

**From:** Brad Wechsler <[REDACTED]>  
**To:** "[REDACTED]"  
**Cc:** "jeevacation@gmail.com" <jeevacation@gmail.com>  
**Sent:** Friday, April 10, 2015 7:29:27 PM  
**Subject:** Re: Follow up  
[image001.gif](#)  
[image002.gif](#)  
[image003.gif](#)

Full power

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**From:** Amanda Kirby [mailto:[REDACTED]]  
**Sent:** Thursday, April 09, 2015 02:17 PM  
**To:** Brad Wechsler  
**Subject:** Follow up

Brad,

As a follow up to our conversation I wanted to highlight the difference between a Limited POA and a Full POA. As a Limited POA Jeffrey will **only** be able to trade in Leon's account. As a Full POA he will be able to trade, move assets and sign documents. I wanted to make sure this was clarified before you speak with Leon and Jeffrey tomorrow.

Also, I know you are not currently focused on investments but a number of our family office clients have found our deposit and cd rates attractive for excess cash and current rate environment. Since Leon already has bank accounts opened I've attached those rates for reference.

Deutsche Bank AG Preferred CD Client Rates (Not FDIC Insured) As of April 9, 2015

Tenor	Interest Rate	Annual Percentage Yield
1-month	0.19%	0.19%
3-month	0.26%	0.26%
6-month	0.40%	0.40%
24-month	1.15%	1.16%

Deutsche Bank AG Preferred CD Promotional Client Rates (Not FDIC Insured) March 09-June 12, 2015

Tenor	Interest Rate	Annual Percentage Yield
7month	0.55%	0.55%
12-month	0.90%	0.90%
18-month	1.05%	1.06%

Deposit Rates As of April 6, 2015

Elite products	Rate	Annual Percentage Yield (APY)
Checking with Interest (NOW)	0.10%	0.10%
Personal Money Market Deposit	0.35%	0.35%
<b>Business Money Market Deposit</b>		
Balances < \$50mm	0.20%	0.20%
Balances between \$50mm & \$100mm	0.15%	0.15%
Balances > \$100mm	0.10%	0.10%

Please let me know if you have any questions

Best,  
Amanda Kirby



Amanda Kirby

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