Subject: Darren Indyke Cash Activity Meeting July 25 2017 Notes
From: Cherie Quigley <█████████████████>
Date: Tue, 25 Jul 2017 14:15:09 -0400
To: Wayne Salit <███████████████████>,
    Ying-A Wang <███████████████████>

Meeting today July 25, 2017 to discuss Cash activity involving Darren Indyke

Attendees: Wayne Salit, Ying Wang, Cherie Quigley, Stewart Oldfield and
Darren Indyke (Client)

Transaction Monitoring recently filed a SAIF regarding the appearance of
Structuring involving Darren Indyke. Mr. Indyke routinely takes out cash
from his account ████████ and from Jeffrey Epstein's account ████████ (he is
the POA) on consecutive days. In addition, he has made comments to the
teller asking if he does the transaction together would it require
reporting?. After he was advised yes, he broke up the transactions into 2
consecutive days.

Mr. Indyke was advised of the following:

·   His pattern of cashing checks gives the appearance of structuring
to avoid CTR Reporting

·   We explained structuring to the client and advised him that his
current pattern of cashing checks is unacceptable.

·   We explained that we are not advising him on how he should conduct
his business or how he should cash his checks, but his current pattern is
unacceptable.

·   Stewart Oldfield will provide the client with additional
information on CTR reporting requirements

Mr. Indyke indicated that it was not his intention to structure any of the
activity. He frequently requires cash for his business as well as for Mr.

Epstein's household expenses. He indicated that he cashes checks as needed and did not realize that he was cashing checks regularly on consecutive days.   He advised that he will try to plan his cash needs better to avoid any appearance of suspicious activity, as that was not his intent.

The transaction monitoring team will continue to monitor the cash activity in these accounts. We will escalate any additional suspicious activity as appropriate.

Cherie

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