

[Redacted]

**From:** [Redacted]  
**Sent:** Tuesday, April 09, 2013 10:37 AM  
**To:** [Redacted]  
**Cc:** PB-Service1318  
**Subject:** RE: Southern Trust Company, Inc Credit cards - follow up

*Dodie Rawlings issued CC 4/11/13. Investigation revealed that U.S.V.I address is considered Domestic*

*Dodie will use this CC as a sample to use for the future.*

JPM Card Services needs a U.S. address for Jeffrey Epstein for the Southern Trust Co. credit card. The HBRK Associates address is a business address and not a residential address. We know the legal address of record is the U.S.V.I., but we cannot use this for the address of record for the credit card. When Jeffrey Epstein is in the U.S., he must have a U.S. address where resides. If so, we need this address and a copy of a utility bill, or something which shows his name and this residential address. Feel free to call me if you have any questions.

Thank You,  
Janet Young

Janet E. Young | Vice President | Private Bank | J.P. Morgan | NMLS ID # 832072 - 500 Stanton Christiana Road, Newark DE 19713

T: [Redacted] | F: [Redacted] | [Redacted]

Alternate contacts: [Redacted] and Jason Grosse | T: [Redacted]

**From:** [Redacted]  
**Sent:** Tuesday, March 26, 2013 11:42 AM  
**To:** [Redacted]  
**Cc:** 'Darren Indyke'; PB-Service1318; 'Richard Kahn'; 'Harry Beller'; Nelson, Justin D; Travers, Scott B  
**Subject:** RE: Southern Trust Company, Inc Credit cards

Signed credit card application.  
Thanks

**From:** [Redacted]  
**Sent:** Monday, March 25, 2013 1:09 PM  
**To:** [Redacted]  
**Cc:** 'Darren Indyke'; PB-Service1318; Richard Kahn; bellaklein; 'Harry Beller'; Nelson, Justin D; Travers, Scott B  
**Subject:** RE: Southern Trust Company, Inc Credit cards

Jeanne,  
JPM Credit Card Services recommends the Chase Ink Plus Credit Card for Southern Trust Company, Inc. Attached is an information sheet and an application to request a \$50 K CC limit.

The Ink Plus has a dynamic earn of 5-2-1 points based on the category spending. The annual fee is \$95/yr and waived the first year. Based on your spending you will make the \$95.00 back quickly in rewards. The major change is the redemption but with Ink Plus they will have options of Cash, Gift Cards, Merchandise, Air Travel, and Frequent Traveler program transfers. The current business credit cards are Ink Cash – a no frills business card. We would like to upgrade all of the business credit cards to the Ink Plus Credit Card per the comments above. Please advise if you agree on this recommendation, and I will proceed to making the changes.