

Webex interview of [REDACTED] on 8.10.2021

[REDACTED] - joined

[REDACTED] - Joined

[REDACTED] - joined

Carolyn Forstein - [REDACTED] Attorney - joined

[REDACTED] - joined

[REDACTED] - joined

[REDACTED] - joined

[REDACTED] - joined

Barry pollack - [REDACTED] Attorney - joined

Interview of [REDACTED] 8/10/2021 - Via Webex

Background

- [REDACTED] was on a private banking team. She was a junior person, a relationship coordinator. She worked with private bankers and helped with due diligence for new and current clients. [REDACTED] would interface with them on the phone. [REDACTED] also worked on KYCs, which were part of the regulations when you had to onboard a client.
- Within private wealth management division
- When [REDACTED] first joined, she was on a team where there were two private bankers. Their names were [REDACTED]. [REDACTED] believed she worked with them for about three or four years. Whenever Paul Morris began is when [REDACTED] left their team.
- Then [REDACTED] worked with Paul Morris, a private banker. She then worked with a woman named [REDACTED]. [REDACTED] asked to leave PM's team around the 2015 timeframe and then began working with HK.
- How many people were reporting the private bankers that were part of the team?: The way that DB private banking was set up was there was a private banking team that was the main banker, a junior banker, and other junior people. When [REDACTED] worked with [REDACTED] there were about five or six people on the team.
- How was the work generally distributed? [REDACTED] was taking assignments from the lead banker. It depended on who had capacity at the time and what was needed on any given day.
- Onboarding process:
 - What made [REDACTED] take the job? She previously worked at Universal Music group as an assistance to the CFO of corporate finance. [REDACTED] wanted to leave that role and applied to DB.
 - [REDACTED] had not previously worked at a bank before
- Training received when [REDACTED] started working at DB:
 - [REDACTED] does not remember precise details and could give a generalization.

- When she was onboarded, she recalled attending onboarding that included overview of the bank.
- Every year, she had to take a bunch of tests as part of regulations. She had training on the KYC process and what was allowed and not allowed.
- What is your understanding on KYC?
 - At the bank, it was a standard process of every step you had to take. It required obtaining information on their source of wealth, identification, and other information. It was a regimented process where you had to follow certain steps.
- Did you ever work in KYC or due diligence prior to DB?
 - This was the first time she worked in KYC or due diligence
- [REDACTED] had to take annual online KYC trainings. There may have been some there were every six months.

Lifecycle of a client and [REDACTED] role when a new client would come through the door:

- If there was a new client coming through, what would you do to get client onboarded?
 - The banker would tell [REDACTED] that they were going to be onboarding something [REDACTED] would start compiling original signed copies of account opening documentation. AK would also start to request KYC documents from the client.
 - [REDACTED] also input wires but did not approve them.
 - [REDACTED] would assist in conducting research whenever ongoing due diligence issues came up.
- Other tasks [REDACTED] worked on as Relationship coordinator:
 - Sometimes would attend client meetings but [REDACTED] never went out to get her own book of business.

Work with Paul Morris

- Jeffrey Epstein was Paul Morris' only client during that time [REDACTED] worked under PM. On a monthly basis, there was a tab/document sent to all the banking teams showcasing who closed the most business in a given month. [REDACTED] recalls that for a while PM was not very high up there in comparison to other private bankers.
- [REDACTED] recalled doing some research and preparing documents to open an account for LEON BLACK.
- Describe time working with PM:
 - [REDACTED] experience wasn't great. PM and [REDACTED] personalities did not sync. [REDACTED] did not like PM. [REDACTED] thought PM was insecure and a back handed manipulator [REDACTED] generally did not like PM as a person. [REDACTED] does not believe there was anything unsavory that PM did in regards to JE. She just did not like him. PM was not a yeller. PM came across as an amicable and jovial guy. As time went on, [REDACTED] could tell he was not a great person. There was nothing necessarily illegal that he did, but she was just a sneaky person [REDACTED] interacted with PM on a daily basis.
 - Oftentimes PM would not show up for the day. [REDACTED] would always let PM know if she was not going to be in the office. [REDACTED] was very proactive in communication because PM did not always see eye to eye. In one case, [REDACTED] sent PM and email that she was running late. PM responded "ok, great". [REDACTED] later was later called into one of the managing director's office to meet with him where she discussed [REDACTED] tardiness issues.
- Why did you move from PM team to [REDACTED] team?

- [REDACTED] just couldn't stand the man. [REDACTED] tried her hardest to communicate with him and started to realize that PM did not value [REDACTED] as part of his team. PM would invite other people to meetings and not [REDACTED] then went to HR and described how she didn't like PM as a person and was uncomfortable working with PM's only client. The woman in HR looked at [REDACTED] and asked, "you feel uncomfortable doing the job you were hired to do"? The HR person [REDACTED] communicated this to wa [REDACTED] (phonetic spelling).
- [REDACTED] was uncomfortable working with PM's only client [REDACTED] never met JE. [REDACTED] had spoken with JE on the phone to confirm wires and other regulatory things that required [REDACTED] speaking to the account holder. [REDACTED] had to do all the KYC for JE. JE was a despicable person. JE was found guilty of underage prostitution. JE engaged in sex with underage girls and getting them to come to his house to be a sex slave for other people. These were things that [REDACTED] discovered through third party media accounts and through her work on the due diligence process on JE's account [REDACTED] compiled this information into a file for DB. [REDACTED] felt this way from the day one that JE was onboarded as a client.
- JE was not a PM client when [REDACTED] started working under PM.
- When PM joined the bank, it was just [REDACTED] working with PM. [REDACTED] was still working with [REDACTED] but was allowed to help PM.
- The main private banker team was based on the client's needs. There were anywhere between two to four people on a team.

Process to research JE

- [REDACTED] compiled information based on what [REDACTED] believed were facts found through google searches. There was a document [REDACTED] created where she compiled all the information from internet searches and the actual charges against JE. It was open source internet research done on the client. To [REDACTED] knowledge, this was the only research background document that [REDACTED] had to create.

Document shown – 103224

- Who are Chip and Pat?
 - Chip Packard held a senior role at the private bank. PM reported to Chip. Pat was Patrick Harris. Patrick Harris was very senior and was maybe the head of risk.

Document shown – 103225

- This was the research memo that [REDACTED] compiled for PM to present to Chip Packard and Patrick Harris.
- [REDACTED] does not remember if she was given guidance on what to include/exclude from the memo.
- What promoted you to include criminal charges in the research memo?

- [REDACTED] included this because JE was not a client. PM was looking to bring JE as a client. When you do KYC, all this information comes out. PM wanted to stay ahead of that. [REDACTED] wanted to include everything she could find that was relevant and not try to keep anything off there that was relevant.
- [REDACTED] found this information through google searches but also may have tried to link the searches to actual legal documents
- What was PM's reactions to JE's criminal charges?
 - [REDACTED] could not recall. PM was aware of JE's background.
- What does "we would not be opening personal accounts for Mr. Epstein" mean?
 - [REDACTED] hoped to opening business accounts for JE. There would be JE accounts under two companies that JE owned. Whenever business accounts were opened, KYCs had to be done on the owners of the companies.
- Was it significant to note that they would be personal accounts?
 - At the time, [REDACTED] does not remember. [REDACTED] personal opinion now was that it may have been trying to get higher ups comfortable with the account.
- There was also a reputational risk analysis performed by the bank which included looking at the client as a whole. Based on this document, by the fact that the account would not be opened in JE's name, it would help risk feel more comfortable that the accounts were opened in another business name. JE believes that PM wanted the line regarding the accounts not being opened in JE's name to be included.
- This was not an account opening document but rather a memo on the accounts they would be opening and the others of the accounts. [REDACTED] gave this information to PM and the information was shared with Chip Packard and Patrick Harris. [REDACTED] did not recall being present in any meetings where this memo was discussed.

Document Shown - 43810

- Armen Brash was high up on the KYC team. [REDACTED] did not recall her title. She was one of the approvers on the team that was doing fact checking and KYC approvals.

- Once [REDACTED] compiled KYC information, it went through a number of check points through different people.
- The KYC team had their own assessment process and [REDACTED] team could not really sway them in any way.
- JE and his accounts were high risk. JE was a felon. If a KYC was assigned to you, it meant your KYC got rejected. Armen Brash was letting [REDACTED] know that Armen needed to have a conversation with Patrick Harris.
- “Sorry I’ve been slightly moronic on this KYC. Clearly I’ve been out of practice with the overhauls of the last year”.
 - The overhauls were that there had been a corporate turn and there had been a round of layoffs. [REDACTED] had been let go. When they had been let go, [REDACTED] was still there. [REDACTED] had been out of practice in the sense that she had not done a KYC in a very long time. Based on this email, [REDACTED] had forgotten a few items.

Document Shown – 105591

- [REDACTED] was an assistant on the Epstein team with whom [REDACTED] would interface with and exchange emails. She was an assistant that helped gather information.
- Richard Kahn was Mr. Epstein’s accountant.

Document Shown – 105592

- This document looks as if it the list of accounts that JE had opened. [REDACTED] was compiling them all in one place.
- How did the relationship grow from the two original entities mentioned to the additional ones?
 - Every time you open a new account, you have to go through the KYC process again. These accounts were opened because Mr. Epstein wanted different company accounts for different purposes. AK could not recall the purpose for the accounts. There was due diligence performed for each of the entities on the Epstein account.
 - The Open-source research that [REDACTED] had done was not done for other clients. [REDACTED] did not only because JE was a high-risk individuals. For the accounts shown in the attachment, there were other, non-open source research used to do KYC.

- The person who creates a KYC is almost always a junior member of a private banking team, such as [REDACTED]
- What did you understand about each of these various entities?
 - [REDACTED] does not remember specifics. Some of the documents most likely were related to a number of different properties. Some of the accounts were used to upkeep and wages of the different homes that JE owned. Understanding the purpose of the accounts was important to [REDACTED]'s job. [REDACTED] understanding of the purpose of the account was important in inputting certain wires. It was not part of [REDACTED] daily job description to compare the outgoing wires to the overall nature of the account.
- The initial high risk rating to JE was applied to other accounts opened in the relationship.
- How would a high-risk indication affect account opening?
 - There was much more scrutiny. On the back-end with KYC, there were more approvals and due diligence required. Throughout [REDACTED] time, KYC got more strict and a new KYC was required each year.

Document shown – 50182

- [REDACTED] did not remember who [REDACTED] was. Based on the document it appears she worked on the KYC side.
- From [REDACTED] perspective this was not a high-risk account.
- [REDACTED] did not recall how the risk calculator functioned.
- Why was this creating stress for you?
 - High risk clients always take much longer for KYCs. The Epstein team (people who worked for Epstein), wanted everything done yesterday. IT was stressful knowing things would take longer due to the high risk relationship. When [REDACTED] said “please work your magic” she was not asking for any type of override.
 - [REDACTED] does not remember why she clarified that the two women mentioned in the email were married. The women were married to each other.
- [REDACTED] was not asking for them to downgrade any of the Epstein accounts. She was asking for the two women to be downgraded. [REDACTED] did not understand that

because they fell under the Epstein umbrella they were automatically assigned as high risk

Document Shown – 50206

- RDC and PCR Alert – [REDACTED] had no recollection of what these acronyms stood for.
- PWM stood for Private wealth management. [REDACTED] did not recall what BIS stood for.
- What was your process after received an email like this with regard to the Epstein relationship?
 - [REDACTED] would have to open up the alert and read them. [REDACTED] then would respond whether or not the individual mentioned in the alert was their client. [REDACTED] did not remember what happened after she confirmed if an individual mentioned in an alert, was their client.
- What did you understand about reputational risk at the time and how did that affect your approach when alerts came up?
 - [REDACTED] treated all alerts the same way. [REDACTED] would not change her stance based on the project. [REDACTED] was just inputting information and getting information to help the compliance team make their own decision. If the accounts were in JE's name, there would be a reputational risk for the bank based on JE's private criminal conduct and charges. Based on the attachment from Chip Packard, the two company accounts did not pose a reputational risk despite JE owning them.
 - Reputational risk also considered the relationship between the bank and the client.
 -

Document Shown – 000000028

- Vahe Stepanian was on the brokerage team that had accounts with JE. VS did not report to PM. VS was junior on the brokerage side and interacted with [REDACTED] a lot.
- Why did you understand that you weren't to refer to these accounts by JE's name?
 - Part of the training you receive is that you have to keep client confidentiality.
- Was there any sensitivity regarding JE's criminal past and not referring to the account as JE's account?

- Maybe. There may have been sensitivity.
- How was PM brought into DB?
 - [REDACTED] does not remember. [REDACTED] does not remember how long it was before PM brought on JE as a client.
 - [REDACTED] recalls that you don't hire bankers from another bank without them having a book a business. You hire someone with the expectation that they're bringing on a book of business.
- [REDACTED] did not recall why she reminded VS not to mention JE as being related to the accounts. It could have been because PM had insecurities and wanted to highlight the fact that he had a bigger client.

The Butterly trust – No document shown

- The Butterly trust was part of the JE relationship managed by [REDACTED] team. [REDACTED] does not remember the purpose of the trust.

Document Shown – 105470

- This document refreshed [REDACTED] memory on what the purpose of the butterfly trust was, to a certain point.
- Based on this, [REDACTED] was giving PM an update on where they were with KYC.
- Research on the beneficiaries was included as part of the standard procedures for trust accounts.

Document number – 39435

- Andrew Kisz was someone in the AML compliance world.
- Michael Vila – [REDACTED] did not recall who MV was.
- [REDACTED] was one of the beneficiaries of the butterfly trust
 - [REDACTED] does not remember what she knew about [REDACTED] at the time. She has recently read articles about [REDACTED]
- The RDC alert is generated and sent to [REDACTED] then determines whether the individual named in the alert is her client or not.
- What significance did it have to you that [REDACTED] but [REDACTED]?
 - Based on this email, [REDACTED] would assume that the alert that was attached was in reference to [REDACTED]. That is [REDACTED] best guess as to why that was included. [REDACTED] was just stating the facts and

information. If [REDACTED] had been [REDACTED], [REDACTED] would have stated that [REDACTED] always ended her emails with “please clear this alert” or something along those lines. This was just as much information as [REDACTED] could provide and they would do the rest.

- [REDACTED] did not have any concerns at the time that an [REDACTED] was listed as a beneficiary for the trust account.
- [REDACTED] did not remember where she got the information that [REDACTED] was never going to have a personal account with the bank.
- When [REDACTED] received simple alerts, for example an incorrect initial, she would respond right away. For something like this, [REDACTED] most likely included PM. [REDACTED] does not remember.
- [REDACTED] does not remember if she ever had an alert that was not cleared during her time at DB.
- [REDACTED] felt pressure to clear alerts for JE in the sense that JE’s team expected things to be done quickly. There wasn’t pressure that [REDACTED] had to get something cleared. There was just pressure to provide a timely response. It was [REDACTED] experience that clients of this magnitude got what they wanted right away.

Document number 00000038

- When [REDACTED] mentioned “12 year olds” she was referencing the article where JE had been accused of girls as young as 12 years old. [REDACTED] was disgusted by it.
- [REDACTED] was disgusted when she read the articles. [REDACTED] does not remember if she spoke to anyone else about the articles. [REDACTED] does not remember if this would be something that she should bring up to PM.
- How did this change about the way you felt about working with JE?
 - [REDACTED] doesn't remember specifically. It may have made her think he got to an even more horrible level than he was previously on

Document number 70625

- Troy – D Williams – He was part of the risk management team
- [REDACTED] did not remember receiving this email.
- An updated KYC may have been part of negative media that came out. You may have to do an updated KYC to make sure there is no new information. [REDACTED] would have been tasked with doing the updated KYC. [REDACTED] did not remember

doing the updated KYC. [REDACTED] did not recall any discussions with PM regarding the article

- [REDACTED] does not recall if she had conversations regarding other open source allegations regarding JE.
- [REDACTED] does not recall if the bank's posture toward JE changed after this article came out
- Given what [REDACTED] knows now [REDACTED]s shocked that things were not escalated further with regards to JE.

Document number 51034

- [REDACTED] does not remember who Monifa Crawford was
- How did the news articles and other allegations play into your decision to clear an alert regarding [REDACTED]
 - Based on this email, it appears that [REDACTED] had already performed a KYC on [REDACTED]
- This email was not [REDACTED] making a recommendation. It was just [REDACTED] providing them with information so that they could make a determination.
- What does the KYC office need from the first line? Are they looking for a response of yes or no? What do they do with the information they provide?
 - [REDACTED] does not remember if she did any research after confirming whether a client was hers or not.
- [REDACTED] did not believe that they would not clear the alert. [REDACTED] believed they would clear the alert because they did so previously

Approving/Clearing wires

- How would a request come in for external wires from JE accounts?
 - Oftentimes there was a form that clients sent in with a signature. The form listed the account information and beneficiary information. It was [REDACTED] duty to confirm the signature on the form matched those of the signatory on the account. [REDACTED] would have to speak with the authorized signer to confirm it was them who requested the wire to be sent when wires were above a certain threshold. There would then be additional approvals on [REDACTED] side to confirm that she had a conversation with the authorize signatory.
 - Request for wires would be in an email directly to [REDACTED] and would copy additional team members on the email.

- Wires were generally just [REDACTED] responsibility. Sometimes someone on the same level of [REDACTED] would assist.
- Did you have to know who the parties were that were receiving wires?
 - [REDACTED] did not recall what her role would have been in determining who was receiving JE wires.
- WAs there ever a time where you requested information on the beneficiary of JE wires?
 - Yes
- Once [REDACTED] input the wire, the wire team would perform further review. AK would sometimes get requests for additional information from the wire team. [REDACTED] would reach out to the client or PM to obtain that additional information
- How would it play out if you were curious as to the purpose of certain wires?
 - Generally speaking, the clients would state the purpose of the wire on the wire request form. [REDACTED] would then review the purpose to see if that fell within the scope of the client's business.
- [REDACTED] did not remember how many wires she handled on a given week for the JE account.
- [REDACTED] first half of working on the team dealt more with working with KYC.
- How did the high risk relationship factor into handling of wires?
 - [REDACTED] does not recall specifics. [REDACTED] input wires which then went through additional checkpoints. [REDACTED] was trained on how to identify suspicious wire transactions. Some of the training suggested looking at wires to countries that were on OFAC lists, wires that were out of the ordinary, wires with certain keywords.
- What was out of the ordinary for JE relationship wires?
 - If it was a new name or amount that [REDACTED] was not used to seeing. If [REDACTED] saw something out of the ordinary, [REDACTED] would reach out to the client to verify whether the client sent the specific request to the name and the account.
- Do you recall ever flagging any JE wires as suspicious?
 - [REDACTED] does not recall.

Document number 45599

- Harry Beller was also one of JE's accountants.
- Wire requests would generally come in from Richard Kahn, JE's accountant. Richard Kahn would at least be CC'd on all requests.
- How often would you be required to reach out to JE for approval?
 - It was not very often. It was always on the telephone and never in person .

Document number 45600

- [REDACTED] did not recall who [REDACTED] was.

Document number 45602

- This is another wire request. Document number 45600 was just a formalized way that [REDACTED] sent them. The fact that this document says "SWIFT" says that this is an international wire
- [REDACTED] remembers the name but doesn't remember more than that.
- Bella Klein – Was an assistant to Richard Kahn.
- If [REDACTED] ever needed more information [REDACTED] would reach out to Bella Klein, Richard Kahn, or Harry Beller.
- Was the purpose of the wire always provided to you by Epstein or a member of his team? Were there times where the wire purpose wasn't stated?
 - It doesn't seem they put in a specific reason for document 45602. [REDACTED] doesn't recall is she had to input the purpose of wires whenever she had to input a wire. If there was, she would follow up.
 - [REDACTED] has a general recollection of requesting additional information on the background of certain wires.
- As a front-line person, it was part of your role to understand the purpose of the transaction
- There were times where the KYC team would flag wires and request that [REDACTED] request additional information from the customer.

Document number 45604

- [REDACTED] – [REDACTED] does not know who this was.

Document number 45599

- MC2 Model Management – [REDACTED] does not recall who this entity is
- Seeing transactions to women, women overseas, and other entities raise a red flag?
 - [REDACTED] does not remember. Maybe during this timeframe [REDACTED] was still getting to know that client.
-

Document 44380

- [REDACTED] – [REDACTED] does not recall who [REDACTED] is. [REDACTED] remembers the name.
- [REDACTED] confirmed her signature was at the bottom of the authorization. [REDACTED] believed that based on the amount of the wire, she had to signature verify. [REDACTED] does not recall the threshold.
- [REDACTED] – [REDACTED] does not recall who [REDACTED] is. [REDACTED] remembers the name. [REDACTED] recalls [REDACTED] name in the context of the epstein relationship.
- High risk media – callback verification stamp
 - The stamp was a call back verification. These were required for wires above a certain amount, maybe \$50,000 and above [REDACTED] would receive the wire request, print it out, and make certain that she made a call back to the approved signer via the approved phone number. She had to verify that she did everything included in the boxes of the stamp. The stamp required two people to confirm the details within the stamp. The transaction consisted with expected activity box was in regards to your specific knowledge of the account. [REDACTED] does not recall what the purpose of the butterfly trust was.

Document number 44383

- [REDACTED] did not recall if any of the transactions of the butterfly trust triggered aml alerts or requests.

Document number 50560

- [REDACTED] – This transaction does not ring any bells.
- Transactions to women were consistent with the activity of the Epstein account.

Document number 57814

- Was there any additional verification since the wire was above \$50,000?

- There were no additional steps above the call-back stamp for wires of this amount.
- PM was not required to review large amounts but [REDACTED] would make him aware. There was no regulatory requirement for PM to review these.

Document number 61576

- [REDACTED] Quigley – [REDACTED] does not recall her name
- PRIME system – [REDACTED] does not recall the PRIME system
- It was [REDACTED] job to find the information and provide it to PM so that he could respond to the questions.
- [REDACTED] would not have conducted open source research to obtain answers to questions. She would have reached out to the client, which it appears she did not here in this instance of document number 61576.
- Reference to several women that received wires. Did that raise any red flags given what you knew about JE's allegations?
 - [REDACTED] does not recall.
- Were you ever required to obtain supporting documents such as invoices for wires?
 - [REDACTED] does not recall
- Wayne Salit – May have been in charge of the AML team. That's just a guess. It rings a bell.

Document number 31709

- Daphne Cales – [REDACTED] believed DC was on the team in charge of running that branch that was in the basement of the 345 Park Avenue office
- [REDACTED] remembers sending this email because she has gone over it over the past year
- [REDACTED] is referring to Darren Indyke, who was a power of attorney.

Leon Black Relationship (no document shown)

- [REDACTED] does not believe LB's relationship was managed under the JE umbrella. LB may have been onboarded as a client at one point. [REDACTED] remembers having conversation about him but doesn't remember whether it was in regarding to working on the account or just background information on him. [REDACTED] believes PM was looking to be introduced to LB.

Document number 031011

- Saam Youssefi-rad- [REDACTED] does not remember who he is
- What did you mean by “very important client” ?
 - [REDACTED] just wanted to know the information that was necessary to allow the wire to go through. [REDACTED] was not trying to get him to avoid any procedures or skirt anything.
 - Was there any outside pressure from anyone on your team to have these transactions approved?
 - [REDACTED] recalls the pressure she felt that there was pressure to get an answer.
 - [REDACTED] understands what reading this email looks like on the outside and it appears to be extremely obnoxious
- How was your salary structured?
 - [REDACTED] base salary was very little. [REDACTED] does not recall what the bonus structure was. This email was not based on any compensation.
- What was the performance management structure
 - There were mid year reviews. The banking team would provide a bonus based on their revenue.
- To the best of [REDACTED] knowledge, people were looking into the articles regarding JE.
- Nothing about the \$250,000 raised [REDACTED] suspicions. [REDACTED] was just exhausted at this point because there was nothing unsavory about the recipient of the wire. [REDACTED] does not remember having discussions with PM regarding this email. However, after reading the email, she does not think she would have written this email with PM.
- Who were the 4 additional clients?
 - One of them would have been Leon Black
 - [REDACTED] does not remember the other 3
 - [REDACTED] would not have mentioned the 4 additional clients unless she was instructed to do so.

Ending questions – No document shown:

When did you work for PM’s team End of 2013-2015

Discussion with HR office – happened before leaving PM’s team and [REDACTED] was asking to leave the team.

Did you ever express concerns with JE account generally with PM?

- [REDACTED] does not remember

Did you ever discuss news articles?

- It would have been discussed on a high level. I

Did you ever observe anyone violating bank policy with respect to the JE account?

- No

Did you have any other colleagues that were on your level that you could talk about your work with?

- YEs but to whom specifically, [REDACTED] does not recall.

Were there any colleagues the voiced concerns with some of their clients?

- No. [REDACTED] did not know MR. Trump was a client at DB as well.

Did PM meet with JE frequently?

- [REDACTED] doesn't believe it was frequent.
- [REDACTED] doesn't believe PM was getting trips paid for by JE

Some of the names the interview team asked about [REDACTED] probably at the time was like "what in the heck is this". [REDACTED] thought she was doing the best that she could and doing what she was told to do.

Did the thought cross your mind that she was paying people for sex?

- [REDACTED] thought she was paying them off based on inappropriate relationships he's had in the past.
- Those wires would have been vetted at much other levels
- From [REDACTED] vantage point, it was triggered in [REDACTED]s mind that some of the payments may have been related to the misconduct in 2007 or 2008. People who were more senior and focused on the issue were going to review these wires.
- Did you think there was ongoing conduct of that nature?
 - [REDACTED] did not believe that during her time there that the payments were for things that were currently happening

- Who did you contact to get follow up information regarding the women compliance asked you to follow up on?
 - [REDACTED] does not remember. It would have been Kahn or Indyke.

[REDACTED] is currently not working.

General AML/KYC policies at bank

Supervisors/reporting chain

Epstein

Approving Epstein wires

Random odd/end questions

Other accounts

Reasons for leaving