

From: Richard Joslin <[REDACTED]>

To: jeffrey E. <jeevacation@gmail.com>

Subject: self initiated transfers

Date: Fri, 14 Nov 2014 15:26:57 +0000

Attachments: Self-directed_Transfers.pdf

Early in 2014, Rich D and myself put in place a process that accounting would tee up all wires with US Trust which has been adhered to for the most part. Recently there have been incidence of bypassing the process.

From: Richard D'Agostino

Sent: Friday, November 14, 2014 10:05 AM

To: Richard Joslin

Subject: