

PATENT INFORMATION

ANOVA's Proprietary Technology and Intellectual Property

- U.S. Patent Application No. 10/645,778 for “METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS” **filed August 21, 2003.**
- U.S. Provisional Patent Application No. 61/247,775 for “METHODS AND SYSTEMS, AND COMPUTER READABLE MEDIA FOR IMPLEMENTING RECIPROCAL EXCHANGE DEPOSIT PROGRAM” **filed 10/1/09 as Continuation-in-part of 10/645,778.**

ANOVA's Operations Information System (OIS) is a software application that electronically streamlines the movement and monitoring of funds between participating depositors and commercial banks (see below). The OIS is based on the high-value, automated eBusiness software and will permit the following:

1. Depositors are able to access their own account for deposits/withdrawals electronically online.
2. ANOVA directs the flow of funds through a third party Custodian to participating commercial banks as needed.
3. ANOVA monitors the Master Certificates (MMDA & NOW Accounts) to insure that all deposits are FDIC insured.