

Special Points:

Same-name and same signer transactions including transfers between joint and sole accounts and DB Loan Payments are exempt from HRM Rules and Wire can be done for any amount:

- a. **Instruction via is Exempt Phone Call:** If Instruction via is Exempt phone call and Signature and Name is identical and marked as yes, then we need to verify if both account name matches and if Signatories are identical.
- b. **Exempt Email :** If Instruction via is Exempt Email and Signature and Names identical is marked as yes, then Email should be attached and details of the case matches with the Email.
- c. **Exempt Fax :** If Instruction via is Exempt Fax and Signature and Names identical is marked as yes, fax should be attached and TAG will verify all details with the FAX.
- a. Exempt other Booking Center : If the funds are moving to DB Alex Brown for same name accounts.

Gift Procedure:

To transfer to Gift account, it can be done through different ways as stated below:

- a. If mean value is specified, then we have to check the mean price and if going into Account # [REDACTED] then Approval from either Mary Keaveney, Jennifer Barker, Lisa Combatti or Robert Deffense approval is required. If the transfer is done directly to the party and gift account is not used, then approval will not be required.
Client letter is required in both the scenarios.
Once the funds or securities transferred into Gift account [REDACTED]. No approval is required to debit the Gift account.
- i. When Securities are transferred to the Final Beneficiary then following case types are created.
 - a. **Free Delivery - Mutual/Hedge Fund - From G+ to Another Institution**
 - b. **Free Delivery - Security - From G+ to another Institution**
 - c. **Internal Security Transfer - G+**

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