

Subject: DBTCA Product Rate Changes - Action Required [I]
From: Anthony Western [REDACTED]
Date: Wed, 04 Dec 2013 12:50:54 -0500
To: Paul Morris <[REDACTED]>
Cc: Margie Edwards [REDACTED]
Michael Gotimer [REDACTED]
Amanda Kirby <[REDACTED]>

Classification: For internal use only

Paul,
Please note that effective January 2, 2014, we will be lowering rates on our deposit products. Attached, for your review is a spreadsheet of the client accounts managed by you impacted by this change. The spreadsheet includes the current interest rate paid along with the proposed interest rates we are recommending. We have included a column for your comments or your proposed rate change. We understand that some relationships are more sensitive to a rate reduction than others and we would appreciate your assistance in helping us define a proposed rate of interest that is acceptable. Please note that the new proposed rates are still competitive vs other financial institutions. Our intent is to remain as competitive as possible given the current rate environment.

We have also attached for your convenience the rates for some of our competitors.

Please send back your comments and rate changes no later than Friday, December 6th. If you have any questions, please feel free to contact Margie Edwards, Mike Gotimer or myself. Thank you for your help.

(See attached file: Competitive Rate Sheet 12 2 13.pptx) (See attached file: Paul Morris Exceptions.xlsx)

Kind Regards,
Tony

Anthony Western
Director - Banking PWM Americas
Deutsche Bank Trust Company Americas
[REDACTED]