

[REDACTED]

From: Langrill, Kathleen M [kathleen.m.langrill@[REDACTED]]
Sent: Wednesday, July 09, 2008 2:01 PM
To: Casperson, Judy L; Corbett, Todd G
Subject: FW: [REDACTED]

Judy and Todd –

Below is a success story in which the FA presented an Agency Step Up to Retain the assets within BofA....this is an idea to help you should monies be leaving the Bank of America due

To competitor pricing....CM/FA are moving forward with thru the CMP process.

FAs have access to some very attractive Step Up Issues...

Thanks,

Kathy

Email from FA to MD/MM:

I would like to recognize Reggie Aquino for some fantastic CM work done yesterday. Reggie has a client named [REDACTED] who had 2 million dollars in cd's come due. He initiated a conversation to discuss renewal CD rates and the clients had NO interest in our renewal rates. In fact, he directed the funds to be moved to their checking account instead of their money market account, which Reggie took as a correct indication that the client was going to look elsewhere. The client did offer to discuss other alternatives and at that point Reggie introduced me.

I was able to open an account and purchase 2 million dollars in agency step ups for the client. What may be even better is that Reggie and I were able to secure an appointment with this client next week to profile and potentially bring in more money.

[REDACTED]