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**From:** Paul Morris [REDACTED]  
**Sent:** 10/2/2015 9:50:35 AM  
**To:** Jj Litchford [REDACTED]  
**Subject:** RE: Account closing notifications - urgent [I]

Classification: **For internal use only**

Stop by when u have a minute

Paul Morris  
Managing Director  
Deutsche Bank Private Bank  
Office: [REDACTED]  
Cell: [REDACTED]

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**From:** Jj Litchford  
**Sent:** Friday, October 02, 2015 9:12 AM  
**To:** Daphne Cales  
**Cc:** Catherine Logreco; Halina Laczny; Paul Morris  
**Subject:** Re: Account closing notifications - urgent [I]

Thanks Daphne.

Is there anyway to change that for a given client? For context this client (Southern Financial) has around \$200MM at the bank spread over 20+ entities each with multiple accounts. This is a really contentious point for them.

Appreciate he help.

On Oct 2, 2015, at 9:08 AM, Daphne Cales <[REDACTED]> wrote:

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Good morning.

Accounts with \$0 balances for 90 days are closed automatically on the system. No notification required – if you look at page 43 of the terms and conditions it says we can close an account without notification. It is the account executive/banker/RO's responsibility to make sure accounts are funded and remain active.

Let me know if you need anything further.

Kind regards,  
Daphne Cales



**Daphne Cales**  
Vice President | Service Team & Branch Supervisor

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