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|  |     |   |   | provided then second time approval would be given only by SPG team and there would be no third approval.                                |
| To Re-open the account for Metavante and Global Plus | No  | Yes, approval from AOG team need to be attached to the case.  | Can be approved only by AOG.  | AOG will review required documents and provide approval via email to Banking Officer which is attached to case.                         |
| To change the rate type                              | No  | Yes, approval email needed with a numerical code for the rate | Approval from any of below is required for rate going low to High.<br>1. Charlie Burrows<br>2. Anthony Western<br>3. Robert Dicerbo<br>4. Arthur Tremblay | If the Account type is changing due to regulatory requirement, then no approval needed.   |
| To remove Inactive or Dormant Status from account    | Yes | Yes, fax with call back or original.                          | TAG verifies that the signature on attachment matches with specimen in repository.  | 1. In description should be mentioned (client letter date)<br><br>2. TAG will check the status of account on Metavante and Global Plus. |
| To Close account with U status                       | Yes | Yes, Business Line Approval is required                       | TAG verifies if the account is on U status, also having zero balance from long time   | If client letter is missing then we require approval  |

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