

Is this a Cash Intensive business? (Cash-intensive businesses/entities exist in various industry sectors and include, but are not limited to convenience stores, grocery stores, restaurants, bars, retail stores, liquor stores, cigarette distributors, privately owned ATMs, vending machine operators and parking garage operators.)	No
Is this entity any of the following business types?	aa. None of the above
Is the Entity a Personal Holding Company (PHC) or Personal Investment Company (PIC) located in an offshore jurisdiction?	No

Business Case	
Please specify why you are comfortable with this client given the identified risk factor(s). Your answer is your "business case" and should detail all mitigating factors.	regularly reviewed by management/reputational risk committee.
Provide client history/detail, including when the relationship was established, how it came to be in PB/PWM, client's association with other JPM LOBS, etc.	Long serving client relationship w/ the Private Bank.
Client known to whom (JPMorgan employees), how well, and how long:	Integrated tea/senior management.
Overall PB/PWM relationship size and type of accounts:	Primarily investments, >\$100 million.
Is this a shared client, what other LOB has a relationship with the client? Provide relationship manager name (if known), client of other LOB since (date), and relationship size?	No.
Additional Comments	N/A

Expected Activity		
Deposit Account(s)		
Transaction Types	Expected Activity Levels	Anticipated Dollar Amount Totals per Month
Cash Deposits	Low (1-10)	<\$10,000
Cash Withdrawals	Low (1-10)	<\$10,000
Check Deposits	Low (1-10)	<\$10,000
Checks Paid	Low (1-10)	<\$10,000
Incoming Wires (Domestic)		
Outgoing Wires (Domestic)		
Incoming Wires (International)		
Outgoing Wires (International)		
ACH Deposits		
ACH Payments		
Internal Transfer (Debits/Credits)	Low (1-10)	\$50,001 TO \$100,000
Asset Purchases/Sales		
What is the initial/ongoing source of funding for the client's Deposit Account(s) ?		
Initial source of funding of \$100 K will be debited from the JPM DDA # [REDACTED] - Jeffrey Epstein. This will be an internal transfer. Ongoing source of funding will continue to come from A/C # [REDACTED]		
What is the purpose/intended use of account(s)? Please provide a detailed description of how the Deposit Account(s) will be used by the client.		
Household expenses at the 358 El Brillo Way, Palm Beach FL 33480 property.		

Additional Client Information
Please include any additional information that would further explain your knowledge of the client (family tree/history, public information, websites, etc.)

Comment History			
Stage Name	Creation Date	Entered By	Comment Preview
There are no comments entered at this time.			

Approval History			
Stage Name	Signoff Date	Owner SID	Owner Name
Banker Attestation	03/08/2012 04:08 PM	[REDACTED]	PAUL V MORRIS
Market Manager Approval	03/16/2012 09:46 AM	[REDACTED]	MARY C CASEY
Regional Director Approval	03/19/2012 02:33 PM	[REDACTED]	WILLIAM M SHERIDAN
CEO Approval	03/28/2012 05:54 PM	[REDACTED]	BONNIE K PERRY