Reg. No. 61,074

Thomas A. Rozylowicz, Reg. No. 50,620

and all practitioners associated with PTO Customer Number 26171.

I have the authority to execute this document on behalf of USAA

**UNITED SERVICES AUTOMOBILE ASSOCIATION**

By:   
Name: Jordan Newmark, Reg. No. 50,904  
Title: Assistant Vice President - Chief IP Counsel  
Date: 9/1/15