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January 4, 2012

President

National Bank

New York

Re: Offer to Sub-License Patent Portfolio relating to ATMs

Dear Mr.

We represent Automated Transactions LLC (ATL) which is the exclusive Licensee of a number of patents and pending applications relating to ATM's which enables customers to consummate retail transactions including banking transactions utilizing the Internet. ATL has recently brought a number of lawsuits for patent infringement, contributory patent infringement and inducement of patent infringement of its patent portfolio, a copy of which is attached as Exhibit A. Our client is prepared to sub-license these patents together with its pending applications which cover ATM machines which are capable of conducting retail transactions including banking transactions for customers over the Internet. ATL has recently granted a number of sub-licenses under its patent portfolio and would be prepared to offer your Bank a sub-license under similar terms and conditions. I write to you in the spirit of inquiring whether there is an interest in such a sub-license prior to our bringing a suit for patent infringement, including, contributory and inducement of patent infringement.

Please let me hear back from you by January 19, 2012 to avoid the necessity of our bringing a patent infringement suit against your Bank if we can amicably settle this matter.

Sincerely yours,

Albert L. Jacobs Jr.