

From: Rawlings, Dodie
Sent: Thursday, February 28, 2013 8:43 PM
To: Nelson, Justin D
Cc: Young, Janet E
Subject: RE: JEFFREY EPSTEIN

Hi Justin,

Based on my review:

For your 3 Consumer Cards the only other option is J.P. Morgan Palladium. The client will only benefit if he redeems for air travel which is 150bps compared to Select's 125bps. If he is redeeming for cash, gift cards, or statement credit it is 100bps for both products. The other additions should he go to Palladium are higher level of Concierge, Lounge Club Access, and waiver of Cash Advance Fees. Since he is on 3 cards it would only be beneficial to upgrade 1.

| | | | | |
|--------------------------------|--------------------------------------|-----------|----------------|------------------------|
| -Consumer | [REDACTED] | c/l \$50k | bal \$16.39 | J.P. Morgan Select (au |
| Ghislaine Maxwell | [REDACTED], Bella Klein, Rick Klein) | | | |
| -Consumer | [REDACTED] | c/l \$25k | bal \$1,553.36 | J.P. Morgan Select (au |
| Valdson V Cotrin, Bella Klein) | | | | |
| -Consumer | [REDACTED] | c/l \$50k | bal \$2,873.02 | J.P. Morgan Select (au |
| Vaidson V Cotrin) | | | | |

All the Business Cards are Ink Cash, this is the no frills business card. My suggestion is the Ink Plus Card as an upgrade. The Ink Plus has a dynamic earn of 5-2-1 points based on the category spending. The annual fee is \$95/yr and waived the first year. Based on their spending they will make the \$95.00 back quickly in rewards. The major change is the redemption but with Ink Plus they will have options of Cash, Gift Cards, Merchandise, Air Travel, and Frequent Traveler program transfers.

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|------------------------|------------|-------------|-----------------|------------------------|
| -Business | [REDACTED] | c/l \$17.5k | bal \$251.60 | Ink Cash business name |
| Jege Inc | | | | |
| -Business | [REDACTED] | c/l \$100k | bal \$11,953.34 | Ink Cash business name |
| NES LLC | | | | |
| -Business | [REDACTED] | c/l \$200k | bal \$19,983.92 | Ink Cash business name |
| LSJ llc | | | | |
| -Business | [REDACTED] | c/l \$70k | bal \$6,211.16 | Ink Cash business name |
| Zorro Development Corp | | | | |
| -Business | [REDACTED] | c/l \$50k | bal \$574.33 | Ink Cash business name |
| Neptune LLC | | | | |

Janet can pull the Solution Sheets for the J.P. Morgan Palladium and the Ink Plus for you. Both are client facing and give a wonderful overview. If you need talking point on the Ink Cash vs. Ink we have an "internal only" Business Card Review Deck on the dedicated page. Here are the side by side comparison overviews that are included in that deck.