
From: Cherie Quigley [REDACTED]
Sent: 7/25/2017 2:15:09 PM
To: Wayne Salit [REDACTED]; Ying-A Wang [REDACTED]
Subject: Darren Indyke Cash Activity Meeting July 25 2017 Notes

Meeting today July 25, 2017 to discuss Cash activity involving Darren Indyke

Attendees: Wayne Salit, Ying Wang, Cherie Quigley, Stewart Oldfield and Darren Indyke (Client)

Transaction Monitoring recently filed a SAIF regarding the appearance of Structuring involving Darren Indyke. Mr. Indyke routinely takes out cash from his account 42953707 and from Jeffrey Epstein's account 35269691 (he is the POA) on consecutive days. In addition, he has made comments to the teller asking if he does the transaction together would it require reporting?. After he was advised yes, he broke up the transactions into 2 consecutive days.

Mr. Indyke was advised of the following:

- His pattern of cashing checks gives the appearance of structuring to avoid CTR Reporting
- We explained structuring to the client and advised him that his current pattern of cashing checks is unacceptable.
- We explained that we are not advising him on how he should conduct his business or how he should cash his checks, but his current pattern is unacceptable.
- Stewart Oldfield will provide the client with additional information on CTR reporting requirements

Mr. Indyke indicated that it was not his intention to structure any of the activity. He frequently requires cash for his business as well as for Mr. Epstein's household expenses. He indicated that he cashes checks as needed and did not realize that he was cashing checks regularly on consecutive days. He advised that he will try to plan his cash needs better to avoid any appearance of suspicious activity, as that was not his intent.

The transaction monitoring team will continue to monitor the cash activity in these accounts. We will escalate any additional suspicious activity as appropriate.

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