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**From:** Nelson, Justin D  
**Sent:** Tuesday, April 02, 2013 9:21 PM  
**To:** Mallek, Kenneth A; French, Christopher F; Young, Janet E  
**Cc:** PB-Service1318; Travers, Scott B; Merriss Jr, Philip R.; Gramins, Margaret M  
**Subject:** RE: Executive endorsement needed

Kenny,

Financial Trust assets are moving to Southern Financial and they need a credit card for Southern Financial. We told them we are not increasing exposure for the overall Epstein relationship, so they agreed to lower LSJ to accommodate the additional card for Southern Financial. I'm ok with this. Regards, Justin

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-----Original Message-----

**From:** Mallek, Kenneth A  
**Sent:** Tuesday, April 02, 2013 06:32 PM Eastern Standard Time  
**To:** French, Christopher F; Young, Janet E  
**Cc:** PB-Service1318; Nelson, Justin D; Travers, Scott B; Merriss Jr, Philip R.; Gramins, Margaret M  
**Subject:** RE: Executive endorsement needed

Chris,

I have never granted a verbal approval as stated below which is not to say that it is not acceptable. I am aware that although we are re-allocating exposure, we may need a new Executive Endorsement if the previous card to LSJ was Exec. Endorsed (which I believe it was). I would like to see the card application though for the Southern Trust Company Inc. I 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  
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