

Young, Janet E

From: Rawlings, Dodie
Sent: Friday, March 22, 2013 1:22 PM
To: Young, Janet E
Cc: Nelson, Justin D; PB-Service1318; Travers, Scott B; GWM Banking Support; Gramins, Margaret M
Subject: RE: JEFFREY EPSTEIN - please advise on business CC

Hi Janet,

With the additional context I will remain with my original suggestion of the Ink Plus Card. For convenience I have highlighted the previous information in the email chain. The Ink Plus is available in Joint and Several Liability. This means that the underwriting is done based on Mr. Epstein's credit bureau and credit worthiness. Both he and the business are financially liable. The additional line will not report to his personal bureau unless there is a delinquency as to not impact the debt ratio. The applications and solutions sheets are available on the Credit Card Intranet Page.

Thank you

From: Young, Janet E
Sent: Friday, March 22, 2013 12:43 PM
To: Rawlings, Dodie
Cc: Nelson, Justin D; PB-Service1318; Travers, Scott B; GWM Banking Support; Gramins, Margaret M
Subject: RE: JEFFREY EPSTEIN - please advise on business CC

Dodie,

Today we had a discussion with the office of Jeffrey Epstein. All parties can agree that the credit exposure of Jeffrey Epstein will not be increased, so the Epstein office has agreed to reallocate the credit limits on the various CC's. Today I will submit a request to decrease the limit on LSJ, LLC from \$200 K to \$150 K. The Epstein office has asked to issue new credit cards for an exposure of \$50 K. Please see the following details and advise **which business credit card would be the best one to choose? Jeffrey Epstein will 100 % liability.**

Southern Trust Company, Inc.

Master/Total account limit \$50,000

Individual limits

Jeffrey Epstein \$25,000

Cecile DeJongh \$ 15,000

Jeanne Brennan \$10,000

Thank You,
 Janet Young

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Alternate contacts: Gina Magliocco and Jason Grosse | T: 800-634-1318 | F: 888-731-6607