

**From:** Hemant-Kumar Rathore [REDACTED]  
**Sent:** 3/22/2016 9:57:29 AM  
**To:** Melinda Roy [REDACTED]; Jj Litchford [REDACTED]  
**CC:** [REDACTED]; Oversight Control [REDACTED]; Debra Jasper [REDACTED]; Stewart Oldfield [REDACTED]  
**Subject:** RE: OD REFERRALS ( 03-21-2016 ) A/c # 3 [REDACTED] [1]

Classification: **For internal use only**

Please be informed that In today's report OD amount has been decreased. And it comes in our OD report, Then you need to send us PDF with OK to Pay decision , Charge / Waive decision and 2 sign. Only also please mention as Pre auth. Debit item is being return.

And as per your request with teas case 01563424 , we have raise request for return Pre auth Debit for \$ 403.95 with Db US ACH team on yesterday

We will credit back to client account on tomorrow once we will receive the funds.

Let me know if you have any question for same.

<p>JEFFREY EPSTEIN 6100 RED HOOK CTR, B3 SAINT THOMAS 00802 UNITED STATES VIRGIN ISLANDS</p> <p>ACCOUNT NUMBER 35-266-976</p> <p>FEE</p> <p>ELITE CHECKING WITH INTEREST</p> <p>OUR RECORDS INDICATE YOUR ACCOUNT SHOWS AN OVERDRAFT OF \$89.47 AS OF 03-21-16.</p> <p>PLEASE MAKE A DEPOSIT TO COVER THIS AMOUNT.</p> <p>THE FEE SHOWN ABOVE HAS BEEN DEDUCTED FROM YOUR ACCOUNT FOR PAYMENT OF THIS OVERDRAFT.</p> <p>WAIVE FEE YES _____ (VP SIGNATURE FOR WAIVING) NO _____</p> <p>AUTHORIZED SIGNATURE _____ AUTHORIZED SIGNATURE _____ GROUP CREDIT OFFICER</p>	<p>JEFFREY EPSTEIN 6100 RED HOOK CTR, B3 SAINT THOMAS 00802 UNITED STATES VIRGIN ISLANDS</p> <p>ACCOUNT NUMBER 35-266-976</p> <p>FEE:</p> <p>ELITE CHECKING WITH INTEREST</p> <p>THE ITEMS LISTED WERE PRESENTED FOR PAYMENT AGAINST YOUR ACCOUNT ON 03-21-16 CREATING AN OVERDRAFT OF \$89.47. THEREFORE WE HAVE RETURNED UNPAID THE ITEM(S) CIRCLED IN RED.</p> <p>THE FEE SHOWN ABOVE HAS BEEN DEDUCTED FROM YOUR ACCOUNT FOR HANDLING THE DEPOSIT RETURNED.</p> <table border="0"> <thead> <tr> <th style="text-align: left;">DESCRIPTION</th> <th style="text-align: right;">AMOUNT</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">OD DECREASE</td> <td></td> </tr> </tbody> </table>	DESCRIPTION	AMOUNT	OD DECREASE	
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OD DECREASE					

**From:** Melinda Roy  
**Sent:** Tuesday, March 22, 2016 9:28 AM  
**To:** Hemant-Kumar Rathore; Jj Litchford  
**Cc:** [REDACTED]; Oversight Control; Debra Jasper; Stewart Oldfield  
**Subject:** RE: OD REFERRALS ( 03-21-2016 ) A/c # 5 [REDACTED] [1]

Classification: **For internal use only**

Why is there still an overdraft in this account? The debit should have been reversed that was causing the overdraft.

**From:** Hemant-Kumar Rathore  
**Sent:** Tuesday, March 22, 2016 9:26 AM