

Subject: Re: ACTION REQUIRED: Accounts in Overdraft [I]
From: Armen Brash <armen.brash@db.com>
Date: Fri, 18 Mar 2016 00:45:06 -0400
To: Jj Litchford <jj.litchford@db.com>

Classification: For Internal Use Only

Thank you.
Best,
Armen

Armen Brash

Deutsche Bank Wealth Management
345 Park Avenue, New York, NY, 10154
Tel: (212) 250- 0755
Fax: (646) 588-1858
BB: (917) 297-4818

From: Jj Litchford
Sent: Thursday, March 17, 2016 09:20 PM
To: Armen Brash
Cc: Paul Morris
Subject: Re: ACTION REQUIRED: Accounts in Overdraft [I]

Hi Armen--

I've been out, this account had fraud and we transferred all assets to a new account. A transaction posted even though the account was on "y" status post no debits (I missed a "post" or "no post" confirmation email from B0 and their default is to post-- side note, not a good policy when the account is on "y" status). Since all assets had transferred it is now in overdraft. I'll transfer funds to cover tomorrow in conjunction with the client.

Thanks,
JJ

JJ Litchford
Associate Banker

Deutsche Bank Trust Company Americas
Deutsche Wealth Management
345 Park Avenue, 24th Floor
New York, New York 10154
Tel. +1.212.454.2879

Mobile +1.407.342.5115
Email jj.litchford@db.com

On Mar 17, 2016, at 12:00 PM, Paul Morris <[REDACTED]> wrote:

I'm looking into it thanks Armen

-----Original Message-----

From: Armen Brash
Sent: Thursday, March 17, 2016 11:19 AM Eastern Standard Time
To: Paul Morris; Jj Litchford
Subject: RE: ACTION REQUIRED: Accounts in Overdraft [I]

> Classification: For internal use only

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

<image001.gif>

Armen Brash

Director

Deutsche Bank Wealth Management

345 Park Avenue, 10154-0004 New York, NY, USA
Tel. +1 212 250-0755 Fax +1 646 588-1858
Mobile +1 917 297-4818
Email armen.brash@db.com

<image002.gif>

From: Paul Morris
Sent: Thursday, March 17, 2016 11:11 AM
To: Armen Brash; Jj Litchford
Subject: RE: ACTION REQUIRED: Accounts in Overdraft [I]

Armen, I believe this account was closed recently because of fraud and client was supposed get credit etc. not sure what to do at this point?

-----Original Message-----

From: Armen Brash
Sent: Thursday, March 17, 2016 09:29 AM Eastern Standard Time
To: Jj Litchford; Paul Morris
Subject: ACTION REQUIRED: Accounts in Overdraft [I]

Classification: For internal use only

Team,

The below accounts are currently in overdraft—please let me know what steps have been taken to ensure that the overdraft is resolved as soon as possible.

EFTA01402820

account_no
title
primary_rm_name
sec_rm_name
current_balance
OverDraft_Days_Aged

35266976

JEFFREY EPSTEIN

Paul Morris

Jj Litchford

-242.95

6

This overdraft has been outstanding for 6 days; per policy, this will need to be escalated to Andrew after it has been outstanding for 10 days or more.

Best,
Armen

<image001.gif>

Armen Brash

EFTA01402821

Director

Deutsche Asset & Wealth Management

345 Park Avenue, 10154-0004 New York, NY, USA
Tel. +1 212 250-0755 Fax +1 646 588-1858
Mobile +1 917 297-4818
Email armen.brash@db.com

<image002.gif>

Best,
Armen

<image001.gif>

Armen Brash

Director

Deutsche Bank Wealth Management

345 Park Avenue, 10154-0004 New York, NY, USA
Tel. +1 212 250-0755 Fax +1 646 588-1858
Mobile +1 917 297-4818
Email armen.brash@db.com

<image002.gif>