

Director

Deutsche Bank Wealth Management
[REDACTED]

Passion to Perform

From: Melinda Roy
Sent: Monday, March 21, 2016 11:17 AM
To: Armen Brash
Cc: Jj Litchford; Stewart Oldfield
Subject: RE: Account [REDACTED] Overdraft for 8 days- ACTION REQUIRED [I]

Classification: **For internal use only**

Thank you. Sorry for the confusion. JJ is coming in this afternoon to take care of it.

From: Armen Brash
Sent: Monday, March 21, 2016 11:16 AM
To: Melinda Roy
Cc: Jj Litchford; Stewart Oldfield
Subject: RE: Account [REDACTED] Overdraft for 8 days- ACTION REQUIRED [I]

Classification: **For internal use only**

Fee waiver approved...

Last week—I sent the below email to Paul:
"Paul

This account is still open...it hasn't been closed yet.

Is the transaction that overdrew the account a good transaction? If so, it should be covered from the new account, and then the account should be closed.

If the transaction that overdrew it was fraudulent, then the fraud procedures need to be followed so we can grant a provisional credit, then the account should be closed once the investigation is complete and the credit is made final (or assets recovered)."

Best,
Armen



Armen Brash
Director

Deutsche Bank Wealth Management
[REDACTED]