

Subject: RE: Account closing notifications - urgent [I]  
From: Daphne Cales <daphne.cales@db.com>  
Date: Fri, 02 Oct 2015 10:47:21 -0400  
To: Paul Morris <[REDACTED]>,  
Jj Litchford <jj[REDACTED]>  
Cc: Catherine Logreco [REDACTED]  
Halina Laczny [REDACTED]

Classification: For internal use only

Halina: Have these accounts been re-opened?

Kind regards,  
Daphne Cales

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{<https://brandportal.intranet.db.com/img/modules/logo.gif>}

Daphne Cales  
Vice President | Service Team & Branch Supervisor

Deutsche Bank Trust Company Americas  
Lending & Deposits

[REDACTED]

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From: Paul Morris  
Sent: Friday, October 02, 2015 10:46 AM  
To: Jj Litchford; Daphne Cales  
Cc: Catherine Logreco; Halina Laczny  
Subject: RE: Account closing notifications - urgent [I]

Classification: For internal use only

The client is funding a transaction in that account today. thanks

Paul Morris

Managing Director

Deutsche Bank Private Bank



From: Jj Litchford  
Sent: Friday, October 02, 2015 9:12 AM  
To: Daphne Cales  
Cc: Catherine Logreco; Halina Laczny; Paul Morris  
Subject: Re: Account closing notifications - urgent [I]

Thanks Daphne.

Is there anyway to change that for a given client? For context this client (Southern Financial) has around \$200MM at the bank spread over 20+ entities each with multiple accounts. This is a really contentious point for them.

Appreciate he help.

On Oct 2, 2015, at 9:08 AM, Daphne Cales <daphne.cales@db.com> wrote:

Classification: For internal use only

Good morning.

EFTA01474848

Accounts with \$0 balances for 90 days are closed automatically on the system. No notification required – if you look at page 43 of the terms and conditions it says we can close an account without notification. It is the account executive/banker/RO's responsibility to make sure accounts are funded and remain active.

Let me know if you need anything further.

Kind regards,  
Daphne Cales

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{<https://brandportal.intranet.db.com/img/modules/logo.gif>}

Daphne Cales  
Vice President | Service Team & Branch Supervisor

Deutsche Bank Trust Company Americas  
Lending & Deposits



{<https://brandportal.intranet.db.com/img/modules/claim.gif>}

From: Catherine Logreco  
Sent: Thursday, October 01, 2015 6:25 PM  
To: Daphne Cales  
Cc: Halina Laczny; Jj Litchford  
Subject: FW: Account closing notifications - urgent [I]  
Importance: High

Classification: For internal use only

EFTA01474849

Hi Daphne,

Would your group know about below?

From: Halina Laczny  
Sent: Thursday, October 01, 2015 6:16 PM  
To: Catherine Logreco  
Cc: Jj Litchford  
Subject: RE: Account closing notifications - urgent [I]  
Importance: High

Classification: For internal use only

Cathy,

We need your help in ref. accts: a/c 42959017 and a/c#44133104.

Please check if between 2/15/2015 and 5/26/2015 was sent any notices to the client on those

accounts ?

We appreciate your assistance.

Thank you,

Kind regards,

Halina Laczny  
Assistant Vice President  
DB Services New Jersey,  
GTO Research & Investigations  
100 Plaza One - 3rd Floor  
Jersey City, NJ 07311-3901  
MS : JCY03-0343  
Phone #201-593-1932

Securities offered through Deutsche Bank Securities, Inc

From: Jj Litchford  
Sent: Thursday, October 01, 2015 5:47 PM  
To: Halina Laczny  
Subject: Account closing notifications [I]

Classification: For internal use only

Hi Halina--

One of our clients tried to transfer money today to an account which was auto closed due to inactivity (Mort, Inc. a/c 42959017). They are furious because they say they did not receive notification of the closing. Do you know who is in charge of that and if we keep records for mail that was sent? If you don't know, can you help point me in the right direction? This is very time sensitive because the client is so upset.

Much appreciated.  
JJ

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JJ Litchford  
Associate Banker

Deutsche Bank Trust Company Americas  
Deutsche Asset & Wealth Management



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