

will also confirm with Meg Graemins in the morning that the below process is satisfactory. I want to be mindful of the total MEA as it relates to the correct approval process. I will be back to the group in the morning. Thanks

Regards,

Kenny

Kenneth Mallek, Vice President
JPMorgan, The Private Bank
270 Park Avenue - 17th Floor
New York, NY 10017



From: French, Christopher F
Sent: Tuesday, April 02, 2013 6:16 PM
To: Young, Janet E
Cc: Mallek, Kenneth A; PB-Service1318; Nelson, Justin D; Travers, Scott B; Merriss Jr, Philip R.
Subject: RE: Executive endorsement needed

Kenny – is this what we have approval to do?

From: Young, Janet E
Sent: Tuesday, April 02, 2013 6:09 PM
To: French, Christopher F
Cc: Mallek, Kenneth A; PB-Service1318; Nelson, Justin D; Travers, Scott B
Subject: Executive endorsement needed

Chris,

Please provide your Executive Endorsement approval to lower a credit card limit and for a new issue request. The verbal approval should be stated as follows since JPM Card Services will not accept the approval unless it is stated as follows:

“ I approve to lower the limit of LSJ, LLC CC from \$200 K to \$150 K”

“ I approve the issue of a \$50 K limit business CC for the new entity “Southern Trust Company, Inc.”

DM – Jeffrey Epstein – CAS ID 9710670708

CC limit change

- 1) CC # 4246-3151-7060-8101 – LSJ, LLC – Request to lower the CC limit from \$200 K to \$150 K

New CC issue request

- 1) Request to issue a new business CC in the name of Southern Trust, LLC with a \$50 K limit. Essentially we request to transfer the \$50 K availability from the above CC to this new CC.

Thank You,
Janet Young