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**From:** Daniel Sabba [REDACTED]  
**Sent:** 1/19/2016 1:49:09 PM  
**To:** Daniel Sabba [REDACTED]; Wayne Salit [REDACTED]  
**CC:** Todd Stevens [REDACTED]; Chip Packard [REDACTED]  
**Subject:** RE: Jeffrey Epstein/Southern Financial LLC - Rep Risk Approval [C]

Hi Wayne – I tried to call and got voice mail. We wanted to follow-up on this matter – the client continues to inquire about the opening of this account. Regards, Daniel

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**From:** Daniel Sabba  
**Sent:** Wednesday, January 13, 2016 2:17 PM  
**To:** Wayne Salit  
**Cc:** Todd Stevens; Chip Packard  
**Subject:** FW: Jeffrey Epstein/Southern Financial LLC - Rep Risk Approval [C]

Wayne – I hope all is well. Jeffrey Epstein's CFO has requested the opening of a new DBSI account for one of his entities (Gratitude America, Ltd. – see attached). We would like to get clarity on whether this can be done with the approvals we have in place or whether this has to be brought to the RRC. Please see below on guidance we received from Jan Ford on this matter early last year after it was brought for the committee's consideration. Can you please advise on this matter?

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**From:** Daniel Sabba  
**Sent:** Friday, January 08, 2016 10:02 AM  
**To:** Todd Stevens  
**Subject:** FW: Jeffrey Epstein/Southern Financial LLC - Rep Risk Approval [C]

Todd - please see below from Jan Ford/Wayne Salit on the reputational risk committee's assessment of this client situation early last year. Jeffrey Epstein's CFO (Rich Kahn) has requested the opening of a new account on Tuesday (email attached). Per the determination made by the committee (below), this would require the account opening to be brought to reputational risk committee for approval. Please advise us on how to proceed. Thank you, Daniel

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**From:** Wayne Salit  
**Sent:** Monday, March 30, 2015 12:38 PM  
**To:** Daniel Sabba  
**Subject:** Jeffrey Epstein/Southern Financial LLC - Rep Risk Approval [C]

Classification: **Confidential**

Dan –

Here is the e-mail (dated 2/6/2015 from Jan Ford you requested (see below).

**This e-mail is confidential and must not be shared with any third party (including the client) or anyone internally - other than your direct management chain (e.g. Caroline, etc.) as required.**

Please let me know if you require any additional information.

Kind Regards,  
Wayne Salit

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**From:** Jan Ford  
**Sent:** Friday, February 06, 2015 8:16 AM  
**To:** Stuart Clarke; Carol Saracco