

Subject: Re: DB preferred deposits and CDs - rate update as of 2/5/18
From: Paul Barrett <[REDACTED]>
Date: Tue, 06 Feb 2018 20:05:02 -0500
To: Stewart Oldfield <[REDACTED]>

I owe you a call. You in tomorrow?

Paul Barrett

Alpha Group Capital LLC

142 W 57th Street, 11th Floor, New York, NY 10019

On Feb 6, 2018, at 2:29 PM, Stewart Oldfield <[REDACTED]> wrote:

> Please see below for the latest DB bank account and CD rates.

The interest rate on our Preferred Banking Account has increased to 1.20% for individuals. This rate also applies to sweep deposits into DB AG NY from linked brokerage accounts.

Deutsche Bank AG NY Branch Preferred Certificates of Deposit

Deutsche Bank AG New York Preferred Certificates of Deposit (Deutsche Bank AG Preferred CDs) can offer you a balance between your short-term liquidity needs and long-term strategic objectives.

We're currently offering a promotional 9-month variable-rate Deutsche Bank AG Preferred CD as well as our standard fixed rate 1-month, 3-month, 6-month, 12-month, 18-month and 24-month Deutsche Bank AG Preferred CDs. Please find below our indicative rates, which are subject to change.

Promotional Terms

Deutsche Bank is running a promotional campaign through February 28, 2018 on the 6-month and 12-month DB AG New York Preferred CDs.

Deutsche Bank AG NY Branch USD Client Promotional Rate (not FDIC-insured) and annual percentage yield are accurate as of 2/5/2018.

Term

Interest
Rate

Annual
Percentage
Yield

6-month Personal

2.00%

2.02%

6-month Business

1.90%

1.92%

12-month Personal

2.25%

2.28%

12-month Business

2.15%

2.18%

Other Available Terms

Deutsche Bank AG NY Branch USD Client Rates (not FDIC-insured) and annual percentage yield are accurate as of 2/5/2018.

Tenor

Interest
Rate

Annual
Percentage
Yield

1-month

1.25%

1.26%

3-month

1.50%

1.51%

9-month variable rate

1.82%**

1.84%**

18-month

2.40%

2.43%

24-month

2.50%

2.53%

The minimum deposit to purchase a Preferred CD and receive the advertised rate is \$250,000 (unless you already maintain funds in another Preferred CD and/or a Preferred Banking Account that are equal to or greater than \$250,000 in the aggregate). A penalty may be imposed for early withdrawals (see Terms and Conditions Statement for details). There is a maximum deposit of \$25 million per client / per term on the Deutsche Bank AG NY Preferred Certificate of Deposit.

**The interest rate may change after the account is opened. The interest rate for the 9-month variable rate Deutsche Bank AG Preferred CD will be determined on the first business day of each calendar month during the term of the Deutsche Bank AG Preferred CD. The interest rate for each calendar month will be the Federal Funds effective rate for the first business day of the month as published in the Wall Street Journal + a pre-determined basis point spread.

**Please find attached some additional information on our offering, including an overview of Deutsche Bank AG Preferred CDs.

The minimum deposit to purchase a Preferred CD and receive the advertised rate is \$250,000 (unless you already maintain funds in another Preferred CD and/or a Preferred Banking Account that are equal to or greater than \$250,000 in the aggregate). A penalty may be imposed for early withdrawals (see Terms and Conditions Statement for details). There is a maximum deposit

of \$25 million per client per term on the Deutsche Bank AG NY Preferred Certificate of Deposit.

Please do not hesitate to contact me with any questions or to discuss further.

Thanks,

Stew

<image003.png>

Stewart Oldfield, CFA, CAIA
Director

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Securities offered through Deutsche Bank Securities Inc.

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