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**From:** Richard Kahn <richardkahn12@gmail.com>  
**Sent:** Wednesday, February 19, 2014 8:25 PM  
**To:** Jeffrey Epstein  
**Subject:** Visa Cards  
**Attachments:** visa preferred.pdf; Untitled attachment 00048.htm; visa.pdf; Untitled attachment 00051.htm

You have been approved for 250,000 in credit with Visa via UBS Financial Services I have attached PDF of two types of cards offered. Cards will earn 1% as we had with Chase or points can be used for travel

UBS credit department is requiring that you either fund an account with \$2,000,000 cash or securities After 6 months of credit history they will allow you to bring this number down to \$1,000,000

If you do not want to fund account with \$2,000,000 they will require a signed personal financial statement and copy of 2012 Form 1040

Please advise if ok to proceed and if so should i fund with cash or securities.

Richard Kahn  
HBRK Associates Inc.  
575 Lexington Avenue, 10th Floor,  
New York, New York 10022  
tel = [REDACTED]  
fax = [REDACTED]  
cell = [REDACTED]

Begin forwarded message:

From: <julie.minsky@ubs.com>  
Subject: Here is info on both cards we offer  
Date: January 27, 2014 2:14:29 PM EST  
To: <richardkahn12@gmail.com>

<http://financialservices.ubs.com/cards/>

Julie Minsky  
Senior Registered Client Service Associate

UBS Financial Services Inc.  
1285 Avenue of the Americas, 16th Floor  
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212-713-9257 ext.

877-553-4522 Fax  
888-308-1966 =oll Free  
julie.minsky@ubs.com  
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