

Pegoraro, Gina M

From: Magliocco, Gina X
Sent: Monday, April 22, 2013 9:43 AM
To: Pegoraro, Gina M
Cc: PB-Service1318
Subject: FW: Hyperion Air

Hyperion Air doesn't want to roll the CD unless the rate is 0.40%. We need 40bp for the 1 yr cd. See approval below, thanks!

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

From: Smith, Tad C
Sent: Friday, April 19, 2013 5:10 PM
To: Graulich, Scott N
Cc: Nelson, Justin D; Magliocco, Gina X
Subject: RE: Hyperion Air

approved

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

From: Graulich, Scott N
Sent: Friday, April 19, 2013 4:57 PM
To: Smith, Tad C
Cc: Nelson, Justin D; Magliocco, Gina X
Subject: FW: Hyperion Air

Tad,

As discussed, your approval is requested 0.20% rate exception on a \$100,000 12 month CD (only a difference of \$150).

The client had a 12 month CD at 0.35% and the CD matured yesterday. The current yield on a 12 month CD is 0.20%. The client service team spoke to the client and he said he doesn't want to roll the CD unless the rate is 0.40%. The CD secures a \$100,000 letter of credit. Please let me know if you have any questions.

Thanks,
Scott

Scott N. Graulich
The Private Bank at J.P. Morgan | 100 West Putnam Avenue | Greenwich, CT 06830
p: [REDACTED] | f: [REDACTED] | email: [REDACTED].COM

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

From: Travers, Scott B
Sent: Friday, April 19, 2013 4:18 PM
To: Graulich, Scott N
Cc: Nelson, Justin D; PB-Service1318; Magliocco, Gina X
Subject: Hyperion Air

Scott,