

You still need to update us on the \$73.53 but the \$358.74 were valid personal charges that you were responsible for paying directly to Amex.

432.27

Personal Itemized Expense - Includes \$358.74 in valid personal charges that you needed to pay to Amex. \$73.53 was in dispute by you but you didn't get back to me

As previously stated I can't approve late/delinquency fees this is a Global DB Policy that employees must pay directly to Amex. As you can see your late fees go back to 2013 and they were not paid which creates a domino effect of back to back late fees throughout the years. Even when reports are paid they are applied to previous charges including those late fees which were never paid.

MORRIS CLEAN UP 2013-2014:

- Morris Clean Up 2013-2014 – **Report Total \$495.90 (Paid 06/02/2016)** - DB Paid Paul \$452.52 (You needs to pay directly to Amex) along with your own personal charges on that report for \$43.38. - THIS LEAVES YOU ALSO OWING \$874.90 IN LATE FEE AND DELINQUENCY CHARGES TO AMEX FOR CHARGES FROM 2013-2014.

Please confirm that you paid Amex \$452.52 for DB Payment to you and confirm that you paid \$43.38 as well for your personal charges on this report. You're also responsible for paying the late fees from that time period totaling \$874.90

The \$41.38 was marked as personal on the Morris Clean Up 2013-2014 report and is included in figure I provided above for \$43.38 in personal expenses.

The \$57.00 was not submitted at all you were supposed to check with Compliance on this to see if you entered this in Compliance System back in 2013 as you can't submit a business gift request without the Compliance Pre-Approval #. You never got back to me on that so this is still considered as personal expense from my end for you to pay directly to Amex.

Transaction Date	Billing Date	Merchant	Description	Transaction Type Name	Transaction Amount	Posted Amount (credit card currency)	ELLENOI COMMENTS	PAUL/JULIE COMMENTS
Dec 19, 2013	Dec 22, 2013	STRAND BOOK STORE INC	STRAND BOOK STORE NEW YORK	Company Card Transaction	57.00	57.00	Was this personal or business? - Paul will call Compliance to see if this was entered into Compliance in 2013.	Business - Christmas Holiday books for Southern Financial, Pete Leidej, Bryan Lawrence, approved
Jan 28, 2014	Feb 22, 2014	APPLE INC	APPLE STORE 415 NEW YORK	Company Card Transaction	41.38	41.38	Morris Clean Up 2013-2014 - Personal Paul owes Amex	Business - Taxi - This can't be taxi as this is purchase @ apple store

MORRIS CLEAN UP 2015:

- Morris Clean Up 2015 – **Total \$556.90 (Approved 06/22/2016)** – DB to pay Paul \$553.89 (You need to pay directly to Amex) along with your own personal charges on that report for \$2.20. THIS LEAVES YOU ALSO OWING \$78.50 IN LATE FEE AND \$152.80 (screen shot below) that should be personal but you had issues with and would get back to me.

The \$27.90 not processed as you were going to check with Ian to see if he was OK with you submitting as this expense type requires pre-approval. You stated that if that was not worked out you would pay. The \$125.00 you weren't sure what this was at all. You stated you would pay as personal.

Transaction Date	Billing Date	Merchant	Description	Transaction Type Name	Transaction Amount	Posted Amount (credit	ELLENOI COMMENTS	PAUL/JULIE COMMENTS
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