

understand the POA document signed by Mr. Epstein and Indyke. Is it related to the individual account for Mr. Epstein? Why is Mr. Epstein listed as an agent?

If we do not hear from you by end of day today, please note we will Reject the KYCs.

Regards,
Janice P. Franklin



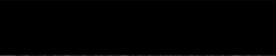
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