

approval phase of the regulatory review period is reasonably expected to extend beyond the expiration date of the patent.

On September 23, 2021, Medac Gesellschaft für Klinische Spezialpräparate mbH, the owner of record of the '162 patent, timely filed an application under 35 U.S.C. 156(d)(5) for a first interim extension of the term of the '162 patent. The '162 patent claims a method of using the human drug product known by the tradename GRAFAPEX™ (dihydroxybusulfan). The application for interim patent term extension indicates that a regulatory review period (RRP) as described in 35 U.S.C. 156(g)(1)(B)(ii) began for GRAFAPEX™ (dihydroxybusulfan) and is ongoing before the Food and Drug Administration for permission to market and use the product commercially.

Review of the interim patent term extension application indicates that, except for permission to market or use the product commercially, the '162 patent would be eligible for an extension of the patent term under 35 U.S.C. 156. Because it is apparent that the RRP will continue beyond the original expiration date of the '162 patent, *i.e.*, October 12, 2021, interim extension of the patent term under 35 U.S.C. 156(d)(5) is appropriate.

A first interim extension under 35 U.S.C. 156(d)(5) of the term of U.S. Patent No. 7,199,162 is granted for a period of one year from the original expiration date of the '162 patent.

**Robert Bahr,**

*Deputy Commissioner for Patents, United States Patent and Trademark Office.*

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## DEPARTMENT OF COMMERCE

### Patent and Trademark Office

[Docket No. PTO-P-2021-0053]

#### Grant of Interim Extension of the Term of U.S. Patent No. 6,406,699; ECI® (ELIAS Cancer Immunotherapy)

**AGENCY:** United States Patent and Trademark Office, Department of Commerce.

**ACTION:** Notice of interim patent term extension.

**SUMMARY:** The United States Patent and Trademark Office has issued an order granting a one-year interim extension of the term of U.S. Patent No. 6,406,699 ('699 patent).

**FOR FURTHER INFORMATION CONTACT:** Raul Tamayo, Senior Legal Advisor, Office of Patent Legal Administration, by

telephone at 571-272-7728 or by email to [raul.tamayo@uspto.gov](mailto:raul.tamayo@uspto.gov).

**SUPPLEMENTARY INFORMATION:** 35 U.S.C. 156 generally provides that the term of a patent may be extended for a period of up to five years, if the patent claims a product, or a method of making or using a product, that has been subject to certain defined regulatory review. 35 U.S.C. 156(d)(5) generally provides that the term of such a patent may be extended for no more than five interim periods of up to one year each, if the approval phase of the regulatory review period is reasonably expected to extend beyond the expiration date of the patent.

On August 25, 2021, TVAX Biomedical I, LLC, the owner of record of the '699 patent, timely filed an application under 35 U.S.C. 156(d)(5) for a third interim extension of the term of the '699 patent. The '699 patent claims a method of using a veterinary biological product in the cancer immunotherapy treatment known by the tradename ECI® (ELIAS Cancer Immunotherapy). The application for interim patent term extension indicates that an application for a license for the veterinary biological product was submitted under the Virus-Serum-Toxin Act and is currently undergoing regulatory review by the United States Department of Agriculture, Center for Veterinary Biologics.

Review of the interim patent term extension application indicates that, except for permission to market or use the product commercially, the '699 patent would be eligible for an extension of the patent term under 35 U.S.C. 156. Because it appears the approval phase of the regulatory review period will continue beyond the extended expiration date of the '699 patent, *i.e.*, October 5, 2021, further interim extension of the patent term under 35 U.S.C. 156(d)(5) is appropriate.

A third interim extension under 35 U.S.C. 156(d)(5) of the term of U.S. Patent No. 6,406,699 is granted for a period of one year from the extended expiration date of the '699 patent.

**Robert Bahr,**

*Deputy Commissioner for Patents, United States Patent and Trademark Office.*

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## BUREAU OF CONSUMER FINANCIAL PROTECTION

### Consumer Credit Card Market Report of the Bureau of Consumer Financial Protection, 2021

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Consumer Credit Card Market Report of the Bureau of Consumer Financial Protection Bureau.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau) is issuing its fifth biennial Consumer Credit Card Market Report to Congress. The report reviews developments in this consumer market since the Bureau's most recent biennial report on the same subject in 2019.

**DATES:** The Bureau released the 2021 Consumer Credit Card Market Report on its website on September 29, 2021.

**FOR FURTHER INFORMATION CONTACT:** Wei Zhang, Credit Card Program Manager, Division of Research, Markets & Regulations ([wei.zhang@cfpb.gov](mailto:wei.zhang@cfpb.gov)), or Margaret Seikel, Financial Analyst, Division of Research, Markets & Regulations ([margaret.seikel@cfpb.gov](mailto:margaret.seikel@cfpb.gov)). If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

**SUPPLEMENTARY INFORMATION:**

#### Message From David Uejio, Acting Director

Credit cards are one of the most commonly-held and widely-used financial products in America—over 175 million Americans hold at least one credit card. During the COVID-19 pandemic, credit cards played a vital role as both a source of credit in emergencies and a payment method as more transactions occurred online.

As the fifth biennial report to Congress on the credit card market, this report details how swift actions by both the public and private sectors likely impacted how many consumers used their credit cards and managed their debts during the pandemic. To address hardships caused by COVID-19, the Federal government provided consumers direct relief by issuing a series of economic impact payments, providing enhanced unemployment benefits, suspending student loan payments and interest accrual for federally held loans, offering mortgage forbearance, and enacting a moratorium on evictions. At the same time, credit card issuers provided voluntary relief to consumers by offering payment deferral and fee waivers.

Supported by these efforts, this report finds that the decline in credit card debt