

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA  
Alexandria Division**

<b>IN RE: ESTATE OF LARRY W. COOK,</b>	)	
<b>Deceased</b>	)	
<hr style="border: 0.5px solid black;"/>		
<b>JANINE SATTERFIELD, in Her Capacity as</b>	)	
<b>Administrator for the Estate of Larry W. Cook,</b>	)	<b>Case No. 1:23 – cv-00009 CMH/LRV</b>
<b>Deceased,</b>	)	
	)	
<b>Plaintiff,</b>	)	
	)	
<b>v.</b>	)	
	)	
<b>WELLS FARGO BANK, N.A., et al.,</b>	)	
	)	
<b>Defendants.</b>	)	
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**AMENDED COMPLAINT**

**COMES NOW** Plaintiff, JANINE SATTERFIELD, in her capacity as the Administrator of the Estate of Larry W. Cook<sup>1</sup>, by and through counsel, and in support of her Amended Complaint, being filed herein pursuant to Fed. R. Civ. Pro. 15, respectfully states as follows:

**THE PARTIES**

1. Larry W. Cook (hereinafter “Mr. Cook”) died intestate on April 21, 2021, a resident of Fairfax County, Virginia.
2. Esther J. Murphy was Mr. Cook’s mother, who predeceased him.
3. At the time of his passing, Mr. Cook was the acting Trustee, and a beneficiary, of the Esther J. Murphy Trust (hereinafter “EJM Trust”). A copy of said EJM Trust is attached hereto

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<sup>1</sup> The original Complaint states that Janine Satterfield had filed this case Individually and in her capacity as the Administrator, of the Estate of Larry W. Cook. Janine Satterfield acknowledges that she lacks standing to bring this action individually. This Amended Complaint reflects that she is only proceeding in her capacity as Administrator of the Estate of Larry W. Cook.

and incorporated herein as **Exhibit 1**.

4. Janine Satterfield (hereinafter “Ms. Satterfield” or “Administrator”) is Mr. Cook’s niece, and on June 14, 2021, qualified as the Administrator of his estate. A copy of Ms. Satterfield’s Certificate of Qualification is attached hereto and incorporated herein as **Exhibit 2**.

5. Navy Federal Credit Union (hereinafter “NFCU”) was one of two banks that Mr. Cook held a savings and checking account at and was the bank that allowed Mr. Cook to wire out, approximately, seventy-four (74) international wire transfers for a total amount of approximately \$3,631,200.00 dollars to individuals maintaining accounts with the Bangkok Bank aka Bank of Bangkok and Standard Chartered<sup>2</sup>. In addition, Mr. Cook incurred \$1,850 in wire transfers fees, at the rate of \$25.00 per each wire transfer, with NFCU.

6. Navy Federal Credit Union’s principal place of business is 820 Follin Lane, S.E., Vienna, Virginia 22180.

7. Wells Fargo Bank, N.A.<sup>3</sup> (hereinafter “Wells Fargo”) is the bank that NFCU uses as the intermediary or correspondent bank for sending out all international wire transactions.

8. Additionally, Wells Fargo was the other primary bank in which Mr. Cook held a checking and savings account, and the bank that allowed Mr. Cook to send out one (1) international wire to Bangkok Bank in the amount of \$49,500.00.

9. Wells Fargo has its principal office located in Sioux Falls, South Dakota, but has numerous branches of the bank located in and around the Commonwealth of Virginia.

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<sup>2</sup> Based on records produced by NFCU in response to subpoenas *duces tecum* issued by Plaintiff, two of the wire transfers appear to have been sent to accounts held with Standard Chartered. The remaining wire transfers went to accounts held with Bangkok Bank.

<sup>3</sup> The original Complaint incorrectly referenced Wells Fargo & Company in the case header. This Amended Complaint corrects that error. Paragraph 7 of the original Complaint correctly referenced Wells Fargo Bank, N.A., as does this Amended Complaint.

**JURISDICTION AND VENUE**

10. This case was removed to this Court by NFCU. This Court has jurisdiction over this matter pursuant to 12 U.S.C. § 632, and 28 U.S.C. § 1331.

11. Venue is proper in the United States District Court for the Eastern District of Virginia, Alexandria Division, pursuant to 28 U.S.C. § 1441 as the case was removed from the Circuit Court of Fairfax County.

**STATEMENT OF FACTS**

12. On April 21, 2021, Mr. Cook passed away at the age of seventy-six (76) years old.

13. Prior to his death, Mr. Cook was a -highly decorated Navy Veteran having served this country for over twenty-four years, with an additional twenty years of service in the private sector for government contracts, to wit:

a. He was educated for one year at Edison Technical School in Seattle, Washington before enrolling at the University of Washington, earning his Bachelor of Science degree in 1968. He was retired as a Commander in 1992, after having served since 1968.

b. He was commissioned as an officer in the U.S. Navy on June 24, 1968.

c. He then went to the Navy Nuclear Power School for one year, and then Submarine School through the U.S. Navy

d. He received during his years of military service, *inter alia*, the Meritorious Service Medal with one gold star, Navy Commendation Medal with one gold star, Navy Achievement Medal with one gold star, Meritorious Unit Commendation with one bronze star, Navy Expeditionary Medal, and Sea Service Deployment Ribbon with three bronze

service stars.

e. He was a submarine officer, with nuclear submarines being his primary focus.

f. He was employed with Booz Allen Hamilton from March 15, 1993, until such time as he secured employment with Zimmerman Associates, Inc. Both companies employed him for his experience with the U.S. Navy. A copy of one of Mr. Cook's many printed resumes is attached hereto and incorporated herein as **Exhibit 3**.

14. From a cognitive perspective, Mr. Cook was highly intelligent and managed his affairs, including his finances, very well before his health declined, due to a stroke in 2019.

15. NFCU knew Mr. Cook's rank and grade with the U.S. Navy.

16. He had an estimated net worth of approximately \$8 million to \$10 million dollars.

17. Additionally, prior to his death, Mr. Cook was the Trustee, and a beneficiary, of the EJM Trust which had an approximate value of about \$2 million dollars.

18. As a trustee and beneficiary of the Trust, Mr. Cook had responsibilities to pay his mother's debts and taxes, and to use the funds pursuant to the terms of the EJM Trust.

19. There was never any doubt as to Mr. Cook's fitness for the role of trustee for his mother, given his years of military service and his overall aptitude.

20. During his lifetime, Mr. Cook only used two primary banks to house his accounts, which were NFCU and Wells Fargo.

21. Mr. Cook was also managing two of his own rental properties in Washington State, and those accounts were held with the same banks.

22. Mr. Cook first opened accounts with both institutions in the 1970's and held a checking and saving account with both.

23. His banking history with both financial institutions is such that he was not conducting business using wire transfers to foreign banks. He was a very conservative spender and would not spend money until necessary.

24. Mr. Cook was never married, and he had no children.

25. His sibling predeceased him, and his mother died in Santa Clara, California (almost three thousand miles away) on February 5, 2019, at age 101 years.

26. Prior to her death, Mr. Cook had been managing her assets, long distance, but there came a time when his diligence in management started declining.

27. Mr. Cook was a meticulous record keeper. He retained records for a number of different events and kept records of all of his tax returns.

28. However, all of that stopped when he suffered an acute stroke on or around July 15, 2019.

29. He awoke at home with impaired coordination. He did not seek medical help for over fourteen hours, which made him ineligible for aggressive anti-clot therapy on arrival to hospital, depriving him of opportunity to minimize his neurologic deficits.

30. In fact, Mr. Cook had attempted to drive himself to his primary care physician, but had a minor motor vehicle accident on the way.

31. Mr. Cook was discharged to in-patient rehabilitation where the full extent of his cognitive deficits were observed. He had poor insight into his condition, lacked insight into his deficits, although very concerned about being able to go back to work as a consultant for the Navy. He had no family support and was very anxious to be cleared to drive.

32. The right hemisphere stroke in July 2019 left him with left sided weakness and impaired sensation, impaired coordination and unstable gait, facial droop, and cognitive

impairment including emotional lability, impulsiveness, impaired judgment, and impaired insight with denial, all making him highly vulnerable to undue influence and financial exploitation and impaired his capacity to make reasoned and rational judgments or decisions regarding his personal health and management of his finances.

33. Mr. Cook did nothing to administer the EJM Trust on and after his stroke, and became unresponsive to the beneficiaries and others.

34. By June 2020, Mr. Cook was forced to retire, since he was no longer capable of working to the level he had been.

35. Mr. Cook's social isolation more likely than not exacerbated his vulnerability to undue influence and financial exploitation.

36. The cognitive deficits produced by the July 2019 stroke were unlikely to significantly improve over time, and certainly left him highly vulnerable to undue influence and financial exploitation.

37. Subsequent to his stroke, Mr. Cook stopped filing his personal income tax returns.

38. Mr. Cook failed to file tax returns for his mother and the EJM Trust.

39. However, Mr. Cook did manage to transfer approximately \$1 million from the EJM Trust to his personal accounts during the time he was being financially exploited, as more fully set forth in the paragraphs following.

40. Mr. Cook also stopped assisting with the attorney handling the administration of the EJM Trust, which was uncharacteristic of him.

41. Mr. Cook was not in the best of health, having previously suffered a myocardial infarction, Type II Diabetes, Hypertension, Hyperlipidaemia, Gout and Obesity.

42. On October 5, 2020, Mr. Cook received an unsolicited email from, what appeared,

the company “Amazon”, informing him of his recent purchase of an iPad and even providing instructions for whom to call with questions regarding this recent purchase. A copy of said email is attached hereto and incorporated herein as **Exhibit 4**.

43. Unbeknownst to Mr. Cook, he was falling prey to a very elaborate, and fraudulent, scam, a scam which NFCU later warned its customers about in a December 3, 2020, customer alert titled “Fake calls from Apple and Amazon support: What you need to know”, a copy of which is attached hereto and incorporated herein as **Exhibit 5**.

44. Given his medical status, his social isolation and enfeebled state, Mr. Cook was without capacity to manage his finances, and he was susceptible to financial exploitation and needed the protection of a conservator.

45. On October 6, 2020, after receipt of the fraudulent email, Mr. Cook sent out the first wire, from his NFCU checking account to a stated individual with an account at Standard Chartered in Singapore. This wire was made in person at the Vienna, Virginia NFCU branch.

46. Also on October 6, 2020, Mr. Cook contacted NFCU to check his checking account balance, stating, “We’re moving money around due to an infraudulent [sic] charge on another system, and I need to validate what the current balance is.”

47. It is clear he was not necessarily using appropriate language to describe the “fraudulent” activity.

48. Nonetheless, NFCU was immediately on notice of some sort of fraudulent activity associated with Mr. Cook.

49. The balance in his checking account on that day was \$612,451.34.

50. Between the time period of October 6, 2020, through April 20, 2021, a day before his death, Mr. Cook sent out a total of seventy-five (75) international wire transfers, to stated

individuals holding accounts with Standard Chartered and the Bank of Bangkok, for a grand total of \$3,680,700.

51. Nearly all of the wire transfers were in the amount of \$49,500.00, to, what appears to be a fictitious name and address, and stated that the purpose was for a “Loan Repayment.” Copies of the wire transfer receipts are attached hereto and incorporated herein as **Exhibit 6**.<sup>4</sup>

52. A total of seventy-five (75) international wires were sent, seventy-four (74) of the wires were sent by Navy Federal Credit Union (“NFCU”) and only one (1) was, successfully, sent through Wells Fargo.

53. Having been an account holder since the 1970’s, both NFCU and Wells Fargo have, or should have, a long history of Mr. Cook’s daily transactions, and standard purchases and should have seen that, prior to October 6, 2020, Mr. Cook had never previously sent any international or domestic wire.

54. On November 3, 2020, after sending out approximately fifteen (15) wires and basically liquidating his NFCU checking account, Mr. Cook went to Wells Fargo where he sent out one (1) international wire from his Wells Fargo checking account to the Bank of Bangkok.

55. Sometime between November 3, 2020, and November 6, 2020, Mr. Cook attempted to send a second international wire at Wells Fargo using his Wells Fargo checking account. However, he was denied and ultimately ended up sending a domestic wire transfer from Wells Fargo to his NFCU checking account. A copy of these transactions are attached hereto and incorporated herein as **Exhibit 7**.

56. The exact reason that Wells Fargo denied Mr. Cook’s international wire request is unknown.

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<sup>4</sup> All personal identifying information has been redacted.



57. On November 10, 2020, just five (5) days after Wells Fargo denied his wire request, Mr. Cook was able to successfully send this same wire, and sixty-one (61) subsequent wires, by going to NFCU, which uses Wells Fargo as the intermediary bank to process its wires.

58. On December 15, 2020, after, approximately, twenty-eight (28) wires had been sent out, NFCU representative, Robert Izzo, reported Mr. Cook to Fairfax County Adult Protective Services (APS), for what was detailed as “incoming wires and outgoing wires were conducted in a manner indicative of possible elder financial exploitation.” A copy of the APS report is attached hereto and incorporated herein as **Exhibit 8**.

59. In fact, the report reflects the following information:

a. “Between 10/06/2020 and 12/11/2020, incoming wires and outgoing wires were conducted in a manner indicative of possible elder financial exploitation, totaling \$2,343,700. The incoming wires which totaled \$1,039,000, along with Mr. Cook’s direct deposits from ALAC-OPEN, DFAS-CLEVELAND RET NET, SSA TREAS and ZIMMERMAN ASSOCIATES, sourced outgoing wire activity which totaled \$1,304,700. **The member has no history of such activity.**” (Exhibit 8 at 2; emphasis added.)

b. “The reason for the outgoing wires was LOAN REPAYMENT. According to numerous notes in our back office system, the member has been warned numerous times that he is the victim of a scam, but he still wants to proceed with the wires. He appears to be mentally competent. Other account activity for the member reflects seemingly normal transactions and bill payments.” (Exhibit 8 at 2.)

c. “APS communicated to Mr. Cook’s bank that there was a risk for financial exploitation and **asked that his accounts continued to be monitored.**” (Exhibit 8 at 8.)

60. Part of the funds received into Mr. Cook’s NFCU account came from Chase Bank,

being accounts held and titled in the EJM Trust.

61. Prior to this report, it appears that NFCU never questioned, reported, or even attempted to stop any of Mr. Cook's international wires and instead, even after the APS Report was made, continued to process at least another forty-two (42) wires.

62. The tortious conduct by NFCU was continuous over the incredibly brief period of time, ceasing only because of Mr. Cook's death.

63. While NFCU contended it had "numerous notes" in its back-office system, when Administrator subpoenaed NFCU's records through a court-ordered expansion of powers, none of these "notes" were ever produced. *See* Court Order – Expansion of Powers, attached hereto and incorporated herein as **Exhibit 9**.

64. Additionally, in the APS report investigation, the section titled Risk of Harm, it is stated that, "APS learned that wire transfers continued to occur after the referral had been received. The risk for financial exploitation is high." *See* Exhibit 8.

65. Upon completion of the investigation, APS sent a letter to NFCU, Robert Izzo, dated January 28, 2021, which stated, in relevant part, "[t]he investigation has been completed, and at this time, Mr. Cook is in need of protective services. Available and appropriate services will be offered." *See* copy of said correspondence attached hereto and incorporated herein as **Exhibit 10**.

66. At no such time, before, during or after, making a report to APS, did NFCU stop wiring the money out.

67. In fact, on or about February 1, 2021, NFCU called Mr. Cook to inquire further about the wire transfers. Mr. Cook's notes state that NFCU reported a "Red Flag on the receiving end" in addition to asking him further questions about the wire transfers. Nevertheless, NFCU sent

Mr. Cook documents to continue the wire transfers and continue to process his requests, despite have a reason to suspect that something improper was happening. A copy of Mr. Cook's February 1, 2021 notes is attached hereto and incorporated herein as **Exhibit 11**.

68. At no time since the completion of the investigation and notification by APS that Mr. Cook was in need of protective services did NFCU attempt to intervene or halt the wire transfers.

69. NFCU was negligent in allowing Mr. Cook to make these irregular and fraudulent wire transfers, having been put on notice of fraudulent activity, and having assumed a duty by reporting him to APS.

70. NFCU failed to monitor Mr. Cook's account for suspicious, irregular, fraudulent, and /or unauthorized activity.

71. NFCU failed to timely recognize that the wire transfers were suspicious, irregular and fraudulent, as detailed herein.

72. By reporting the situation to APS, NFCU assumed a duty with respect to Mr. Cook.

73. By state law, they had every ability to shut down the account, and/or to bring a conservatorship action to intercede on Mr. Cook's behalf, even if he had protested.

74. NFCU failed to protect Mr. Cook's funds by timely terminating or suspending wire transfers and/or freezing his account or taking any other reasonable step to halt, including after it had alerted Mr. Cook that the transactions were likely related to a fraudulent scheme.

75. NFCU failed to reasonably investigate the reason why Mr. Cook was wiring funds, usually in the amount of \$49,500 to foreign accounts maintained at Standard Chartered and Bangkok Bank in, at least, seventy-four (74) successive transactions over a period of less than seven (7) months when he had no history of making these types of transactions, particularly when

taking in account the method of the transaction, the frequency of the transaction, the recipient of the transaction, and the amount of the transaction.

76. A simple inquiry regarding the addresses of the so-called banking locations and/or recipients to where the wire transfers were being delivered would have revealed that some of the locations were storefronts or back alleys and most likely fictitious. For example, the coversheet for the January 28, 2021 wire transfer reveals that the address of the person to whom the wire was directed was “165 alley behind the old Phraya Karai Temple Wat”.

77. Most of the wire transfers were to different people, and were for almost the exact same amounts. Mr. Cook never produced any loan documents to any bank (and he was not asked), and what are the chances that an individual with as clean of a banking and creditor background as Mr. Cook had, would have over 74 individuals to whom he owed money, paid within seven (7) months.

78. It is also unclear that this time what information Wells Fargo had regarding the wire transfers it was processing for Mr. Cook in its role as intermediary bank for NFCU. Wells Fargo had reason to believe that Mr. Cook was a vulnerable person, and a victim of financial abuse and potentially could have prevented these transactions. It is unclear how they were not able to identify Mr. Cook as the maker of the wire transfers and stop them. Plaintiff subpoenaed documents related to the agreements between Wells Fargo and NFCU and did not receive any in response. Such information should be made available by NFCU and Wells Fargo during discovery in this case.

**COUNT I**  
**ASSUMPTION OF VOLUNTARY DUTY**

79. Paragraphs 1-78 are incorporated herein as if fully restated.

80. Mr. Cook was a decorated veteran of the United States Navy.

81. NFCU serves members of the U.S. military, veterans, and their families, and

advertises itself as being a trusted financial institution for its members.

82. On December 12, 2020, NFCU undertook the duty to protect Mr. Cook due to the voluntary report made to Fairfax County Adult Protective Services by Mr. Robert Izzo, an NFCU representative as a result of the numerous suspicious international wire transfers ordered by Mr. Cook.

83. After the report to APS was made, NFCU failed to take the internal steps necessary to stop sending the wires out on Mr. Cook's behalf, which were inconsistent with his decades of banking behaviors.

84. Under Virginia common law, unless a duty is owed by contract, the general rule is that no such duty exists to report or prevent potential third-party criminal acts.

85. The exception to this rule is when a special relationship exists between the parties, and actual harm, which was reasonably foreseeable, occurred.

86. The Supreme Court of Virginia has widely held that a special relationship can be shown in the following two (2) circumstances: "(1) between the defendant and the third person which imposes a duty upon the defendant to control the third person's conduct, or (2) between the defendant and the plaintiff which gives a right to protection to the plaintiff." *Burns v. Gagnon*, 283 Va. 657, 669, 727 S.E.2d 634, 642 (2012).

87. In the present case before the Court, NFCU did not have a contractual obligation to report Mr. Cook to APS, but rather, by doing so, a special relationship was formed, and therefore a duty to act was required.

88. As such, under Virginia common law it has been widely viewed that when, "one who assumes to act, even though gratuitously, may thereby become subject to the duty of acting carefully, if he acts at all." *Terry v. Irish Fleet, Inc.*, 296 Va. 129, 136, 818 S.E.2d 788, 792 (2018).

89. Additionally, it is obvious that by virtue of the APS report, the concern was not only reasonably foreseeable, but the wire transfers were also, in fact, occurring and continued to occur even after the APS report was made.

90. Suggesting on the one hand that Mr. Cook appeared “competent” but then stating on the other that he is or may be the victim of a scam, is inconsistent.

91. Further, NFCU was alerted by APS by letter dated January 28, 2021, that Mr. Cook was in need of services, and that he was at risk of abuse, neglect or exploitation.

92. NFCU’s voluntary assumption of duty imposed a burden on NFCU to protect Mr. Cook when it held itself out as an institution that would protect his interests, yet it failed to do so despite being aware that Mr. Cook was being harmed.

93. Every wire transfer made by Mr. Cook was a continuous breach of duty by NFCU. This conduct commenced on October 6, 2020 and only stopped on April 20, 2021, after seventy-four (74) wire transfers totaling over \$3,633,050.00.

94. As a direct result of NFCU’s failure to stop the international wires, Mr. Cook suffered damages of approximately three million six hundred and thirty-three thousand, and fifty dollars (\$3,633,050.00). This amount represents the total amount transferred out (\$3,631,200) plus, the NFCU fees of (\$1,850.00).

WHEREFORE, Plaintiff respectfully requests that this Court enter judgment against the Defendant Navy Federal Credit Union in the amount of three million six hundred and thirty-three thousand, and fifty dollars (\$3,633,050.00) plus pre- and post-judgment interest, attorneys’ fees and costs, and such further relief as this honorable Court deems appropriate.

**COUNT II**  
**BREACH OF THE COVENANT OF GOOD FAITH AND FAIR DEALING**

95. Paragraphs 1-94 are incorporated herein as if fully restated.

96. Mr. Cook, as an account holder, was in a contract with both NFCU and Wells Fargo for checking, banking, and savings account services, as embodied in NFCU's Deposit Agreement & Disclosures and Wells Fargo's Deposit Account Agreement.

97. Under the Uniform Commercial Code ("UCC"), an implied covenant of good faith and fair dealing governs all contracts.

98. This is specifically stated in Va. Code § 8.1A-304, which details the obligation of good faith: "Every contract or duty within the Uniform Commercial Code imposes an obligation of good faith in its performance and enforcement."

99. Defendants breached the covenant of good faith and fair dealing when they failed to adequately investigate the suspicious transactions and transfers coming from Mr. Cook's accounts.

100. By continuing to perform transactions after affirmatively stating that the transactions were part of a fraudulent scheme, Defendants acted in bad faith and with actual knowledge of the fraudulent scheme being perpetrated against Mr. Cook.

101. Each of Defendants' actions was done intentionally, and in bad faith, as such, Defendants failed to adequately perform under the terms of the contracts made with Mr. Cook.

WHEREFORE, Plaintiff respectfully requests that this Court enter judgment against the Defendant Navy Federal Credit Union in the amount three million six hundred and thirty-three thousand, and fifty dollars (\$3,633,050.00) plus pre- and post-judgment interest, attorneys fees and costs, and such further relief as this honorable Court deems appropriate and against the Defendant Wells Fargo, N.A. in the amount of forty five thousand five hundred dollars (\$49,500.00), plus pre- and post-judgment interest, attorneys fees and costs, and such further relief as this honorable Court deems appropriate.

**COUNT III**  
**NEGLIGENCE/VOLUNTARY ASSUMPTION OF DUTY**

102. Paragraphs 1 – 101 are incorporated herein as if fully restated.

103. NFCU, a federally regulated credit union, owed a duty of care to Mr. Cook, a longtime customer.

104. NFCU, as a financial institution, owed Mr. Cook a duty and/or voluntarily assumed a duty to act with ordinary and reasonable care.

105. In this context, ordinary and reasonable care by a financial institution includes protecting its customers from fraud.

106. As such, NFCU undertook the duty to reasonably protect its customer, Mr. Cook, from fraud; especially when the customer's accounts are displaying seriously irregular banking activity, including, but not limited to the wiring large amounts of funds, usually in the amount of \$49,500, to Standard Chartered and Bangkok Bank seventy-four (74) times by a customer that has never engaged in numerous short term wire transactions of significant amounts of money before.

107. NFCU further breached its duty to Mr. Cook when it allowed him, a long-time and elderly customer of the bank, to wire a total of three million six hundred and thirty-one hundred thousand, and two hundred dollars (\$3,631,200.00), in seventy-four (74) separate wire transfers to Standard Chartered and Bangkok Bank without meaningfully investigating and/or questioning the validity of the wire transfers.

108. NFCU negligently breached its duty of care to Mr. Cook by failing to decline, prevent, or otherwise stop the fraudulent transactions, especially after it notified Mr. Cook of the suspected fraud and when NFCU reported Mr. Cook's conduct to APS.



109. NFCU was negligent in failing to recall wire transfers after it became aware of the fraud being perpetrated against Mr. Cook.

110. As a direct result of NFCU negligence and failure to act, Mr. Cook was harmed in the amount of three million six hundred and thirty-three thousand, and fifty dollars (\$3,633,050.00).

WHEREFORE, Plaintiff respectfully requests that this Court enter judgment against the Defendant Navy Federal Credit Union in the amount of three million three million six hundred and thirty-three thousand, and fifty dollars (\$3,633,050.00), plus pre- and post-judgment interest, attorneys fees and costs, and such further relief as this honorable Court deems appropriate.

**Respectfully submitted,**

**JANINE SATTERFIELD**, in Her capacity  
as Administrator for the Estate of Larry W.  
Cook,

**HALE BALL**  
**Carlson Baumgartner Murphy, PLC**

/s/Kimberley Ann Murphy  
**KIMBERLEY ANN MURPHY, ESQ. (VSB No. 45691)**  
kmurphy@haleball.com  
**LISA M. CAMPO, ESQ. (VSB No. 85898)**  
[lcampo@haleball.com](mailto:lcampo@haleball.com)  
**JUSTIN B. BERGER, ESQ. (VSB No. 87314)**  
[jberger@haleball.com](mailto:jberger@haleball.com) 10511 Judicial Drive  
Fairfax, Virginia 22030  
Telephone: (703) 591-4900  
Facsimile: (703) 591-5082  
*Counsel for Plaintiff*

**CERTIFICATE OF SERVICE**

I hereby certify that on this 31st day of January 2023, I electronically filed the foregoing document with the Clerk of Court using the CM/ECF system, which will send notification of such filing to the following CM/ECF participants:

Mary C. Zinsner, Esq.  
Troutman Pepper Hamilton Sanders LLP  
401 9th Street NW, Suite 1000  
Washington, DC 20004  
Telephone: 202-274-1932  
Facsimile: 703-448-6514  
Email: [mary.zinsner@troutman.com](mailto:mary.zinsner@troutman.com)

David M. Gettings, Esq.  
Troutman Pepper Hamilton Sanders LLP  
222 Central Park Avenue, Suite 2000  
Virginia Beach, VA 23462  
Telephone: (757) 687-7500  
Facsimile: (757) 687-7510  
Email: [david.gettings@troutman.com](mailto:david.gettings@troutman.com)  
*Counsel for Navy Federal Credit Union*

Heather B. Chaney, Esq.  
MCGUIRE WOODS  
1750 Tysons Boulevard, Suite 1800  
Tysons, VA 22102  
Tel: (703) 712-5015  
Fax: (703) 712-5236  
[hchaney@mcguirewoods.com](mailto:hchaney@mcguirewoods.com)

*Counsel for Wells Fargo Bank, N.A.*

/s/Kimberley Ann Murphy  
Kimberley Ann Murphy

**SECOND AMENDMENT AND COMPLETE RESTATEMENT TO THE  
ESTHER J. MURPHY TRUST AGREEMENT  
DATED SEPTEMBER 24, 1991**

Prepared for

**ESTHER J. MURPHY**

by

Law Offices of John M. Preston, A.P.C.  
Toll Free: 800-698-6918  
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**SECOND AMENDMENT AND COMPLETE  
RESTATEMENT TO THE  
ESTHER J. MURPHY TRUST AGREEMENT  
DATED SEPTEMBER 24, 1991**

**Article One**

**Creation of My Trust**

**Section 1. My Trust**

On September 24, 1991, I executed the **ESTHER J. MURPHY TRUST AGREEMENT**. I now wish to restate that original trust, and any amendments, in their entirety. This restatement shall replace and supersede the contents of my original trust and any prior amendments.

When the term "Trustmaker" is used in my trust, it shall have the same legal meaning as "Grantor," "Settlor," "Trustor," or any other term referring to the maker of a trust.

The following shall serve as my Trustee:

**ESTHER J. MURPHY**

My trust is a revocable living trust that contains my instructions for my own well-being and that of my loved ones. All references to "my trust" or "trust," unless otherwise stated, shall refer to this Living Trust and the trusts created in it. All references to "Trustee" shall refer to my initial Trustee or Trustees, or their successor or successors in trust.

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Notwithstanding anything in my trust to the contrary, when I am serving as a Trustee under my trust, I may act for and conduct business on behalf of my trust as a Trustee without the consent of any other Trustee.

**Section 2. The Name of My Trust**

For convenience, my trust shall be known as the:

**ESTHER J. MURPHY TRUST AGREEMENT DATED SEPTEMBER 24, 1991.**

For purposes of beneficiary designations and transfers directly to my trust, my trust shall be referred to as:

**ESTHER J. MURPHY, Trustee of the ESTHER J. MURPHY TRUST AGREEMENT DATED SEPTEMBER 24, 1991.**

In addition to the above description, any description for referring to my trust shall be effective to transfer title to my trust or to designate my trust as a beneficiary as long as that description includes the date of my trust, the name of at least one initial or successor Trustee, and any reference that indicates that assets are to be held in a fiduciary capacity.

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## **Article Two**

### **My Family**

The names and birth dates of my children are:

SHARON L. WILLIAMSON, born January 21, 1944

LARRY W. COOK, born August 30, 1945

All references to my children in this agreement are to these children, as well as any children subsequently born to me, or legally adopted by me.

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## Article Three

### Funding My Trust

#### Section 1. Funding

I hereby transfer, assign, and convey all of my right, title, and interest in and to all of my property that is permitted by law to be held in trust, wherever situated, whether personal or real, tangible or intangible, to my Trustee to hold and administer for my benefit and for the benefit of my beneficiaries.

##### a. Reliance by Third Parties

Upon presentation by my Trustee of this Article of my trust and a separate Affidavit of Trust stating the name and address of my Trustee, affirming that my trust is in full force and effect, and containing any pertinent provisions of my trust, all third parties shall rely on this transfer and follow all of my Trustee's instructions without risk of incurring any liability to me, my Trustee, or my beneficiaries.

##### b. Specific Transfers of Property

It is my intent that, from time to time and when necessary, specific items of property will be individually transferred and titled either directly in the name of my trust or in a nominee for the benefit of my trust.

#### Section 2. Additional Property

Additional property interests of all kinds may be transferred to my trust by me or any other person in any manner. All property interests assigned, conveyed, or delivered to the Trustee must be acceptable to my Trustee.

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**Article Four**  
**Administration of My Trust**  
**During My Life**

**Section 1. My Lifetime Powers**

During my life, I shall have the express and total power to control and direct payments, add or remove trust property, and amend or revoke this trust.

**a. Control and Direct Payments**

My Trustee, during all periods of time when I am not disabled as defined in this Article, shall distribute or retain the principal and net income of the trust as I may direct, except that I shall have no power to direct my Trustee to make gifts of principal or income from the trust to a third party.

Any gift made directly by my Trustee to a third party in violation of this provision shall be construed as a distribution made directly to me, and then a gift from me to such third party.

Absent directions from me, my Trustee shall distribute the trust income to me at least monthly.

**b. Investment Decisions**

During my lifetime, except for any period of my incapacity, I reserve the right to specifically approve or disapprove each and every trust investment, purchase, or sale before it is made. My Trustee is relieved from all liability for loss which may result from the purchase or sale of trust property which has been directed by me.

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**c. Add or Remove Trust Property**

I shall have the absolute right to add to the trust property at any time and the absolute right to remove property, or any interest therein, from the trust at any time. Both of these rights shall be exercised in writing.

**d. Amend or Revoke the Trust**

I shall have the absolute right to amend or revoke my trust, in whole or in part, at any time. Any amendment or revocation must be in writing, signed by me, notarized, and delivered to my Trustee.

The right to amend or revoke my trust is personal to me. In the event that I am disabled, and unable to sign, an agent who has been named under a valid Power of Attorney shall act on my behalf.

**Section 2. The Definition of My Disability**

My disability, for purposes of this agreement, shall be defined as follows:

**a. Private Determination**

I shall be deemed disabled during any period when, in the opinion of my Disability Panel, I am incapacitated or disabled because of illness, age, or any other cause which results in my inability to effectively manage my property or financial affairs.

**1. My Disability Panel**

My Disability Panel shall initially consist of my primary care physician, SHERYL MICHELSON, LARRY W. COOK and SHARON L. WILLIAMSON. My Disability Panel shall continue to serve throughout any period of my disability.

Any person named in this Section may decline to serve as a member of my Disability Panel, or decline to participate in making a

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determination of disability in a specific instance, by provided written notice to my Trustee.

**2. Determination by My Disability Panel**

Any determination of my disability shall be final, binding and controlling if made with the majority agreement of my Disability Panel members.

I authorize and encourage my panel members to consult with any other individuals they may consider necessary or advisable prior to making a determination regarding my disability.

**3. Certificate of my Disability**

The opinions of the members of my Disability Panel shall be documented by signed, notarized certificates (the "Certificates").

The period of my disability under this Section shall continue until the Certificates are revoked by the then-serving member of my Disability Panel. Any revocation shall be documented by signed, notarized statements.

A panel member shall not be liable to me, my trustee, or another beneficiary or my trust for any decision regarding the determination of my disability under this Section, if the panel member made the decision in good faith.

**b. Court Determination**

I shall also be deemed to be disabled upon the determination of a court of competent jurisdiction that I am incompetent, incapacitated, or otherwise legally unable to effectively manage my property or financial affairs.

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**c. Detention, Disappearance or Absence**

I shall be deemed to be disabled if I am being detained under duress or upon my unexplained disappearance or absence for a continuous period or more than thirty (30) days.

My detention under duress, or disappearance or absence, may be established by an affidavit of the persons and/or institutions who would be entitled to serve as disability Trustees or if I was already declared disabled. The affidavit shall describe the circumstances of the detention under duress, or the disappearance or absence.

No third party who acts in reliance on the representations of my disability Trustee or the authority granted under my trust shall incur any liability to me, my Trustee, or any other beneficiary or my trust as a result of permitting my disability Trustee to exercise any power granted under my trust.

My disability Trustee is authorized to execute documents necessary to persuade any third party to honor the authority of my disability Trustee.

**Section 3. Discretionary Guidelines for My Disability**

During any period of time when I am disabled, my Trustee shall apply the trust property, including its income, exclusively for my benefit, the benefit of any other beneficiaries named in this Section, and for my valid obligations by observing the following guidelines:

**a. Provide for Me**

My Trustee shall provide as much of the principal and net income of my trust as is necessary or advisable, in its sole and absolute discretion, for my health, maintenance, and general welfare.

In order to assist my Trustee in exercising its discretionary authority under this paragraph, I leave the following instructions by way of illustration and not limitation:

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I wish to always remain as self-sufficient as possible. My Trustee shall consider the following preferences for living arrangements:

It is my desire to remain in my residence as long as possible, even if my mental or physical condition is such that I can no longer provide for myself. My Trustee is authorized to hire companions, nurses or others necessary to provide for my needs.

If, due to my mental or physical condition, it is no longer practical for me to live in my current residence, then it is my desire that my trustee provide a more suitable residence for me.

If it should become necessary for me to enter any hospice, nursing home, retirement center, convalescent home or similar establishment, it is my desire that the level of care provided be consistent with maintaining my maximum degree of independence.

I direct my Trustee to always consult with my Health Care Agent appointed under my Health Care Documents regarding the appropriate balance between quality of care and living arrangements and economic reality.

I specifically authorize my Trustee to expend any principal and net income of my trust to accomplish these purposes.

I wish to remain mentally and physically active as long as possible. I direct my Trustee to provide opportunities for me to engage in social, recreational, and sports activities, including travel, as my health permits. Such decisions shall be made after consultation with my Health Care Agent. I further direct my Trustee to provide me with books, tapes and similar materials consistent with my interests.

It is my desire to provide for the presence and involvement in my care of religious clergy or spiritual leaders, provide them access to me at all times, maintain my memberships in religious or spiritual organizations, and enhance my opportunities to derive comfort and spiritual satisfaction from such activities, including religious books, tapes and other materials.

I further direct my Trustee, in cooperation with my Health Care Agent, to provide for companionship for me consistent with my needs and preferences. I consider such continuing interaction to be essential.

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I direct my Trustee to consult with my Health Care Agent regarding all costs of my health care. My Trustee shall only pay those costs incurred as a result of the decisions reached by my Trustee and my Health Care Agent. My Trustee, in its sole and absolute discretion, is authorized to reimburse my Health Care Agent for expenses incurred.

I further specifically prohibit my Trustee from expending any trust funds for medical treatment considered "extraordinary" or "heroic" by my Health Care Agent. The decision as to whether treatment shall be considered "extraordinary" or "heroic" shall be in the sole and absolute discretion of my Health Care Agent, as guided by the instructions contained in my Health Care Documents.

I authorize my Trustee to make pre-need arrangements for me in accordance with the Instructions for Final Arrangements contained in my Estate Planning Portfolio. If I have not completed the Instructions for Final Arrangements, I authorize my Trustee, after consultation with my Health Care Agent, to make any pre-need arrangements considered necessary or appropriate.

Finally, my Trustee shall consider any other written instructions dated and signed by me. Any such instructions shall be incorporated by reference into this agreement.

**b. Provide for Dependent Children**

During any period of time that I am disabled, my Trustee, in its sole and absolute discretion, shall distribute as much of the principal and net income of my estate as is necessary for the education, health, and maintenance of my dependent children, if any.

A dependent child, for purposes of this Section, shall be a child who is under the age of 25 and living with me at the date of my disability, or who is deemed to be dependent on me in the sole and absolute discretion of my Trustee.

My Trustee, in its sole and absolute discretion, shall determine the standards for any other person to qualify as being a dependent.

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**c. Provide for My Obligations**

My Trustee shall provide as much of the principal and net income of my trust as my Trustee, in its sole and absolute discretion, deems advisable for the payment of any valid obligations as confirmed by my Trustee. A payment shall be paid from any community estate, if an obligation of both of me, and out of a Trustmaker's separate share or out of a Trustmaker's share of the community estate, if any, if an obligation of that Trustmaker.

My Trustee shall provide as much of the principal and net income of my trust as my Trustee deems advisable for the payment of insurance premiums on policies owned by one of me, either directly or beneficially, or my trust. My Trustee shall pay premiums for any life insurance policies that are the sole and separate property mine from my sole and separate property.

**d. Procedural Guidelines**

My Trustee, in its sole and absolute discretion, may make distributions to the beneficiaries under this Section to the complete exclusion of the other beneficiaries, in equal or unequal shares, as their respective needs require. My Trustee shall make distributions under this Section based solely on need, in the sole and absolute discretion of my Trustee. When making such distributions, my Trustee may consider other income and resources available to the beneficiaries.

A distribution made to a beneficiary pursuant to this Section shall not be charged against the ultimate share of such beneficiary, which may be distributable under any other provision of this agreement.

**e. Methods of Payment**

My Trustee may make distributions to any beneficiary under this Section in any one or more of the following ways:

Directly to the beneficiary.

To persons, corporations, or other entities for the use and benefit of the beneficiary.

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To any agent under a valid power of attorney.

To any guardian or other person deemed by my Trustee to be responsible of caring for the beneficiary.

**Section 4. Undistributed Net Income**

Any net income, which is not distributed under this Article, shall be accumulated and added to the principal.

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## **Article Five**

### **Insurance Policies and Retirement Plans**

#### **Section 1. During My Life**

During my life, I shall have the following rights, and my Trustee shall have the following duties, with respect to insurance policies or retirement plans owned by or made payable to my trust.

##### **a. My Rights**

I reserve, and may exercise without the approval of my Trustee or any beneficiary, all of the rights, powers, options, and privileges with respect to any insurance policy, retirement plan, annuity, or any other third-party beneficiary contract made payable to my trust or deposited with my Trustee.

##### **b. My Trustee's Obligations**

My Trustee shall deliver to me or my designee, upon my written request, any and all insurance policies, retirement plan documents, annuity contracts, and all other third-party beneficiary contracts, as well as all related documents, which are owned by or deposited with my Trustee pursuant to my trust. My Trustee shall not be under any obligation to have any or all of such documents returned.

My Trustee shall have no obligation to see that premiums or other sums that may be due and payable under any insurance policy, retirement plan, annuity contract, or any other third-party beneficiary contract are paid. Further, my Trustee shall have no obligation with respect to any insurance policy, retirement plan, annuity contract, or other third-party beneficiary contract, as well as any documents related thereto, deposited with my Trustee, other than to provide for their safekeeping.

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No provision of this agreement shall be construed to impose any obligation on me to maintain any insurance policy, retirement plan, annuity contract, or any other third-party beneficiary contract in force.

## **Section 2. Upon My Death**

Upon my death, my Trustee shall make all appropriate elections with respect to insurance policies, retirement plans, and other death benefits which are owned by or payable to my trust.

### **a. Collection of Insurance Proceeds and Other Nonretirement Death Proceeds**

My Trustee shall make every reasonable effort to collect all sums made payable to my trust or my Trustee under all life insurance policies, or other nonretirement death benefit plans, which provide for death proceeds made payable to or owned by the trust.

In collecting policy or death benefit proceeds, my Trustee may, in its sole and absolute discretion, exercise any of the settlement options that may be available under the terms of a policy or any other third-party beneficiary contract.

My Trustee shall not be liable to any beneficiary for the settlement option ultimately selected.

### **b. Retirement Plan Elections**

My Trustee shall have the right, in its sole and absolute discretion, to elect to receive any retirement plan death proceeds, whether under a qualified pension, profit sharing, Keogh, individual retirement account, or any other retirement plan, either in a lump sum or in any other manner permitted by the terms of the particular retirement plan.

My Trustee shall not be liable to any beneficiary for the death benefit election ultimately selected.

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**c. Collection Proceedings**

My Trustee may institute proceedings, whether in law or equity, administrative or otherwise, to enforce payment of such proceeds. My Trustee need not, except at its option, enter into or maintain any litigation or take action to enforce any payment until it has been indemnified to its satisfaction for all expenses and liabilities to which, in its sole judgment, it may be subjected.

My Trustee is expressly authorized, in its sole and absolute discretion, to adjust, settle, and compromise any and all claims that may arise from the collection of any death proceeds. The decisions of my Trustee shall be binding and conclusive on all beneficiaries.

**d. Liability of Payor**

No person or entity which pays insurance proceeds or other death proceeds to my Trustee as beneficiary shall be required to inquire into any of the provisions of this trust or to see to the application of any such proceeds by my Trustee.

The receipt of the proceeds by my Trustee shall relieve the payor of any further liability as a result of making such payment.

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## Article Six

### Administration of My Trust upon My Death

#### Section 1. Payment of Expenses, Claims, and Taxes

Upon my death, my Trustee is authorized, but not directed, to pay the following:

Expenses of my last illness, funeral, and burial, including memorials of all types and memorial services of such kind as my Trustee in its sole discretion shall approve.

Legally enforceable claims against me or my estate.

Expenses with regard to the administration of my estate.

Federal estate tax, applicable state inheritance or estate taxes, or any other taxes occasioned by my death.

Statutory or court-ordered allowances for qualifying family members.

The payments authorized under this Section are discretionary, and no claims or right to payment by third parties may be enforced against my trust by virtue of such discretionary authority.

My Trustee shall be indemnified from the trust property for any damages sustained by my Trustee as a result of its exercising, in good faith, the authority granted it under this Section.

The payments authorized under this Section shall be paid only to the extent that the property in my probate estate, if any (other than real estate, tangible personal property, or property that, in my Trustee's judgment, is not readily marketable), is insufficient to make these payments.

If my Trustee pays any of my debts, administration and funeral expenses or taxes pursuant to this Article, and if my Trustee has allocated or intends to allocate any of my generation-skipping tax exemption to a trust established under this agreement,

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then any payments shall be first charged to and paid from a trust to which no generation-skipping tax exemption has been or will be allocated before they are charged to a trust to which any generation-skipping tax exemption has been or will be allocated.

## **Section 2. Redemption of Treasury Bonds**

If my trust holds United States Treasury Bonds which are eligible for redemption at par in payment of the federal estate tax, my Trustee shall redeem such bonds to the extent necessary to pay federal estate tax as a result of my death.

## **Section 3. Coordination with My Personal Representative**

This Section shall be utilized to help facilitate the coordination between the personal representative of my probate estate and my Trustee with respect to any of my property owned outside of my trust at my death.

### **a. Authorized Payments**

My Trustee, in its sole and absolute discretion, may elect to pay the payments authorized under this Article either directly to the appropriate persons or institutions or to my personal representative of my probate estate.

My Trustee may rely upon the written statements of my personal representative as to all material facts relating to these payments; my Trustee shall not have any duty to see to the application of such payments.

### **b. Purchase of Assets and Loans**

My Trustee is authorized to purchase and retain in the form received, as an addition to my trust, any property which is a part of my probate estate. In addition, my Trustee may make loans, with or without security, to my probate estate. My Trustee shall not be liable for any loss suffered by my trust as a result of the exercise of the powers granted in this paragraph.

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**c. Distributions from My Personal Representative**

My Trustee is authorized to accept distributions from my personal representative of my probate estate without audit and my Trustee shall be under no obligation to examine the records or accounts of my personal representative.

**d. Distributions to My Personal Representative**

My Trustee, in its sole and absolute discretion, may make distributions of any or all of the trust property to my personal representative in order to fund any testamentary trust created under my Last Will and Testament. In lieu of distributing such property to my personal representative, my Trustee may distribute such property to the Trustee designated in such testamentary trust.

**Section 4. Treatment of Exempt Property**

In making any payments pursuant to this Article, my Trustee shall not use any property to the extent it is not included in my gross estate for federal estate tax purposes.

However, if my Trustee makes the determination, in its sole and absolute discretion, that other nonexempt property is not available for payments pursuant to this Article, or that it is not economically prudent to use nonexempt property for the payment of such expenses, it may then use such exempt property.

**Section 5. Apportionment**

All expenses and claims and all estate, inheritance, and death taxes, excluding any generation-skipping tax, resulting from my death shall be paid without apportionment and without reimbursement from any person, except as otherwise specifically provided in this trust.

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**a. Property Passing Outside My Trust**

Notwithstanding anything in this agreement to the contrary, estate, inheritance, and death taxes assessed with regard to property passing outside of my trust or outside of my probate estate, but included in my gross estate for federal estate tax purposes, shall be chargeable against the persons receiving such property.

**b. Retirement Plans**

Despite any conflicting provision in my trust, no expenses, claims or death taxes shall be paid out of any retirement plan assets which become trust property as a result of my death, unless my Trustee has first used all other assets available to my Trustee.

**c. Apportionment of Generation-Skipping Taxes**

Notwithstanding anything in this agreement to the contrary, any generation-skipping tax imposed by Chapter 13 of the Internal Revenue Code (or any other generation-skipping transfer tax) attributable to property passing under my will or my revocable living trust at my death or thereafter shall be charged to and paid from the property or persons from which the tax is due by law, and no other part of my probate estate or revocable living trust shall be charged with this tax except to the extent that it is chargeable by law.

**Section 6. My Trustee's Authority to Make Tax Elections**

My Trustee may exercise any available elections with regard to state or federal income, inheritance, estate, generation-skipping, succession, or gift tax law. However, if for any reason a personal representative is appointed for my estate, then my personal representative shall have the sole and absolute discretion to make the tax elections referred to in this Section.

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**a. Alternate Valuation Date**

The authority granted my Trustee in this Section includes the right to elect any alternate valuation date for federal estate or state estate or inheritance tax purposes.

**b. Deduction of Administration Expenses**

The authority granted my Trustee in this Section shall include the right to elect whether all or any parts of the administration expenses of my estate are to be used as estate tax deductions or income tax deductions.

No compensating adjustments need be made between income and principal as a result of such elections unless my Trustee, in its sole and absolute discretion, shall determine otherwise, or unless required by law.

**c. Deferment of Estate Taxes**

The authority granted my Trustee in this Section shall include the right to elect to defer payment of all or a part of my estate taxes, pursuant to any law permitting deferral, and to enter into any agreement necessary to defer payment of estate taxes even if doing so extends the statute of limitations and regardless of whether sufficient funds are available to pay the estate taxes when due.

**d. Special Use Valuation**

The authority granted to my Trustee in this Section shall include the right to elect to value qualified real property at its value based upon actual use rather than its fair market value and to enter into any agreement necessary to make such election as permitted under the Internal Revenue Code and its regulations.

**e. Generation-Skipping Tax**

The authority granted my Trustee in this Section shall include the right to allocate my available generation-skipping tax exemption.

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**f. Taxes and Returns**

My Trustee may also:

Sign joint tax returns.

Pay any taxes, interest, or penalties with regard to taxes.

Apply for and collect tax refunds and interest thereon.

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## Article Seven

### Distribution of My Tangible Personal Property and Specific Distributions

#### Section 1. Nonbusiness Tangible Personal Property

On my death, my Trustee shall distribute my nonbusiness tangible personal property held by my trust as follows:

##### a. Use of Memorandum

My Trustee shall distribute the jewelry, clothing, household furniture, furnishings and fixtures, chinaware, silver, photographs, works of art, books, boats, automobiles, sporting goods, artifacts relating to my hobbies, and all other tangible articles of household or personal use in accordance with any written, signed, and dated memorandum left by me directing the distribution of such property.

Any memorandum written, dated, and signed by me disposing of my tangible personal property shall be incorporated by reference into this agreement.

Should I leave multiple written memoranda which conflict as to the disposition of any item of tangible personal property, that memorandum which is last dated shall control as to those items which are in conflict.

##### b. Distribution of Property Not Distributed by Memorandum

If my state law does not allow the use of a memorandum to distribute nonbusiness tangible personal property or, to the extent that my tangible personal property which is or becomes trust property is not disposed of by memorandum for any reason, then that nonbusiness tangible personal

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property shall be distributed in equal shares to LARRY W. COOK and SHARON L. WILLIAMSON. If a named beneficiary does not survive me, then that named beneficiary's share shall be distributed to any other surviving named beneficiaries in equal shares. If there are no surviving named beneficiaries, then the tangible personal property shall be distributed pursuant to the terms of my trust.

Any decision made by my Trustee with respect to the division and distribution of my tangible personal property shall be final and shall be binding on all of my beneficiaries.

## **Section 2. Business Tangible Personal Property**

The disposition of my tangible personal property under this Article shall not include tangible personal property which my Trustee, in its sole and absolute discretion, determines to be part of, or used exclusively in, any business or profession in which I had an interest at the time of my death.

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## **Article Eight**

### **Administration of Exempt Trust Property**

#### **Section 1. Creation of Two Trust Shares**

Upon my death, my Trustee shall divide my trust into two separate shares to permit allocation of my available generation-skipping tax exemption to the share designated as the "Exempt Trust Share." The second share shall be designated as the "Nonexempt Trust Share."

##### **a. The Exempt Trust Share**

The Exempt Trust Share shall consist of a fractional share of my trust, the numerator of which is equal to the amount of my generation-skipping tax exemption (after taking into account all other allocations of my generation-skipping tax exemption), and the denominator of which is the value, for federal estate tax purposes, of all trust property not previously disposed of under this agreement. The Exempt Trust Share shall be divided as provided in Section 2 of this Article and shall be distributed as provided in Sections 3 and 4 of this Article.

##### **b. The Nonexempt Trust Share**

The Nonexempt Trust Share shall consist of the balance, if any, of the trust and shall be distributed as provided in Article Nine.

##### **c. Allocation of Property between the Trust Shares**

My Trustee shall have complete authority to make allocations of trust property between the Exempt and Nonexempt Trust Shares established in this Article. It may, in its sole and absolute discretion, make allocations in cash or in kind, in undivided interests, or in any proportion thereof.

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For purposes of these allocations, asset values as finally determined for federal estate tax purposes shall be used. However, if specific property is allocated to these shares, the distribution of assets shall be made in a manner that fairly reflects the net appreciation or depreciation in the value of the assets measured from the valuation date for federal estate tax purposes to the date of funding.

## **Section 2. Division of the Exempt Trust Share**

My Trustee shall divide the Exempt Trust Share among my children to maximize its benefits as follows:

### **a. Establishment of Separate Shares**

My Trustee shall divide the Exempt Trust Share into as many shares as shall be necessary to create one equal share for each of my then-living children and one equal share for each of my deceased children who has then-living descendants. Notwithstanding the preceding sentence, no separate share shall be established for the descendants of a deceased child who qualify for the special rule for persons with a deceased parent under Section 2651(e) of the Internal Revenue Code (the "predeceased parent rule"), except as provided in subparagraph b. below.

### **b. Equitable Adjustments**

My Trustee shall equitably reduce the amount of the separate shares for my children established in Article Nine so that any share created in Article Nine for a deceased child with descendants receives an additional amount of trust property equal to the amount of exempt trust property the deceased child would have received had the predeceased parent rule not applied. My Trustee shall use exempt trust property to fully fund the share of a deceased child with descendants if there is not sufficient nonexempt trust property to fully fund that share.

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**1. Administration as Provided in Article Nine**

If nonexempt trust property is used to fund the share of a deceased child with descendants under subparagraph b. of this Section 2, then that share shall be administered and distributed as provided in the provisions of Article Nine for deceased children with living descendants.

**2. Administration as Provided in Article Eight**

If exempt trust property is used to fund a share for a deceased child with descendants under paragraph b. of this Section 2, then the exempt trust property shall be segregated in a separate trust share. That share shall be administered as provided in Section 4 of this Article Eight.

**Section 3. Distributions of the Exempt Trust Shares for My Living Children**

The trust shares of each of my living children that were created from the Exempt Trust Share shall be distributed as follows:

**a. Distribution of the Exempt Share for LARRY W. COOK**

My Trustee, in its sole and absolute discretion, shall apply to, or for the benefit of, LARRY W. COOK as much of the net income and principal from his exempt share as my Trustee deems advisable for his education, health, and maintenance.

**1. Guidelines for Discretionary Distributions**

To the extent that I have given my Trustee any discretionary authority over the distribution of income or principal to LARRY W. COOK it is my desire that my Trustee be liberal in exercising such discretion.

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I also desire that my Trustee give assistance to LARRY W. COOK for:

The purchase of a residence.

The purchase or establishment of a business or professional practice.

Any other extraordinary opportunity or expense deemed by my Trustee to be in the best interests of LARRY W. COOK.

In making discretionary distributions to LARRY W. COOK, my Trustee shall be mindful of and take into consideration to the extent it deems necessary, any additional sources of income and principal available to LARRY W. COOK outside of this agreement as well as the income and principal available to LARRY W. COOK under Article Nine.

It is my express desire that my Trustee take into consideration the future probable needs of LARRY W. COOK prior to making any discretionary distributions hereunder.

**2. Distribution on the Death of LARRY W. COOK**

Upon the death of LARRY W. COOK, the exempt share set aside for LARRY W. COOK shall terminate and my Trustee shall distribute the balance of the trust property to his then-living descendants, per stirpes.

If LARRY W. COOK has no then-living descendants, my Trustee shall distribute the balance of the trust property to the then-living descendants of SHARON L. WILLIAMSON, per stirpes.

If SHARON L. WILLIAMSON has no then-living descendants, my Trustee shall distribute the balance of the trust property to my then-living descendants, per stirpes.

If outright distribution of a part of LARRY W. COOK's exempt trust is then being administered under this document, that part of

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LARRY W. COOK's trust which would have been distributed to such person shall instead be added to that trust and shall be administered according to its terms.

If I have no then-living descendants, my Trustee shall distribute the balance of the trust property as provided in Article Ten of this agreement.

**b. Distribution of the Exempt Share for SHARON L. WILLIAMSON**

My Trustee, in its sole and absolute discretion, shall apply to, or for the benefit of, SHARON L. WILLIAMSON as much of the net income and principal from her exempt share as my Trustee deems advisable for her education, health, and maintenance.

**1. Guidelines for Discretionary Distributions**

To the extent that I have given my Trustee any discretionary authority over the distribution of income or principal to SHARON L. WILLIAMSON it is my desire that my Trustee be liberal in exercising such discretion.

I also desire that my Trustee give assistance to SHARON L. WILLIAMSON for:

The purchase of a residence.

The purchase or establishment of a business or professional practice.

Any other extraordinary opportunity or expense deemed by my Trustee to be in the best interests of SHARON L. WILLIAMSON.

In making discretionary distributions to SHARON L. WILLIAMSON, my Trustee shall be mindful of and take into consideration to the extent it deems necessary, any additional sources of income and principal available to SHARON L. WILLIAMSON outside of this agreement as well as the income

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and principal available to SHARON L. WILLIAMSON under Article Nine.

It is my express desire that my Trustee take into consideration the future probable needs of SHARON L. WILLIAMSON prior to making any discretionary distributions hereunder.

**2. Distribution on the Death of SHARON L. WILLIAMSON**

Upon the death of SHARON L. WILLIAMSON, the exempt share set aside for SHARON L. WILLIAMSON shall terminate and my Trustee shall distribute the balance of the trust property to her then-living descendants, per stirpes.

If SHARON L. WILLIAMSON has no then-living descendants, my Trustee shall distribute the balance of the trust property to my then-living descendants, per stirpes.

If outright distribution of a part of SHARON L. WILLIAMSON's exempt trust is then being administered under this document, that part of SHARON L. WILLIAMSON's trust which would have been distributed to such person shall instead be added to that trust and shall be administered according to its terms.

If I have no then-living descendants, my Trustee shall distribute the balance of the trust property as provided in Article Ten of this agreement.

**c. Distribution of Exempt Trust Share for Afterborn or Adopted Children**

If I have any additional children after the creation of my trust, the Exempt Trust Share for each such child shall be administered and distributed under the same terms and conditions as the Exempt Trust Share for LARRY W. COOK.

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**Section 4. Distributions of the Exempt Trust Shares for Descendants of My Deceased Children**

Each Exempt Trust Share set aside for a deceased child who has then-living descendants shall be distributed or administered as follows:

**a. Division into Separate Shares**

Each Exempt Trust Share set aside for a deceased child who has then-living descendants shall be divided among that child's then-living descendants, per stirpes, and my Trustee shall establish a separate trust share for each descendant.

**b. Distribution of Trust Shares for Each Descendant**

The shares established for each descendant in subparagraph a. of this Section shall be administered and distributed upon the same terms as the share of LARRY W. COOK as provided in this Article.

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## **Article Nine**

### **Distribution of Nonexempt Trust Property**

#### **Section 1. Division into Separate Nonexempt Shares**

All nonexempt trust property not previously distributed under the terms of my trust shall be divided into as many shares as shall be necessary to create one equal share for each of my then-living children, and one equal share for each of my deceased children who has then-living descendants.

The shares for my living children shall be distributed as provided in Section 2 of this Article. The shares for my deceased children who have then-living descendants shall be distributed as provided in Section 3 of this Article.

#### **Section 2. Distribution of Nonexempt Shares for My Living Children**

The trust shares of each of my living children that were created from the Nonexempt Trust Share shall be distributed as follows:

##### **a. Distribution of the Nonexempt Share for LARRY W. COOK**

My Trustee, in its sole and absolute discretion, shall apply to, or for the benefit of, LARRY W. COOK as much of the net income and principal from his trust share as my Trustee deems advisable for his education, health, and maintenance.

##### **1. Guidelines for Discretionary Distributions**

To the extent that I have given my Trustee any discretionary authority over the distribution of income or principal to LARRY

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W. COOK it is my desire that my Trustee be liberal in exercising such discretion.

I also desire that my Trustee give assistance to LARRY W. COOK for:

The purchase of a residence.

The purchase or establishment of a business or professional practice.

Any other extraordinary opportunity or expense deemed by my Trustee to be in the best interests of LARRY W. COOK.

In making discretionary distributions pursuant to this Article to LARRY W. COOK, my Trustee shall take into consideration, to the extent it deems advisable in its sole and absolute discretion, any income or other resources known to my Trustee to be available to LARRY W. COOK outside of this agreement.

It is my express desire that my Trustee take into consideration the future probable needs of LARRY W. COOK prior to making any discretionary distributions hereunder.

**2. Distribution on the Death of LARRY W. COOK**

LARRY W. COOK shall have the unlimited and unrestricted general power to appoint, by a valid last will and testament or by a valid living trust agreement, the entire principal and any accrued and undistributed net income of his trust share as it exists at his death. In exercising this general power of appointment, LARRY W. COOK shall specifically refer to this power.

LARRY W. COOK shall have the sole and exclusive right to exercise the general power of appointment.

This general power of appointment specifically grants to LARRY W. COOK the right to appoint property to his own estate. It also specifically grants to him the right to appoint the property among

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persons, corporations, or other entities in equal or unequal proportions, and on such terms and conditions, whether outright or in trust, as he may elect.

To the extent this general power of appointment is not exercised, my Trustee shall distribute the remaining trust property to the then-living descendants of LARRY W. COOK, per stirpes.

If LARRY W. COOK has no then-living descendants, my Trustee shall distribute the balance of the trust property to the then-living descendants of SHARON L. WILLIAMSON, per stirpes.

If SHARON L. WILLIAMSON has no then-living descendants, my Trustee shall distribute the balance of the trust property to my then-living descendants, per stirpes.

If outright distribution would be made to a person for whose benefit a trust is then being administered under this document, that distribution which would have been distributed to such person shall instead be added to that trust and shall be administered according to its terms.

If I have no then-living descendants, my Trustee shall distribute the remaining trust property as provided in Article Ten of this agreement.

**b. Distribution of the Nonexempt Share for SHARON L. WILLIAMSON**

My Trustee, in its sole and absolute discretion, shall apply to, or for the benefit of, SHARON L. WILLIAMSON as much of the net income and principal from her trust share as my Trustee deems advisable for her education, health, and maintenance.

**1. Guidelines for Discretionary Distributions**

To the extent that I have given my Trustee any discretionary authority over the distribution of income or principal to SHARON L. WILLIAMSON it is my desire that my Trustee be liberal in exercising such discretion.

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I also desire that my Trustee give assistance to SHARON L. WILLIAMSON for:

The purchase of a residence.

The purchase or establishment of a business or professional practice.

Any other extraordinary opportunity or expense deemed by my Trustee to be in the best interests of SHARON L. WILLIAMSON.

In making discretionary distributions pursuant to this Article to SHARON L. WILLIAMSON, my Trustee shall take into consideration, to the extent it deems advisable in its sole and absolute discretion, any income or other resources known to my Trustee to be available to SHARON L. WILLIAMSON outside of this agreement.

It is my express desire that my Trustee take into consideration the future probable needs of SHARON L. WILLIAMSON prior to making any discretionary distributions hereunder.

**2. Distribution on the Death of SHARON L. WILLIAMSON**

SHARON L. WILLIAMSON shall have the unlimited and unrestricted general power to appoint, by a valid last will and testament or by a valid living trust agreement, the entire principal and any accrued and undistributed net income of her trust share as it exists at her death. In exercising this general power of appointment, SHARON L. WILLIAMSON shall specifically refer to this power.

SHARON L. WILLIAMSON shall have the sole and exclusive right to exercise the general power of appointment.

This general power of appointment specifically grants to SHARON L. WILLIAMSON the right to appoint property to her own estate. It also specifically grants to her the right to appoint

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the property among persons, corporations, or other entities in equal or unequal proportions, and on such terms and conditions, whether outright or in trust, as she may elect.

To the extent this general power of appointment is not exercised, my Trustee shall distribute the remaining trust property to the then-living descendants of SHARON L. WILLIAMSON, per stirpes.

If SHARON L. WILLIAMSON has no then-living descendants, my Trustee shall distribute the balance of the trust property to my then-living descendants, per stirpes.

If outright distribution would be made to a person for whose benefit a trust is then being administered under this document, that distribution which would have been distributed to such person shall instead be added to that trust and shall be administered according to its terms.

If I have no then-living descendants, my Trustee shall distribute the remaining trust property as provided in Article Ten of this agreement.

**c. Distribution of the Nonexempt Trust Share for Afterborn or Adopted Children**

If I have any additional children after the creation of my trust, the Nonexempt Trust Share for each child shall be administered and distributed under the same terms and conditions as the Exempt Trust Share for LARRY W. COOK.

**Section 3. Distributions of the Nonexempt Trust Shares for Descendants of My Deceased Children**

Each Nonexempt Trust Share set aside for a deceased child who has then-living descendants shall be distributed or administered as follows:

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**a. Division into Separate Shares**

Each Nonexempt Trust Share set aside for a deceased child who has then-living descendants shall be divided among that child's then-living descendants, per stirpes, and my Trustee shall establish a separate trust share for each descendant.

**b. Distribution of Trust Shares for Each Descendant**

The shares established for each descendant in subparagraph a. of this Section shall be administered and distributed upon the same terms as the share of LARRY W. COOK as provided in this Article.

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## **Article Ten**

### **Ultimate Distribution Pattern**

If at any time there is no person, corporation, or other entity entitled to receive all or any part of my trust property, then all of the trust property shall be distributed to those persons who would be my heirs had I died intestate owning such property.

If I have no living heirs or my Trustee, after a diligent search, is unable to locate any living heir of mine, then my Trustee shall distribute all the trust property to one or more public charities of my Trustee's choosing.

The distribution of trust property, for purposes of this Article, shall be determined by the laws of descent and distribution for intestate estates in the State of California as such laws are in effect at the time of any distribution under this Article.

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## **Article Eleven**

### **Methods of Distribution and Trust**

#### **Administration with Regard to**

#### **Minor and Disabled Beneficiaries**

##### **Section 1. General Guidelines for Distribution**

Whenever a distribution is authorized or required to be made by a provision of this agreement to any beneficiary who is disabled or incapacitated, such distribution may be made by my Trustee:

Without continuing court supervision or the intervention of a guardian, conservator, or any other legal representative.

Without giving or requiring any bond or surety on bond.

Pursuant to any of the methods authorized under this Article.

In making distributions under this Article, disability or incapacity shall include adjudicated mental incapacity by a court of competent jurisdiction, or incapacity because of age, illness, or injury.

Before making any distributions to beneficiaries other than me under this Article, it is my desire that my Trustee, to the extent that it is both reasonable and possible:

Inquire into the ultimate disposition of the distributed funds.

Take into consideration the behavior of trust beneficiaries with regard to their disposition of prior distributions of trust property.

My Trustee shall obtain a receipt from the person, corporation, or other entity receiving any distribution called for in this Article.

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## **Section 2. Methods of Payment**

My Trustee may make the distributions called for in this Article in any one or more of the following ways:

Directly to a beneficiary.

To persons, corporations, or other entities for the use and benefit of the beneficiary.

To an account in a commercial bank or savings institution in the name of the beneficiary, or in a form reserving the title, management, and custody of the account to a suitable person, corporation, or other entity for the use and benefit of the beneficiary.

In any prudent form of annuity purchased for the use and benefit of the beneficiary.

To any person or duly licensed financial institution, including my Trustee, as a custodian under the Uniform Transfers to Minors Act, or any similar act, of any state, or in any manner allowed by any state statute dealing with gifts or distributions to minors or other individuals under a legal disability.

To any guardian, agent under a valid power of attorney, or other person deemed by my Trustee to be responsible, and who has assumed the responsibility of caring for the beneficiary.

## **Section 3. Trustee's Discretion to Keep Property in Trust**

If any trust property becomes distributable to a beneficiary when the beneficiary is under 25 years of age, or when the beneficiary is under any form of legal disability, as defined in Article Fifteen, my Trustee may retain that beneficiary's share in a separate trust until he or she attains 25 years of age, or until his or her legal disability has ceased, as follows:

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**a. Distributions of Trust Income and Principal**

My Trustee shall apply to or for the benefit of the beneficiary as much of the net income and principal of the trust as my Trustee, in its sole and absolute discretion, deems necessary or advisable for the beneficiary's education, health, and maintenance.

In making any distributions of income and principal under this Article, my Trustee shall be mindful of, and take into consideration to the extent it deems necessary, any additional sources of income and principal available to the beneficiary which arise outside of this agreement.

Any net income not distributed to a beneficiary shall be accumulated and added to principal.

**b. Termination and Distribution**

My Trustee shall distribute the trust property to a beneficiary:

When he or she attains 25 years of age, or

When he or she ceases to be disabled.

**c. A Beneficiary's General Power to Appoint Trust Property**

With the exception of any shares in an Exempt Trust, if a beneficiary should die before the complete distribution of his or her trust, the trust shall terminate and all of the trust property shall be distributed to such persons, corporations, or other entities, including the beneficiary's own estate, in the manner in which the beneficiary shall elect.

This general power of appointment must be exercised by the beneficiary by either a valid living trust or last will and testament, either of which specifically refers to this power of appointment.

To the extent this general power of appointment is not exercised, my Trustee shall distribute the remaining trust property to the then-living descendants of the beneficiary, per stirpes.

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If the beneficiary has no then-living descendants, my Trustee shall distribute the remaining trust property to my then-living descendants, per stirpes.

If I have no then-living descendants, my Trustee shall distribute the remaining trust property as provided in Article Ten of this agreement.

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## **Article Twelve**

### **The Resignation, Replacement, and**

### **Succession of My Trustees**

#### **Section 1. The Resignation of a Trustee**

Any Trustee may resign by giving thirty days' written notice to me or to my legal representative. If I am not living, the notice shall be delivered to the Trustee, if any, and to all of the beneficiaries then eligible to receive mandatory or discretionary distributions of net income from any trust created under this agreement.

If a beneficiary is a minor or is legally incapacitated, the notice shall be delivered to that beneficiary's guardian or other legal representative.

#### **Section 2. The Removal of a Trustee**

Any Trustee may be removed by me, my children, or my other beneficiaries as follows:

##### **a. Removal by Me**

I reserve the right to remove any Trustee at any time.

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**b. Removal by My Other Beneficiaries**

After my death or disability, a majority of the beneficiaries then eligible to receive mandatory or discretionary distributions of net income under this agreement may remove any Trustee.

**c. Notice of Removal**

Neither I, nor any of my beneficiaries, need give any Trustee being removed any reason, cause, or ground for such removal.

Notice of removal shall be effective when made in writing by either:

Personally delivering notice to the Trustee and securing a written receipt, or

Mailing notice in the United States mail to the last known address of the Trustee by certified mail, return receipt requested.

**Section 3. Replacement of Trustees**

Trustees shall be replaced in the following manner:

**a. The Death or Disability of a Co-Trustee While I Am a Trustee**

I may serve as a sole Trustee or I may name any number of Co-Trustees to serve with me. If a Co-Trustee subsequently dies, resigns, becomes legally incapacitated, or is otherwise unable or unwilling to serve as a Co-Trustee, I may or may not fill the vacancy, as I choose.

**b. Removal of Trustmaker as Trustee**

During any period that I am disabled, LARRY W. COOK acting as my disability Trustee shall replace all of my initial Trustees.

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If LARRY W. COOK is unwilling or unable to serve, or cannot continue to serve for any other reason, then SHARON L. WILLIAMSON shall be named as successor disability Trustee.

If SHARON L. WILLIAMSON is unwilling or unable to serve, or cannot continue to serve for any other reason, then SHERYL MICHELSON shall be named as successor disability Trustee.

**c. My Trustees upon My Death**

On my death, LARRY W. COOK acting as my death Trustee shall replace all of my initial Trustees, if they are then serving, or the disability Trustee, if such Trustee is then serving.

If LARRY W. COOK is unwilling or unable to serve as a Trustee, or cannot continue to serve for any other reason, then SHARON L. WILLIAMSON shall be named as successor death Trustee.

If SHARON L. WILLIAMSON is unwilling or unable to serve as a Trustee, or cannot continue to serve for any other reason, then SHERYL MICHELSON shall be named as successor death Trustee.

**d. Successor Trustees**

If a successor Trustee is unwilling or unable to serve during the period in which I am disabled or after my death, the next following successor Trustee shall serve until the successor Trustees so named have been exhausted.

A Trustee may be listed more than once in this Section or an initial Trustee may also be named as a disability Trustee or a Trustee who will serve upon my death. Naming a Trustee more than once is done as a convenience only and is not to be construed as a termination of that Trustee's trusteeship.

**e. Unfilled Trusteeship**

In the event no named Trustees are available, a majority of the beneficiaries then eligible to receive mandatory or discretionary

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distributions of net income under this agreement shall forthwith name a corporate fiduciary.

If a majority of the beneficiaries then eligible to receive mandatory or discretionary distributions of net income under this agreement cannot agree on a corporate fiduciary, any beneficiary can petition a court of competent jurisdiction, ex parte, to designate a corporate fiduciary as a Trustee.

The court that designates the successor Trustee shall not acquire any jurisdiction over any trust created under this agreement, except to the extent necessary to name a corporate fiduciary as a successor Trustee.

#### **Section 4. Trustees of My Children's Separate Trusts**

Upon the creation of the separate trusts for my children as provided in Article Eight and Article Nine of this trust agreement, each of my children who is a beneficiary of a separate trust shall act as a Trustee of his or her separate trust, with the exception that the Trustee of the trust created for any child receiving governmental financial assistance shall be the Trustee serving at the time I pass away. Each child shall forthwith appoint a Certified Public Accountant unrelated by blood or marriage to any beneficiary under this agreement (hereafter "CPA"), a Certified Financial Planner, unrelated by blood or marriage to any beneficiary under this agreement (hereafter "CFP"), or a corporate fiduciary to serve as a Co-Trustee with him or her. Any CPA or CFP named under this Section must maintain errors and omissions liability insurance covering service as trustee. A child shall have the power to terminate the CPA, CFP, or corporate fiduciary by giving notice of removal as provided in Section 2 of this Article, but must replace such CPA, CFP, or corporate fiduciary with another CPA or corporate fiduciary before the terminated CPA, CFP, or corporate fiduciary shall relinquish its trusteeship.

My death Trustee shall not allocate trust property to a separate trust created under the provisions of Article Eight or Article Nine unless and until a child appoints a CPA, CFP, or corporate fiduciary as Co-Trustee. If a child does not appoint a CPA, CFP, or corporate fiduciary within 30 days of the creation of a separate trust, then my death Trustee shall forthwith appoint a CPA, CFP, or corporate fiduciary to serve with the child as a Co-Trustee.

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In the event a child cannot or will not serve as a Co-Trustee of his or her separate trust, then the CPA, CFP, or corporate fiduciary appointed for that separate trust shall serve alone.

### **Section 5. Corporate Fiduciaries**

Any corporate fiduciary named in this trust agreement or appointed by a court of competent jurisdiction as a Trustee must be a bank or trust company situated in the United States having trust powers under applicable federal or state law.

Such fiduciary shall have a combined capital and surplus of at least 25 million dollars.

### **Section 6. Powers and Liabilities of Successor Trustee**

Any successor Trustee, whether corporate or individual, shall have all of the rights, powers, and privileges, and be subject to all of the obligations and duties, both discretionary and ministerial, as given to the original Trustees.

Any successor Trustee shall be subject to any restrictions imposed on the original Trustees. No successor Trustee shall be required to examine the accounts, records, and acts of any previous Trustees.

No successor Trustee shall in any way be responsible for any act or omission to act on the part of any previous Trustees.

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**Article Thirteen**  
**General Matters and Instructions**  
**With Regard to the Trusteeship**

**Section 1. Use of "Trustee" Nomenclature**

As used throughout this agreement, the word "Trustee" shall refer to my initial Trustee as well as any single, additional, or successor Trustee. It shall also refer to any individual, corporation, or other entity acting as a replacement, substitute, or added Trustee.

**Section 2. No Requirement to Furnish Bond**

My Trustee shall not be required to furnish any bond for the faithful performance of its duties.

If a bond is required by any law or court of competent jurisdiction, it is my desire that no surety be required on such bond.

**Section 3. Court Supervision Not Required**

All trusts created under this agreement shall be administered free from the active supervision of any court.

Any proceedings to seek judicial instructions or a judicial determination shall be initiated by my Trustee in the appropriate state court having original jurisdiction of those matters relating to the construction and administration of trusts.

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**Section 4. My Trustee's Responsibility to Make Information Available to Beneficiaries**

Unless otherwise required by law, during any period where this trust remains revocable and the Trustmakers are acting as Trustees, there shall be no duty to render an account to any beneficiary herein. During such period, no beneficiary, other than a Trustmaker/beneficiary shall be entitled to compel disclosure of the original trust, or copy thereof, or any term or provision of this trust.

Except as provided above, my Trustee shall report, at least annually or at a minimum frequency required by the law of the situs, to the beneficiaries then eligible to receive mandatory or discretionary distributions of the net income from the various trusts created in this agreement all of the receipts, disbursements, and distributions occurring during the reporting period along with a complete statement of the trust property. During administration in the state of California, the report shall be in the form required by local probate court rules, and if none then as required by the Los Angeles County Court Probate Policy Memorandum.

The trust's books and records along with all trust documentation shall be available and open at all reasonable times to the inspection of the trust beneficiaries and their representatives to whom the Trustee is under a duty to account.

My Trustee shall not be required to furnish trust records or documentation to any individual, corporation, or other entity that is not a beneficiary, does not have the express written approval of a beneficiary, or is not requesting such pursuant to a court order.

**Section 5. Delegation among the Trustees**

Any Trustee may delegate to any other Trustee the power to exercise any or all powers granted my Trustee in this agreement, including those which are discretionary, if allowed by law.

My delegating Trustee may revoke any such delegation at will.

The delegation of any such power, as well as the revocation of any such delegation, shall be evidenced by an instrument in writing executed by the delegating Trustee.

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As long as any such delegation is in effect, any of the delegated powers may be exercised by the Trustee receiving such delegation with the same force and effect as if the delegating Trustee had personally joined in the exercise of such power.

#### **Section 6. Utilization of Substitute Trustee**

If any Trustee is unwilling or unable to act as to any trust property, my Trustee shall designate, in writing, an individual, bank trust department, or trust company to act as a substitute Trustee with regard to such property.

The property being administered by the substitute Trustee, as well as the net income therefrom, shall be distributed or remitted as directed by the delegating Trustee consistent with the terms of this agreement.

Each substitute Trustee shall exercise all of the fiduciary powers granted by this agreement unless expressly limited by the delegating Trustee in the instrument appointing such substitute Trustee, or by any provision within this Section.

Any substitute Trustee may resign at any time by delivering written notice to my Trustee to that effect.

#### **Section 7. Trustee's Fee**

My Trustee shall be entitled to fair and reasonable compensation for the services it renders as a fiduciary. The amount of compensation shall be an amount equal to the customary and prevailing charges for services of a similar nature during the same period of time and in the same geographic locale.

My Trustee shall be reimbursed for the reasonable costs and expenses incurred in connection with its fiduciary duties under this agreement.

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**Section 8. A Majority of Trustees Required to Control**

When more than two Trustees are acting, the concurrence and joinder of a majority of Trustees shall control in all matters pertaining to the administration of any trust created under this agreement.

If only two Trustees are acting, the concurrence and joinder of both shall be required.

When more than two Trustees are acting, any dissenting or abstaining Trustee may be absolved from personal liability by registering a written dissent or abstention with the records of the trust; the dissenting Trustee shall thereafter act with the other Trustees in any manner necessary or appropriate to effectuate the decision of the majority.

**Section 9. Successor Corporate Fiduciaries**

If any bank or trust company ever succeeds to the trust business of any corporate fiduciary serving as a Trustee under this agreement, whether because of a name change or any other form of reorganization, or if such corporate fiduciary ever transfers all of its existing business to any other bank or trust company, the successor shall thereupon, without any action being required, succeed to the trusteeship as if originally named.

**Section 10. Early Termination of Trusts Based on Cost**

If my Trustee shall determine, in its sole and absolute discretion, that any trust created under this agreement has become uneconomical to administer due to the high cost of administration relative to the value of the trust property, my Trustee may terminate such trust or trusts and distribute the trust property, including any accrued but undistributed net income, in the following order:

To me if I am then-living.

Equally among the beneficiaries then entitled to receive discretionary payments of income of the trust, per stirpes.

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## **Section 11. Generation-Skipping Tax Provisions**

In order to minimize the impact of any generation-skipping tax that may be applied to any of the trusts created by this agreement or their beneficiaries, my Trustee, in its sole and absolute discretion, is authorized to take the following actions:

### **a. Maximize Use of Generation-Skipping Tax Exemption**

Notwithstanding the allocations of property that I have made to the shares in Article Eight and in Article Nine, my Trustee may, in its sole and absolute discretion, otherwise equitably allocate exempt and nonexempt property among these shares in such fashion that permits the transfer of my property to my descendants with the least amount of generation-skipping tax being imposed against the property. For purposes of making these allocations, my Trustee may ignore any general power of appointment or principal distribution called for in this agreement. In all cases, however, each beneficiary shall receive the total amount of trust property he or she is entitled under this agreement, even though one or more beneficiaries may receive more or less exempt property that originally allocated to their shares.

### **b. Division into Exempt and Nonexempt Trusts**

If any trust or trust share created under this agreement would be partially exempt from generation-skipping tax by reason of an allocation of a generation-skipping tax exemption to it, prior to such allocation my Trustee shall divide the total trust assets into two separate trust shares of equal or unequal value, to permit allocation of the exemption solely to one trust share (the "exempt trust"). The exempt trust shall consist of a fractional interest of the total trust assets in an amount necessary to cause the exempt trust to be entirely exempt from generation-skipping tax. The other trust share (the "nonexempt trust") shall consist of the remaining fractional interest of the total trust assets. For purposes of this allocation, asset values as finally determined for federal estate tax purposes shall be used. My Trustee shall administer each exempt trust and each nonexempt trust as a substantially separate and independent trust share.

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**c. Additions to a Separate Trust**

If a trust or trust share under this agreement, whether created under this Section or not, is entirely exempt or nonexempt from generation-skipping tax and adding property to it would partially subject the trust to generation-skipping tax, my Trustee may hold that property in a separate trust in lieu of making the addition.

**d. Terms of the Trusts**

If my Trustee divides a trust into two separate trust shares or creates a separate trust for additions, the trusts or trust shares that result shall have the same terms and conditions as the original trust. My Trustee shall not make discretionary distributions from the income or principal of an exempt trust to beneficiaries who are nonskip persons as long as any readily marketable assets remain in a nonexempt trust for such beneficiaries. To the extent possible, my Trustee shall make discretionary distributions to beneficiaries who are skip persons from an exempt trust for such beneficiaries.

**e. Allocation from an Exempt Trust First**

Upon division or distribution of an exempt trust and a nonexempt trust, my Trustee may allocate property from the exempt trust first to a share from which a generation-skipping transfer is more likely to occur.

**f. Taxable Distributions**

If my Trustee considers that any distribution from a trust under this agreement, other than pursuant to a power to withdraw or appoint, is a taxable distribution subject to a generation-skipping tax payable by the beneficiary, my Trustee shall augment the distribution by an amount which my Trustee estimates to be sufficient to pay the tax and shall charge the same against the trust to which the tax relates.

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**g. Taxable Terminations**

If my Trustee considers that any termination of an interest in trust property is a taxable termination subject to a generation-skipping tax, my Trustee shall pay the tax from the portion of the trust property to which the tax relates, without adjustment of the relative interests of the beneficiaries.

**h. Payment of Pecuniary Amounts**

In making any distribution of a pecuniary amount, whether outright or in trust, my Trustee shall also distribute "appropriate interest" on that amount if the distribution is not made in full within fifteen months of my death. "Appropriate interest" shall mean that amount of interest which would be payable to the recipient of a pecuniary bequest under the laws of the state which govern the administration of this trust at my death. In the absence of a requirement for the payment of interest under state law, "appropriate interest" shall mean interest payable from the date of my death until the date of distribution at the rate of 80 per cent of the rate applicable under Section 7520 of the Internal Revenue Code at my death.

In addition, if my Trustee distributes assets in kind to satisfy a pecuniary amount, my Trustee shall use asset values as finally determined for federal estate tax purposes in making the distribution. However, the distribution of assets shall be made in a manner that fairly reflects the net appreciation or depreciation in the value of all trust assets from which the distribution could have been made, measured from the valuation date for federal tax purposes to the date of distribution.

As used in this paragraph, "pecuniary amount" refers to specific pecuniary bequests, and not distributions payable from either an exempt or nonexempt share established under this agreement.

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## **Article Fourteen**

### **My Trustee's Administrative and Investment Powers**

#### **Section 1. Introduction to Trustee's Powers**

Except as otherwise provided in this agreement, my Trustee shall have both the administrative and investment powers enumerated under this Article and any other powers granted by law with respect to the various trusts created by this agreement.

#### **Section 2. Powers to Be Exercised in the Best Interests of the Beneficiaries**

My Trustee shall exercise the following administrative and investment powers without the order of any court, as my Trustee determines in its sole and absolute discretion to be in the best interests of the beneficiaries.

Notwithstanding anything to the contrary in this agreement, my Trustee shall not exercise any power in a manner inconsistent with the beneficiaries' right to the beneficial enjoyment of the trust property in accordance with the general principles of the law of trusts.

#### **Section 3. Administrative and Investment Powers**

My Trustee is hereby granted the following administrative and investment powers:

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**a. Agricultural Powers**

My Trustee may retain, sell, acquire, and continue any farm or ranching operation whether as a sole proprietorship, partnership, or corporation.

My Trustee may engage in the production, harvesting, and marketing of both farm and ranch products either by operating directly or with management agencies, hired labor, tenants, or sharecroppers.

My Trustee may engage and participate in any government farm program, whether state or federally sponsored.

My Trustee may purchase or rent machinery, equipment, livestock, poultry, feed, and seed.

My Trustee may improve and repair all farm and ranch properties; construct buildings, fences, and drainage facilities; acquire, retain, improve, and dispose of wells, water rights, ditch rights, and priorities of any nature.

My Trustee may, in general, do all things customary or desirable to operate a farm or ranch operation for the benefit of the beneficiaries of the various trusts created under this agreement.

**b. Business Powers**

My Trustee may retain and continue any business in which I have or had an interest as a shareholder, partner, sole proprietor, or as a participant in a joint venture, even though that interest may constitute all or a substantial portion of the trust property.

My Trustee may directly participate in the conduct of any such business or employ others to do so on behalf of the beneficiaries.

My Trustee may execute partnership agreements, buy-sell agreements, and any amendments to them.

My Trustee may participate in the incorporation of any trust property; any corporate reorganization, merger, consolidation, recapitalization,

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liquidation, dissolution; or any stock redemption or cross purchase buy-sell agreement.

My Trustee may hold the stock of any corporation as trust property, and may elect or employ directors, officers, employees, and agents and compensate them for their services.

My Trustee may sell or liquidate any business interest that is part of the trust property.

My Trustee may carry out the provisions of any agreement entered into by me for the sale of any business interest or the stock thereof.

My Trustee may exercise all of the business powers granted in this agreement regardless of whether my Trustee is personally interested or an involved party with respect to any business enterprise forming a part of the trust property.

**c. Environmental Powers**

My Trustee shall have the power to inspect any trust property to determine compliance with any environmental law affecting such property or to respond to any environmental law affecting property held by my Trustee. "Environmental Law" shall mean any federal, state, or local law, rule, regulation, or ordinance relating to protection of the environment or of human health.

My Trustee shall have the power to refuse to accept property if my Trustee determines that there is a substantial risk that such property is contaminated by any hazardous substance or has previously, or is currently, being used for any activities directly or indirectly involving hazardous substances which could result in liability to the trust assets. "Hazardous substance" shall mean any substance defined as hazardous or toxic by any federal, state, or local law, rule, regulation, or ordinance.

My Trustee shall have the power to take any necessary action to prevent, abate, clean up or otherwise respond to any actual or threatened violation of any environmental law affecting trust property prior to or after the initiation or enforcement of any action by any governmental body.

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My Trustee may disclaim or release any power granted to it or implied by any document, statute, or rule of law which the Trustee determines may cause the Trustee to incur liability under any environmental law.

My Trustee may charge the cost of any inspection, review, prevention, abatement, response, cleanup, or remedial action authorized under this power against the trust property.

My Trustee shall not be liable to any beneficiary or to any other party for any decrease in value of the trust property by reason of my Trustee's compliance with any environmental law, specifically including any reporting requirement under such law.

**d. Common Fund Powers**

For the purpose of convenience with regard to the administration and investment of the trust property, my Trustee may hold the several trusts created under this agreement as a common fund.

My Trustee may make joint investments with respect to the funds comprising the trust property.

My Trustee may enter into any transaction authorized by this Article with fiduciaries or other trusts or estates in which any beneficiary hereunder has an interest, even though such fiduciary is also a Trustee under this agreement.

**e. Compensation Powers**

My Trustee shall pay from income or principal all of the reasonable expenses attributable to the administration of the respective trusts created in this agreement.

My Trustee shall pay itself reasonable compensation for its services as fiduciary as provided in this agreement, and shall reasonably compensate those persons employed by my Trustee, including agents, auditors, accountants, and attorneys.

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**f. Distribution Powers**

My Trustee is specifically authorized to make divisions and distributions of the trust property either in cash or in kind, or partly in cash and partly in kind, or in any proportion it deems advisable.

My Trustee shall be under no obligation or responsibility to make pro rata divisions and distributions in kind.

My Trustee may allocate specific property to any beneficiary or share although the property may differ in kind from the property allocated to any other beneficiary or share.

The foregoing powers may be exercised regardless of the income tax basis of any of the property.

**g. Funeral and Burial Expenses**

My Trustee may in its sole discretion pay the funeral and burial expenses, expenses of the last illness, and valid claims and expenses of an income beneficiary of any trust created under this agreement.

Funeral and burial expenses shall include, but not be limited to, the cost of memorials of all types and memorial services of such kind as my Trustee shall approve. Valid claims and expenses shall include, but not be limited to, all state and federal death taxes.

The payments shall be paid from the assets of the trust or trusts from which the beneficiary was receiving income.

**h. Income and Principal Powers**

My Trustee may determine in a fair, equitable, and practical manner how all Trustee's fees, disbursements, receipts, and wasting assets shall be credited, charged, or apportioned between principal and income.

My Trustee may set aside from trust income reasonable reserves for taxes, assessments, insurance premiums, repairs, depreciation, obsolescence, depletion, and for the equalization of payments to or for the beneficiaries;

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it may select any and all accounting periods with regard to the trust property.

**i. Investment Powers in General**

My Trustee may invest and reinvest in such classes of stocks, bonds, securities, commodities, options, metals, or other property, real or personal, as it shall determine.

My Trustee may invest in investment trusts as well as in common trust funds.

My Trustee may purchase life, annuity, accident, sickness, and medical insurance on the behalf of and for the benefit of any trust beneficiary.

**j. Life Insurance Powers**

My Trustee shall have the powers with regard to life insurance as set forth in this paragraph, except as otherwise provided in this agreement.

My Trustee may purchase, accept, hold, and deal with as owner policies of insurance on my life, the life of any trust beneficiary, or on the life of any person in whom any trust beneficiary has an insurable interest.

My Trustee shall have the power to execute or cancel any automatic premium loan agreement with respect to any policy, and shall have the power to elect or cancel any automatic premium loan provision in a life insurance policy.

My Trustee may borrow money with which to pay premiums due on any policy either from the company issuing the policy or from any other source and may assign any such policy as security for the loan.

My Trustee shall have the power to exercise any option contained in a policy with regard to any dividend or share of surplus apportioned to the policy, to reduce the amount of a policy or convert or exchange the policy, or to surrender a policy at any time for its cash value.

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My Trustee may elect any paid-up insurance or any extended-term insurance nonforfeiture option contained in a policy.

My Trustee shall have the power to sell policies at their fair market value to the insured or to anyone having an insurable interest in the policies.

My Trustee shall have the right to exercise any other right, option, or benefit contained in a policy or permitted by the insurance company issuing that policy.

Upon termination of any trust created under this agreement, my Trustee shall have the power to transfer and assign the policies held by the trust as a distribution of trust property.

**k. Loan, Borrowing, and Encumbrance Powers**

My Trustee may loan money to any person, including a beneficiary, with or without interest, on any term or on demand, with or without collateral, as it deems in the best interests of the trust beneficiaries.

My Trustee may borrow money upon such terms and conditions as it shall deem advisable, including, in the case of a corporate fiduciary, the power to borrow from its own banking or commercial department.

My Trustee shall have the power to obligate the trust property for the repayment of any sums borrowed where the best interests of the beneficiaries have been taken into consideration.

My Trustee shall have the power to encumber the trust property, in whole or in part, by a mortgage or mortgages, deeds of trust, or by pledge, hypothecation or otherwise, even though such encumbrance may continue to be effective after the term of any trust or trusts created in this agreement.

**l. Margin, Brokerage, and Bank Account Powers**

My Trustee is authorized to buy, sell, and trade in securities of any nature, including short sales and on margin. My Trustee may maintain and operate margin accounts with brokers, and may pledge any securities held

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or purchased by my Trustee with such brokers as securities for loans and advances made to my Trustee. My Trustee is authorized to establish and maintain bank accounts of all types in one or more banking institutions that my Trustee may choose.

**m. Mortgage Powers**

My Trustee shall have the power to enter into any mortgage whether as a mortgagee or mortgagor, to purchase mortgages on the open market, and to otherwise buy, sell, or trade in first or subordinate mortgages.

My Trustee may reduce the interest rate on any mortgage and consent to the modification or release of any guaranty of any mortgage.

My Trustee may continue mortgages upon and after maturity with or without renewal or extension, and may foreclose any mortgage. My Trustee may purchase the mortgaged property or acquire it by deed from the mortgagor without foreclosure.

**n. Nominee Powers**

My Trustee may hold any trust property in the name of my Trustee, or in the name of a nominee, and may enter into agreements to facilitate holding such property. My Trustee may accomplish such with or without disclosing its fiduciary capacity.

**o. Nonproductive Property**

My Trustee may hold property which is non-income producing or is otherwise nonproductive if the holding of such property is, in the sole and absolute discretion of my Trustee, in the best interests of the beneficiaries.

**p. Oil, Gas, Coal, and Other Mineral Powers**

My Trustee may do all things necessary to maintain in full force and effect any oil, gas, coal, or other mineral interests comprising part or all of the trust property.

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My Trustee may purchase additional oil, gas, coal, and other mineral interests when necessary or desirable to effect a reasonable plan of operation or development with regard to the trust property.

My Trustee may buy or sell undivided interest in oil, gas, coal, and other mineral interests, and may exchange any of such interests for interests in other properties or for services.

My Trustee may execute oil, gas, coal, and other mineral leases on such terms as my Trustee may deem proper, and may enter into pooling, unitization, repressurization, and other types of agreements relating to the development, operation, and conservation of mineral properties.

Any lease or other agreement may have a duration that my Trustee deems reasonable, even though extending beyond the duration of any trust created in this agreement.

My Trustee may execute division orders, transfer orders, releases, assignments, farmouts, and any other instruments which it deems proper.

My Trustee may drill, test, explore, mine, develop, and otherwise exploit any and all oil, gas, coal, and other mineral interests, and may select, employ, utilize, or participate in any business form, including partnerships, joint ventures, co-owners' groups, syndicates, and corporations, for the purpose of acquiring, holding, exploiting, developing, operating, or disposing of oil, gas, coal, and other mineral interests.

My Trustee may employ the services of consultants or outside specialists in connection with the evaluation, management, acquisition, disposition, or development of any mineral interest, and may pay the cost of such services from the principal or income of the trust property.

My Trustee may use the general assets of the trusts created under this agreement for the purposes of acquiring, holding, managing, developing, pooling, unitizing, repressuring, or disposing of any mineral interest.

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**q. Powers of Attorney**

My Trustee may execute, deliver, and grant to any individual or corporation a revocable or irrevocable power of attorney to transact any and all business on behalf of the various trusts created in this agreement.

The power of attorney may grant to the attorney-in-fact all of the rights, powers, and discretion that my Trustee could have exercised.

**r. Powers to Merge Similar Trusts**

My Trustee may merge and consolidate any trust created in this agreement with any other trust created by me, or any other person at any other time, if the other trust contains substantially the same terms for the same beneficiaries, and has at least one Trustee in common with the trust or trusts created in this agreement.

My Trustee may administer such merged and consolidated trusts as a single trust or unit. If, however, such a merger or consolidation does not appear feasible, as determined in the sole and absolute discretion of my Trustee, my Trustee may consolidate the assets of such trusts for purposes of investment and trust administration while retaining separate records and accounts for the respective trusts.

**s. Powers of an Interested Trustee**

An interested Trustee is any Trustee who has an interest as a beneficiary in this trust agreement or any trust created by it. In all instances where an interested Trustee distributes, or participates in the distribution, of trust income or principal to or for the benefit of such Trustee, then the distribution shall be limited by the ascertainable standards of education, health, and maintenance. Notwithstanding anything in this agreement to the contrary, in making such distributions, the interested Trustee shall not use discretion in applying those ascertainable standards.

No individual Trustee shall exercise or participate in the exercise of such discretionary power with respect to distributions to any person or persons such individual is legally obligated to support, as to that support obligation.

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**t. Powers of an Insured Trustee**

Any individual Trustee under this agreement, other than me, is prohibited from exercising any power conferred on the owner of any policy which insures the life of such individual Trustee and which is held as part of the trust property.

If my Trustee holds any such policy or policies as a part of the trust property, the powers conferred on the owner of such a policy shall be exercised only by the other then acting Trustee.

If the insured Trustee is the only then acting Trustee, then such powers shall be exercised by a substitute Trustee designated pursuant to the provisions of the agreement dealing with the trusteeship.

If any rule of law or court decision construes the ability of the insured Trustee to name a substitute Trustee as an incident of ownership, the substitution process shall be implemented by a majority of the then current mandatory and discretionary income beneficiaries, excluding the insured Trustee if the insured Trustee is a beneficiary.

**u. Real Estate Powers**

My Trustee may purchase, sell, transfer, exchange or otherwise acquire or dispose of any real estate.

My Trustee may make leases and grant options to lease for any term, even though the term may extend beyond the termination of any trust created under this agreement.

My Trustee may grant or release easements and other interests with respect to real estate, enter into party wall agreements, execute estoppel certificates, and develop and subdivide any real estate.

My Trustee may dedicate parks, streets, and alleys or vacate any street or alley, and may construct, repair, alter, remodel, demolish, or abandon improvements.

My Trustee may elect to insure, as it deems advisable, all actions contemplated by this subsection.

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My Trustee may take any other action reasonably necessary for the preservation of real estate and fixtures comprising a part of the trust property or the income therefrom.

**v. S Corporation Stock**

If any stock of an S corporation becomes distributable to a trust created under this agreement, and such trust is not a qualified Subchapter S trust, my Trustee may implement any of the following alternatives with respect to the S corporation stock:

**1. A Sole Beneficiary**

Where the original trust is for a sole beneficiary, my Trustee may create for that beneficiary a separate trust that qualifies as a Subchapter S trust, and then distribute such stock to the newly created trust.

**2. Multiple Beneficiaries**

Where the original trust is for multiple beneficiaries, my Trustee may divide the trust into separate trusts for each of the beneficiaries. Each newly created trust shall hold that beneficiary's pro rata share of the S corporation stock, and shall qualify as a Subchapter S trust.

**3. Outright Distribution**

If circumstances prevent my Trustee from accomplishing the first two alternatives under this paragraph, my Trustee may, in its sole and absolute discretion, distribute such stock to the beneficiaries as if the trust had terminated, while continuing to hold any other non-S corporation property in trust.

Each newly created S corporation trust shall have mandatory distributions of income and shall not provide for powers of appointment that can be exercised by the beneficiary during the beneficiary's lifetime. In all other

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respects, the newly created trusts shall be as consistent as possible with the original trusts and still qualify as Subchapter S trusts.

My Trustee may take any action necessary with regard to S corporations, including making any elections required to qualify stock as S corporation stock, and may sign all required tax returns and forms.

**w. Sale, Lease, and Other Dispositive Powers**

My Trustee may sell, lease, transfer, exchange, grant options with respect to, or otherwise dispose of the trust property.

My Trustee may deal with the trust property at such time or times, for such purposes, for such considerations and upon such terms, credits, and conditions, and for such periods of time, whether ending before or after the term of any trust created under this agreement, as it deems advisable.

My Trustee may make such contracts, deeds, leases, and any other instruments it deems proper under the immediate circumstances, and may deal with the trust property in all other ways in which a natural person could deal with his or her property.

**x. Securities Powers**

In addition to those other securities powers granted throughout this Article, my Trustee may retain, exercise, or sell rights of conversion or subscription with respect to any securities held as part of the trust property.

My Trustee may vote or refrain from voting at corporate meetings either in person or by proxy, whether general or limited, and with or without substitutions.

**y. Settlement Powers**

My Trustee may compromise, adjust, arbitrate, alter the terms of, or abandon any claim in favor of or against any trust created under this agreement, and may take deeds in lieu of foreclosure.

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**z. Trust Addition and Retention Powers**

My Trustee is authorized to receive additional trust property, whether by gift, will, or otherwise, from either me or any other person, corporation, or entity.

Upon receipt of any additional property, my Trustee shall administer and distribute the same as part of the trust property.

My Trustee may retain, without liability for depreciation or loss resulting from such retention, all property constituting the trust estate at the time of its creation or thereafter received from other sources.

The foregoing shall be acceptable even though such property may not be of the character prescribed by law for the investment of trust funds or may result in inadequate diversification of the trust property.

**aa. Trustees' or Fiduciaries' Powers Acts**

In addition to all of the powers specifically granted my Trustee in this Article, my Trustee may exercise those powers set forth under the Trustees' or Fiduciaries' Powers Acts, or their equivalent, of the State of California, together with any amendment to such laws.

My Trustee may perform every act reasonably necessary to administer each and every share or trust created under this agreement.

All of the powers granted to my Trustee in this Article shall be in addition to those powers conferred upon Trustees under all applicable state and federal statutes.

Each power conferred upon my Trustee under this Article, or upon Trustees in general, by applicable state or federal statutes, shall be subject to any express limitations or contrary directions contained in this agreement.

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**Section 4. Long Term Health Care Catastrophic Coverage Powers**

**a. Power to Purchase and Transfer Ownership of Annuities**

My Trustee shall have the power to apply for, own, transfer ownership, including the deletion of my name as owner, funding or receiving as part of the trust assets, hold and/or invest in annuities in any form and upon my life or any person or persons as my Trustee may deem advisable. My Trustee is also empowered with the authority to transfer ownership of annuities between me or any third person or persons as my Trustee may deem advisable. My Trustee is authorized to exercise all rights under such contracts and no company issuing the same shall be required to determine the extent of the authority of my Trustee.

**b. Power to Grant Power of Attorney**

I shall have the power to delegate my Trustee's duties to an attorney-in-fact with a power of attorney. The attorney-in-fact shall be authorized to act on behalf of the trust, as Trustee, subject to any limitations imposed by this trust or by the power of attorney.

**c. Power to Transfer, Gift, or Transform**

Should I become incapacitated in accordance with the incapacity provisions and/or definition provided by this trust, or require nursing home care or entry into a long term health care facility or institution, I empower the Trustee with the authority to transfer, gift, or transform any assets held in trust, including the home, deeds to other real property, or deeds of trust, to any person allowed by law and deemed appropriate and proper as directed by me or by an attorney-in-fact named in a valid Financial Durable Power of Attorney and signed by me. Such gifts, if made, shall be characterized as a withdrawal by me, followed by a gift to the respective donee. My Trustee is to make such gifts only as I direct, or if incapacitated, as directed by an attorney-in-fact designated in a valid Financial Durable Power of Attorney by me. Such Attorney-in-fact shall have the authority to withdraw my assets and make direct gifts to donees if provided in the Financial Durable Power of Attorney. Such gifts, if made under these provisions shall be to the same persons, in the same

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proportions, and under the same terms as the estate would be distributed upon my death under the provisions of this trust.

**d. Power to Arrange any Irrevocable Trust**

My Trustee is empowered with the specific authority to arrange any irrevocable trust, including insurance and charitable trusts, which might be appropriate for preserving the Trust Estate for my heirs or maximizing income for me and transferring any assets to such trust. Distribution of principal from such trust shall be made to the same persons, in the same proportions and on the same terms as my Estate would be distributed upon my death under the provisions of the Living Trust created by me. My Trustee shall have the power to name the Trustee of such trust, excluding himself/herself, and authorize the powers of trustee for such irrevocable trusts which may include benefits to me limited to an amount to supplement any government benefits to which I may be eligible or entitled.

**e. Power to Redirect Trust Income**

Should I become incapacitated or disabled and determined to be in need of institutional care, my Trustee shall have the power to redirect any and all trust income.

Additionally, should it be advisable based on reasonable and proper planning within the discretion and judgment of my Trustee, my Trustee shall specifically have the power to take any legal action necessary to maximize my income in planning for long term care.

**f. Power to Improve and Encumber All Real Property**

My Trustee shall have the power to make loans against and encumber any of my real property and to improve by renovation, repair, or addition any such real property that my Trustee feels reasonable and proper within the discretion of my Trustee.

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**g. Power to Seek Legal Advice**

Should legal advice be necessary to properly plan my estate and long term care, my Trustee shall have the power to seek legal advice on my behalf and pay any and all fees for such services from any trust funds.

I give effective, informed consent to the representation of the named Successor Trustee(s) by THE LAW OFFICE OF JOHN M. PRESTON, a Professional Law Corporation, who represented me in the preparation of this legal document should my Trustee(s) choose THE LAW OFFICE OF JOHN M. PRESTON, a Professional Law Corporation, as their legal advisor.

**h. Power to Transfer Pension Funds**

If allowed by law and the pension fund contract, my Trustee shall have the authority to transfer beneficial rights from me to any third person deemed appropriate and allowed under law, the income or principal of any and all pension funds to which I may be entitled if deemed reasonable and proper within the discretion of my Trustee.

Additionally, my Trustee shall have the power to make any decisions regarding distribution options as provided under any pension or retirement fund, including IRA's. No authority granted herein shall be construed as giving my Trustee the right to change any survivor beneficiaries on any such plan or fund.

**i. Power to Establish Checking and Savings Accounts**

My Trustee is hereby authorized to open checking and savings accounts in banks or trust companies in California, as Trustee shall from time to time deem proper, either under the name of this trust or any of the names, titles, or styles adopted by my Trustee from time to time. My Trustee is authorized to endorse checks received by my Trustee and deposit the same to said accounts, to disburse funds of the trust by check, draft or otherwise, bearing the signature of my Trustee.

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**j. Power to Provide Home Care and Intent to Return Home**

Should I become incapacitated, physically or mentally, arrangements for care should be made in my home, if possible. If I require institutional care in a nursing home or otherwise, it is my intent to return home after any nursing home convalescence. Should care be provided in my home, my Trustee shall counsel with the person or persons nominated in my Advance Health Care Directive, if applicable, regarding the hiring of a geriatric care manager to provide for support networks for assistance with activities of daily living including the employment and supervision of household help to allow me to continue to reside at home. Such arrangements must be financially feasible within the discretion of my Trustee.

**k. Power to Provide Recreation and Arrange for Companions**

My Trustee shall have the power to provide me with appropriate recreational activities, including travel, and attendance at concerts and other musical and theatrical events.

My Trustee has the power to employ or arrange for volunteer companions when such persons may be necessary companionship for me as will enhance my quality of life and/or to assist when I am incapacitated and the use of companions may enable me to live in my residence and avoid institutionalization.

**l. Restriction on Transfer of Assets**

No power herein shall give my Trustee the authority to transfer any of my assets or income from any assets to such Trustee, creditors of my Trustee, the estate or creditors of the estate of such Trustee unless specifically provided otherwise in these Trustee powers or trust provisions.

**m. Power to Amend Trust**

\*? Pursuant to 15401(c) of the California Probate Code, the attorney-in-fact which I have designated in a valid Financial Durable Power of Attorney shall have the authority to amend and/or revoke this trust.

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**n. Power to Employ Agents**

My Trustee shall have the power to employ any custodian, attorney, accountant, corporate fiduciary, or any other agent or agents to assist my Trustee in the administration of this trust and to rely on the advice given by these agents. Reasonable compensation for all services performed by these agents shall be paid from the trust Estate out of income and shall not decrease the compensation to which my Trustee is entitled, including agents in foreign jurisdictions.

Additionally, Trustee shall have the power to employ investment managers, specialists and such other agents as he or she shall deem necessary or desirable. Trustee shall have the authority to appoint an investment manager or managers to manage all or any part of the assets of this trust, and to delegate to said manager investment discretion, such appointment shall include the power to acquire and dispose of such assets. Trustee may charge the compensation of such attorneys, accountants, investment advisors, investment managers, specialists and other agents and any other expenses against this trust.

**o. Authority to Act to Avoid Impoverishment Under the Medicare Catastrophic Coverage Act**

If my Trustee determines that it is in my best interests to qualify for Medicaid ("Medi-Cal" in California) or SSI benefits, and/or similar federal or state benefits (hereinafter "Governmental Benefits"), and it is foreseeable that the failure to do so may cause health, support or maintenance related expenses to be incurred which may substantially reduce or even deplete the Trust Estate, they are authorized, but not required, to do any or all of the following, consistent with the dispositive provisions of this instrument:

- i. To take any and all action, and sign any and all documents that they determine to be necessary or advisable to minimize or eliminate a spend down of the Trust Estate in order to qualify me for any Governmental Benefits, and/or to accelerate the time when I will so qualify, including, but not limited to the following:

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- (A) Executing agreements dividing the Trust Estate into shares or modifying existing agreements concerning the character of property owned by me to so provide.
  - (B) Converting "Non-Excluded Assets" to "Excluded Assets". For purposes of applying the foregoing:
    - (1) The term "Excluded Assets" are those assets of the Trust Estate which are not considered as resources in determining the Trustor's eligibility for Governmental Benefits.
    - (2) The term "Non-Excluded Assets" are those assets of the Trust Estate which are not Excluded Assets.
  - (C) Acquisition of assets which may not be counted as a resource for purposes of determining eligibility, such as an annuity.
- ii. Gift of Excluded Assets or Non-Excluded Assets as may be necessary or advisable to carry out the purposes of this provision, even if a period of ineligibility for Governmental Benefits may result. Such gifts may be made to any individuals provided in the paragraph hereinabove entitled "Power to Transfer, Gift or Transform", subject to the limitations imposed in such paragraph.
  - iii. Sale or exchange of Excluded Assets or Non-Excluded Assets as may be necessary or advisable to carry out the purposes of this provision, even if a period of ineligibility for Governmental Benefits may result.
  - iv. Minimizing the share of cost requirements and making maximum utilization of the "name on the instrument" rule.

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## Article Fifteen

### Definitions and General Provisions

#### Section 1. Definitions

For purposes of this agreement, the following words and phrases shall be defined as follows:

##### a. Adopted and Afterborn Persons

Persons who are legally adopted while they are under 25 years of age (and not those persons adopted after attaining 25 years of age) shall be treated for all purposes under this agreement as though they were the naturally born children of their adopting parents.

An afterborn person is a descendant of mine who is born after the date that I sign this agreement. A child in gestation who is later born alive shall be considered a child in being throughout the period of gestation.

##### b. Descendants

A person's descendants shall include all of his or her lineal descendants through all generations.

A descendant in gestation who is later born alive shall be considered a descendant in being throughout the period of gestation.

An adopted person, and all persons who are the descendants by blood or by legal adoption while under the age of 25 years of such adopted person, shall be considered descendants of the adopting parents as well as the adopting parents' ancestors.

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**c. Per Stirpes Distributions**

Whenever a distribution is to be made to a person's descendants, per stirpes:

The distributable assets are to be divided into as many shares as there are then-living children of such person and deceased children of such person who left then-living descendants.

Each then-living child shall receive one share and the share of each deceased child shall be divided among such child's then-living descendants in the same manner.

**d. Education**

As used in this trust, "education" shall include:

Any course of study or instruction at an accredited college or university granting undergraduate or graduate degrees.

Any course of study or instruction at any institution for specialized, vocational, or professional training.

Any curriculum offered by any institution that is recognized for purposes of receiving financial assistance from any state or federal agency or program.

Any course of study or instruction which may be useful in preparing a beneficiary for any vocation consistent with the beneficiary's abilities and interests.

Distributions for education may include tuition, fees, books, supplies, living expenses, travel, and spending money to the extent that they are reasonable.

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**e. Personal Representative**

For the purposes of this agreement, the term "personal representative" shall include an executor, administrator, guardian, custodian, conservator, Trustee, or any other form of personal representative.

**f. Disability**

Except as otherwise provided in this agreement, any individual may be treated as disabled, incompetent, or legally incapacitated if:

The individual has been declared or adjudicated as such by a court of competent jurisdiction, or

A guardian, conservator, or other personal representative of such individual's person or estate has been appointed by a court of competent jurisdiction, or

The individual has been certified as such in writing by at least two licensed physicians, or

The individual has disappeared or is absent for unexplained reasons, or the individual is being detained under duress where the individual is unable to effectively manage his or her property or financial affairs.

**g. Generation-Skipping Tax Definitions**

As used in this agreement, "generation-skipping tax" refers to the Generation-Skipping Transfer Tax imposed by Chapter 13 of the Internal Revenue Code of 1986 (Code) and any similar tax imposed by any state, county, municipality, or other taxing authority.

The phrase "generation-skipping tax exemption" refers to the exemption from the generation-skipping tax allowed by Section 2631 of the Code.

For purposes of this trust, the terms "exempt trust" and "exempt trust share" refer to a trust which is not subject to generation-skipping tax

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because a Trustee or Personal Representative has allocated or will allocate a sufficient amount of generation-skipping tax exemption to the trust so that its inclusion ratio is zero. The terms "exempt property" and "exempt trust property" mean any trust property held in an exempt trust or exempt trust share to which a Trustee or Personal Representative has allocated generation-skipping tax exemption so that the inclusion ratio for the trust is zero. For purposes of this trust, the terms "nonexempt trust" and "nonexempt trust shares" refer to a trust which has an inclusion ratio greater than zero for purposes of the generation-skipping tax. The terms "nonexempt property" and "nonexempt trust property" mean any trust property held in a nonexempt trust or nonexempt trust share.

The phrase "skip person" for purposes of this trust is defined in Section 2613(a) of the Code.

**h. Predeceased Descendant**

For purposes of this agreement, if a descendant of mine dies no later than ninety days after my death, that descendant will be considered to have predeceased me.

**Section 2. The Rule Against Perpetuities**

Unless sooner terminated by the express provisions of this agreement, each trust created in this agreement shall terminate twenty-one years after the death of the last survivor of the group composed of me and those of my descendants living at the time of my death. At that time, the property held in trust shall be discharged of any further trust, and shall immediately vest in and be distributed to those persons entitled to receive or have the benefit of the income from the respective trust.

For purposes of distributions under this Section only, it shall be presumed that any person then entitled to receive any discretionary payments of the income of a separate trust is entitled to receive all of the income, and it shall be presumed that any class of persons entitled to receive discretionary payments of income is entitled to receive all of such income.

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### **Section 3. Protective Clause**

To the fullest extent permitted by law, the interests of all the beneficiaries in the various trusts and trust property subject to this agreement, except for my interest therein while I am living, shall not be alienated, pledged, anticipated, assigned, or encumbered unless specifically authorized by the terms of this agreement.

Such interests, while they remain trust property, shall not be subject to legal process or to the claims of any creditors.

### **Section 4. Maintaining Property in Trust**

If, on the termination of any separate trust created under this agreement, a final distribution is to be made to a beneficiary for whom my Trustee holds a trust created under this agreement, such distributions shall be added to such trust rather than being distributed.

### **Section 5. Contest Clause**

If any person, including a beneficiary, other than me, shall in any manner, directly or indirectly, attempt to contest or oppose the validity of this agreement, including any amendments thereto, or commences or prosecutes any legal proceedings to set this agreement aside, then in such event such person shall forfeit his or her share, cease to have any right or interest in the trust property, and shall be deemed to have predeceased me.

Should any person disclaim his or her interest, in whole or in part, in any trust created for his or her benefit in this trust agreement, the result of which would be for that person to receive trust property free of trust earlier than provided by the terms of the trust, then the disclaiming person shall forfeit his or her interest in the trust, shall cease to have any right or interest in the trust property, and shall be deemed to have predeceased me.

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## **Section 6. Changing the Trust Situs**

After my death, the situs of this agreement may be changed by the unanimous consent of all of the beneficiaries then eligible to receive mandatory or discretionary distributions of net income under this agreement.

If such consent is obtained, the beneficiaries shall notify my Trustee in writing of such change of trust situs, and shall if necessary designate a successor corporate fiduciary in the new situs. This notice shall constitute removal of the current Trustee if appropriate, and any successor corporate Trustee shall assume its duties as provided under this agreement.

A change in situs under this Section shall be final and binding, and shall not be subject to judicial review.

## **Section 7. General Matters**

The following general matters of construction shall apply to the provisions of this agreement:

### **a. Construction**

Unless the context requires otherwise, words denoting the singular may be construed as denoting the plural, and words of the plural may be construed as denoting the singular. Words of one gender may be construed as denoting another gender as is appropriate within such context.

### **b. Headings of Articles, Sections, and Paragraphs**

The headings of Articles, Sections, and Paragraphs used within this agreement are included solely for the convenience and reference of the reader. They shall have no significance in the interpretation or construction of this agreement.

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**c. Notices**

All notices required to be given in this agreement shall be made in writing by either:

Personally delivering notice to the party requiring it, and securing a written receipt, or

Mailing notice by certified United States mail, return receipt requested, to the last known address of the party requiring notice.

The effective date of the notice shall be the date of the written receipt or the date of the return receipt, if received, or if not, the date it would have normally been received via certified mail, provided there is evidence of mailing.

**d. Delivery**

For purposes of this agreement "delivery" shall mean:

Personal delivery to any party, or

Delivery by certified United States mail, return receipt requested to the party making delivery.

The effective date of delivery shall be the date of personal delivery or the date of the return receipt, if received, or if not, the date it would have normally been received via certified mail, provided there is evidence of mailing.

**e. Applicable State Law**

The validity of this trust shall be determined by reference to the laws of the State of California.

Questions with regard to the construction and administration of the various trusts contained in this agreement shall be determined by reference

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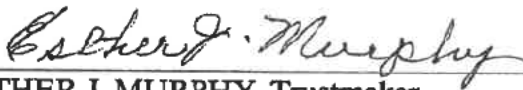
to the laws of the state in which the trust is then currently being administered.

**f. Severability**

If any provision of this agreement is declared by a court of competent jurisdiction to be invalid for any reason, such invalidity shall not affect the remaining provisions of this agreement. The remaining provisions shall be fully severable, and this agreement shall be construed and enforced as if the invalid provision had never been included in this agreement.

I executed this amendment and restatement on October 10, 2005

I certify that I have read the foregoing **SECOND AMENDMENT AND COMPLETE RESTATEMENT TO THE ESTHER J. MURPHY TRUST AGREEMENT DATED SEPTEMBER 24, 1991**, and that it correctly states the terms and conditions under which my trust property is to be held, managed, and disposed of by my Trustee. I approve this revocable living trust in all particulars, and request my Trustee to execute it.

  
ESTHER J. MURPHY, Trustmaker

  
ESTHER J. MURPHY, Trustee

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STATE OF CALIFORNIA )  
 ) ss.  
COUNTY OF SANTA CLARA )

On this 10<sup>th</sup> day of October, 2005 before me,  
Scott Young, a notary public, personally appeared  
ESTHER J. MURPHY, personally known to me (or proved to me on the basis of  
satisfactory evidence) to be the person whose name is subscribed to the within  
instrument, and acknowledged to me that said person executed the same in said  
person's authorized capacities, and by said person's signature on the instrument the  
person, or the entity upon behalf of which the person acted, executed the  
instrument.

WITNESS my hand and official seal.

  
\_\_\_\_\_  
Notary signature

Notarial Seal



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*EJM*



## CERTIFICATE OF QUALIFICATION

### Circuit Court of Fairfax County, Virginia

Fiduciary Number FI-2021-0001199

I, **John T. Frey**, Clerk of the Circuit Court of Fairfax County, Virginia, the same being a Court of Probate and of Record and having a seal, do hereby certify that it appears of record in my office pursuant to law that:

Janine Williamson Satterfield

duly qualified in this court as Administrator for the estate of Larry W Cook, deceased.

A bond in the amount of \$2,000,000.00 has been posted.

The powers of the fiduciary(ies) named above continue in full force and effect.

**IN TESTIMONY WHEREOF** I have hereunto set my hand, and affixed the seal of said Court hereto, at Fairfax, Virginia this 14th day of June, 2021.

**TESTE: JOHN T. FREY, CLERK**

By:

Deputy Clerk







**Larry W. Cook**  
**Booz•Allen & Hamilton, Inc.**  
**Work site:** Arlington, Virginia

**RFP Labor Category:** Senior Engineer  
**Employment Status:** Full-Time

**Education:**

B.S., Electrical Engineering, University of Washington, 1968  
U. S. Navy nuclear propulsion plant operations and maintenance training, U. S. Navy, 1969  
Submarine Officers Advanced Course, U. S. Navy, 1972  
Submarine Prospective Commanding Officers course, with emphasis on nuclear submarine operation and maintenance, U. S. Navy, 1983  
Operational Test Director training, Operational Test and Evaluation Force, 1988.

**Applicable Experience History:**

**Booz•Allen & Hamilton, Inc., 1993 - Present.** Mr. Cook's responsibilities involve support to the TRIDENT submarine program. He provides engineering support for temporary installations on submarines; operational support for operating procedures on both US and foreign submarines; and test and evaluation support for the TRIDENT submarine combat system upgrade program. He conducts engineering design reviews of mechanical and electrical systems and components proposed for installation and testing on operational submarines. He conducted an extensive review of the TRIDENT Combat System Test Program, identifying significant duplication of effort and proposed a shortened process to produce significant cost savings with little increase in risk.

**United States Navy, 1968 - 1992.** Mr. Cook served in the U. S. Navy in a number of nuclear submarine operational, command, and support positions providing him with a diversified background in the planning, system engineering, installation, certification, operation, maintenance, and training of shipboard hull, mechanical, electrical, electronic, sensor and data systems.

From 1988 to 1992, Mr. Cook directed Navy undersea warfare system test and evaluation for submarine applications. His duties included the analysis of requirements specifications and concepts, development of independent evaluation test plans and related documentation, selection and evaluation of test instrumentation, selection of test facilities and personnel, oversight of the actual testing effort, coordination and resolution of testing issues and preparation of reports. His primary focus was in the development of operational-oriented testing and the evaluation of results to determine the effectiveness and suitability of new or improved H,M & E support systems, weapons systems and sensors. He developed comprehensive test procedures including expansive sets of measures of performance, data collection and analysis plans, and detailed at-sea operating instructions for test and target ships to ensure a thorough test. The principles he established in conducting and evaluating realistic testing have become the standard within the Department of Defense Office of Test and

Evaluation for anti-submarine systems. He developed and oversaw the conduct of an early operational assessment of the SEAWOLF class submarine involving extensive use of computer-based models and simulations, many of which, as a result of his review, were identified to require upgrades to support the testing requirements. As part of the assessment, he and his team evaluated the progress of the development of key H, M & E systems toward meeting design and performance goals. He also was instrumental in identifying and presenting the requirements for future test ranges, acoustic signature replicators, and other unique test devices required for realistic testing to senior Navy managers.

In 1992, he personally evaluated, developed, and executed a major revision to the Operational Test Directors course conducted at OPTEVFOR for the operational test and evaluation community including personnel from Navy, Air Force, and Marine Corps operational test agencies; DoD and Navy program manager's office; Federal Aviation Administration; and foreign military services.

During his 24 year career in the U. S. Navy, Mr. Cook directed nuclear reactor and power plant maintenance, including steam and electrical systems, as well as ship control, support, hull, and combat weapon systems of associated nuclear submarines. He has significant experience in construction, overhaul and deactivation of nuclear submarines. As an engineer officer, executive officer and commanding officer on operational nuclear submarines, during the period of 1978 to 1988, Mr. Cook integrated test programs, training schedules, correction of known material deficiencies, and scheduled alterations into detailed plans for accomplishing necessary repairs and testing during nuclear submarine operating cycle refit availabilities, complex overhaul and deactivation overhaul availabilities. While serving as engineer and executive officer of older ships, nearing final phase of useful life, he directed highly successful maintenance and training programs, despite a dwindling level of maintenance support and technical documentation. He was able to ensure that these ships were capable of making all operational commitments as well as assume commitments of others. As commanding officer, during a complex overhaul, his detailed knowledge and insistence of strict compliance with requirements resulted in improved quality assurance documentation practices with no delay in the overhaul schedule.

As SSEP Support Officer at the Naval Submarine Training Center, Pacific from 1975 to 1978, he managed the Submarine Surveillance Equipment Program (SSEP) for Commander, Submarine Force U.S. Pacific Fleet. He efficiently managed an extensive pool of technical support equipment installed on deploying submarines. In addition, he scheduled and supervised the groom and certification of SONAR and Electronic Support Measures (ESM) systems on every deploying submarine in the Pacific fleet. He also developed a comprehensive reorganization plan for the SSEP Department involving about 70 personnel and the facilities required to support them, which was accepted without change.

In addition to his extensive Submarine maintenance and test and evaluation experience, Mr. Cook has significant submarine operational experience. From 1968 to 1992, he has conducted operational missions on five fast attack submarines and a ballistic missile submarine. During his service, he conducted five deployments to the western Pacific Ocean

and one deployment to the Mediterranean, including seven special operations of a highly classified nature. He was responsible, in increasing levels of responsibility, for the shipboard planning and execution of many anti-submarine, anti-surface, and special warfare training missions conducted during these deployments. They included operations in the shallow waters of the Yellow Sea, SEAL lock-out/lock-in operations, and SEATO and NATO ASW and ASUW operations. While in command of PARGO, he deployed to the Mediterranean Sea, where he was instrumental in the success of several coordinated NATO exercises, and French-US bilateral operations.

**Computer Skills:**

Mr. Cook is a skilled computer user, who is familiar with most common word processing, data base and spread sheet programs. He is also a capable database III and Basic programmer.

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I consent to the disclosure of a resume bearing my name and other personal data for evaluation purposes regarding the proposal submitted by NKF Engineering, Inc. to the Naval Sea Systems Command under Solicitation Number N00024-94-R-4032(Q).

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Employee

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Date

0550-2000

**Larry W. Cook**

**Booz-Allen & Hamilton Inc.**

*Labor Category: Principal Engineer*

*Tenure with Firm: 3 Years*

*SOW Area:*

*Company Position: Associate*

*Years of Applicable Experience: 28*

*Clearance: Secret*

*Dedication: 100%, Full-time*

*Status: Current Employee*

*Education: B.S., Electrical Engineering, University of Washington, 1968.*

**Summary of Relevant Experience:**

Offers 28 years experience in submarine life cycle acquisition, operations, T&E, and program management. Worked closely with acquisition program offices, OSD and CNO staff offices, hardware contractors, and the fleet. Naval service in nuclear submarine command, operational, support and Test and Evaluation positions provides a diversified background in the planning, system engineering, installation, certification, operation, maintenance, and training of shipboard hull, mechanical, electrical, electronic, sensor and data systems. Civilian Submarine experience includes project management support to the NSSN, SEAWOLF and TRIDENT submarine programs and test and evaluation support for the OHIO Class combat system upgrade and SEAWOLF Non-Propulsion Electronics Test and Certification programs. Intimately familiar with the requirements of DoD 5000.x requirements and processes.

**Training, Unique, and Special Qualifications:**

- Qualified for command of nuclear submarines
- Completed Navy Nuclear Propulsion Plant Operations and Maintenance training(1969)
- Completed the Navy's Submarine Prospective Commanding Officers course (1983)
- Completed the Operational Test Director's course at Operational Test and Evaluation Force (1988)

**Work History**

*Booz-Allen & Hamilton Inc. (1993 - Present)*

Mr. Cook is a project manager for Trouble and Failure Report program in support of PMS 390T. Mr. Cook leads a group that provides guidance and conducts technical reviews of proposed design and maintenance procedure changes to strategic weapons support and HM&E systems on US and UK TRIDENT Class submarines. He conducted an extensive review of the TRIDENT Combat System Test Program, identifying significant duplication of effort and proposed a shortened process to produce significant cost savings with little increase in risk. Mr. Cook reviewed and provided technical evaluation of the procurement specifications for S9G High Speed Direct Current SSTG and he supports PMS 350A6 in developing SEAWOLF Non-Propulsion Electronic Systems test philosophy and certification procedures..

Mr. Cook conducts engineering design reviews of mechanical and electrical systems and components proposed for installation and testing on operational submarines. His evaluation assesses the impact on interfacing systems, maintainability, shock, and safety. He has reviewed numerous TEMPALTs and has identified numerous deficiencies and, in some cases, major

design inadequacies. He has reviewed and provided technical and programmatic comments on the NSSN Maintenance Program Master Plan

*U.S. Navy (1968 - 1993)*

As Head of Submarine Undersea Warfare Systems at OPTEVFOR, Mr. Cook directed all Navy undersea warfare system test and evaluation for submarine applications. He analyzed requirements specifications and concepts, developed independent evaluation test plans and related documentation, selected and evaluated test instrumentation and ranges, oversaw the actual testing effort, coordination and resolution of testing issues. He managed a staff of 26 naval officers and enlisted personnel responsible for TEMP review, development and execution of the OT&E program, and all OT&E related documentation for the major systems including SEAWOLF submarine and the AN/BSY-2 Submarine Combat System, Mk 48 ADCAP Torpedo, TRIDENT II (D5) Strategic Weapon System and missile, the SSN 688 Vertical Launch System, and Tomahawk submarine-launched missile Combat Control Systems. He developed the MOEs used in the early operational assessment (EOA) evaluation of the total ship performance of SEAWOLF employing the AN/BSY-2 in various mission scenarios. The evaluation was done utilizing SIM-II as the principal simulation tool. Input parameters including SEAWOLF, US battle group, and threat projected characteristic, parameters, tactics and missions were evaluated for reasonability and sensitivity. As part of this effort, Mr. Cook evaluated the SIM-II, Weapons Analysis Facility, TEAM, RAYMODE, and associated simulation programs to assess their appropriateness, relative strengths and weakness, sensitivity to range of input parameters, and recommended areas for improvement. As part of the early operational assessment of SEAWOLF, Mr. Cook monitored testing and progress of design and development of the SEAWOLF propulsor, TB-29 TLTA, SHT, and quieting technologies. He observed testing at various Naval laboratories, including underway acoustic testing utilizing the LSV, and prototype installations of new development technologies being considered for SEAWOLF.

As commanding officer of USS PARGO (SSN 650) during a complex overhaul and deployment to the Mediterranean Sea, he managed the maintenance, operation and employment of the ship and its 125-member crew. During overhaul, Mr. Cook was responsible for the coordination of the shipyard and ship force for the effecting integration of improved combat control and electronic warfare systems and their operational test.

As SSEP Support Officer Mr. Cook efficiently managed an extensive pool of technical support equipment installed on deploying submarines. In addition, he scheduled and supervised the grooming and certification of SONAR and Electronic Support Measures (ESM) systems on every deploying submarine in the Pacific fleet. He also developed a comprehensive reorganization plan for the SSEP Department involving about 70 personnel and the facilities required to support them, which was accepted without change

Tactical and operational experience involving operational missions on five different classes of fast attack submarines and a ballistic missile submarine, including seven special operations of a highly classified nature, was essential to the development of realistic testing and evaluation parameters. His operational experience includes five deployments to the western Pacific Ocean and one deployment to the Mediterranean encompassing operations in the shallow waters of the Yellow Sea, SEAL lock-out/lock-in operations, and SEATO and NATO ASW and ASUW operations including several coordinated NATO exercises, and joint French-US bilateral operations. He was responsible, in increasing levels of responsibility, for the shipboard planning

and execution of many anti-submarine, anti-surface, and special warfare training missions conducted during these deployments. The principles Mr. Cook established in conducting and evaluating realistic testing have become the standard within the Department of Defense Office of Test and Evaluation for anti-submarine systems.

10/6/2020

Printable Version

# JUNO Message Center

From: E-Order Shipping <info@amazonshipping5hub.com>

To: [Redacted]

Sent: Mon, Oct 05, 2020 02:24 PM

Subject: Your order of two items is processed ...

Attachment (28KB)



[Your Orders](#) | [Your Account](#) |

## Order Confirmation

Order # 221-55978-645324673

Hello [Redacted]

Thank you for your order. We'll send a confirmation when your order ships. Your estimated delivery date is indicated below. If you would like to cancel your order or make any changes to it, please contact Order Help-Desk.

Order Help-Desk 1-877-771-7377

Arriving:  
Thursday, October 08

Your shipping speed:  
prime Two-Day Delivery

[View or manage order](#)

Your order will be sent to:  
**David B**  
Wellington, Florida  
US

*Handwritten note:*  
David B  
Collect Amazon  
order  
cancelled  
10/6/20

### Order summary

Order #221-55978-645324673

Placed on Monday, October 05, 2020



PlayStation 4 Console - 1TB Slim Edition **\$ 348.00**  
Electronics  
Condition: New  
Sold by: TheDelightStore  
Fulfilled by Amazon



New Apple iPad (10.2-inch, Wi-Fi, 32GB) - Space Gray **\$ 329.00**  
(Latest Model, 8th Generation)  
Electronics  
Condition: New  
Sold by: Amazon  
Fulfilled by Amazon

Item Subtotal: **\$ 677.00**  
Delivery Charges: **\$ 0.00**

*Handwritten note:*  
To be  
reversed!

10/6/2020

Printable Version

Gift Card: -\$ 0.00

**Order Total: \$ 677.00**

*You received Bank Discount/Exchange Discount resulting in reduction of order total. The net you paid to the bank is equal to the order total.*

If you use a mobile device, you can receive notifications about the delivery of your package and track it from our app.

To ensure your safety, the Delivery Agent will drop the package at your doorstep, ring the doorbell and then move back 2 meters while waiting for you to collect your package.

Keep shopping with us.

This email was sent from a notification-only address that cannot accept incoming email. Please do not reply to this message



10/6/2020

Cancellation Form

# Cancellation Form

Refund form has been submitted.

Your Transaction id: XXXX 2153A CB4GF 5F6HH 255H6 GFF91

Our representative will assist you with Online Refund Link (ORL) or Direct Bank to Bank Transfer.

Our representative will not take any personal information, as required by federal banking laws. Please note any information you provide us will be stored securely and in accordance with our Privacy Policy.

Please Follow the instruction below to get Your Refund:-

So you need to Login to Your online banking, our Representative will send a fund Receiving pop up on your online bank statement, where you will find two option one is accept and another one is Reject.

Once you click on accept then fund will be successfully transfer to your Bank account.

This content is neither created nor endorsed by Google. [Report Abuse](#) - [Terms of Service](#) - [Privacy Policy](#)

10/8/2020

Printable Version



From: Sales Order <sales@mail.amazon-sold.in>

To: [REDACTED]

Sent: Wed, Oct 07, 2020 03:15 PM

Subject: Alert - Your order has been shipped



### Shipping Confirmation

Order #4702-8221367-0235121

Hello Customer,

We thought you'd like to know that we've dispatched your item(s). Your order is on the way. If you need to return an item from this shipment or manage other orders. Call our Toll-Free

If you need further assistance or to Cancel your order, **Call us Customer Service 1-800-738-0223(Toll-Free).**

Arriving:  
Tomorrow

Your package was sent to:  
**Napolo Na Mark**  
**1360 Bluejeans Lane**  
**Wellington, Florida**  
**33414, US**

Your package is being shipped by Amazon Transportation Services and the tracking number is 237738020351. Please note that a signature may be required for the delivery of the package.

### Shipment Details



Acer Nitro 5 Gaming Laptop, 9th Gen Intel Core i5-9300H, NVIDIA GeForce GTX 1650, 15.6" Full HD IPS Display, 8GB DDR4, 256GB NVMe SSD, Wi-Fi 6, Backlit Keyboard, Alexa Built-in, AN515-54-5812 **\$743.00**

Sold by John Densmore

*This has been shipped and can be ignored*

Item Subtotal:	\$743.90
Shipping & Handling:	\$00.00
<b>Shipment Total:</b>	<b>\$743.00</b>

If you need further assistance or to Cancel your order. **Call us Customer Service 1-800-738-0223.**

10/8/2020

Printable Version

**(Toll-Free)**

We hope to see you again soon!

**Amazon.com**



FEDERAL TRADE COMMISSION  
CONSUMER ADVICE

Consumer Alert

# Fake calls from Apple and Amazon support: What you need to know

By: Alvaro Puig | December 3, 2020

Scammers are calling people and using the names of two companies everyone knows, Apple and Amazon, to rip people off. Here's what you need to know about these calls.

In one version of the scam, you get a call and a recorded message that says it's Amazon. The message says there's something wrong with your account. It could be a suspicious purchase, a lost package, or an order they can't fulfill.

0:00 / 0:31

In another twist on the scam, you get a recorded message that says there's been suspicious activity in your Apple iCloud account. In fact, they say your account may have been breached.

0:00 / 0:25

In both scenarios, the scammers say you can conveniently press 1 to speak with someone (how nice of them!). Or they give you a phone number to call. Don't do either. It's a scam. They're trying to steal your personal information, like your account password or your credit card number.

If you get an unexpected call or message about a problem with any of your accounts, hang up.

- Do **not** press 1 to speak with customer support
- Do **not** call a phone number they gave you
- Do **not** give out your personal information

If you think there may actually be a problem with one of your accounts, contact the company using a phone number

or website you know is real.

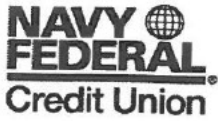
Read our article to learn how to [block unwanted calls](#) on a mobile phone or on your home phone. And if you do get a call you think is a scam, report it at [ReportFraud.ftc.gov](#).



Search Terms: [scam](#)

Topics: [Unwanted Calls, Emails, and Texts](#)

Scams: [Phone Scams](#)



March 03, 2021

09:32:07 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Duangdi Romsanuk
Address:	45/4 Soi Thian Talay 28 Bang khun Thian-Chaithale Rd Samae Dam Subdistrict, Bang Khun Thian District, Bangkok 10150 Thailand
Date of Funds Availability:	03/10/2021
Confirmation Number:	OPF1338051249

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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The recipient may receive less than the transfer amount, due to fees charged by the recipient's bank and/or foreign taxes. You can cancel this transaction for a full refund within 30 minutes of the payment initiation, unless the funds have been picked up or deposited.

For consumer transactions, you have the right to dispute errors in your transactions and can do so by contacting us at 1-888-842-6328 within 180 days of this receipt. You may also contact us for a written explanation of your rights or questions regarding this transaction. Visit [navyfederal.org](http://navyfederal.org) for a complete list of international toll-free numbers or to send us a secure message.

For questions or complaints about **Navy Federal Credit Union**, you may also contact:

Consumer Financial Protection Bureau (CFPB)  
1-855-411-2372  
1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

Federally insured by NCUA.

©2017 Navy Federal NFCU 677BL(6-17)

NAME - Mr. Duangdi Romsanuk

ADDRESS - 45/4 Soi Thian Talay 28, Bang Khun  
Thian-Chaithale Rd, Samae Dam Subdistrict, Bang Khun  
Thian District, Bangkok 10150

\*\*\*\*\*  
\*\*\*\*\*

BANK - BANGKOK BANK

ACCOUNT NO - 0784090912

BRANCH ADDRESS - Bangkok Bank (Big C Phetkasem 2 Branch).  
29/1 Moo 11, Petchkasem Road, Lak Song Subdistrict, Bang  
Khae District, Bangkok 10160

SWIFT CODE - BKKBTHBK

Amount \$ 49,500  
From OFCU [REDACTED]  
Purpose Loan Repayment



March 03, 2021

09:30:37 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

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Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number:

0784090912

Receiving Bank Identifier:

BKKBTHBKXXX

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March 02, 2021

09:26:50 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	DUANGDI ROMSANUK
Address:	45/4 SOI THIAN TALAY 28, BANG KHUN THIAN CHAITHALE RD SAMAE DAM BANG KHUN THIAN DIST. BANGKOK 10150 Thailand
Date of Funds Availability:	03/09/2021
Confirmation Number:	OPF1337942530

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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1-855-411-2372  
1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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March 02, 2021

09:26:27 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Receiving Bank Account Number: 0784090912  
Receiving Bank Identifier: BKKBTHBKXXX

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March 01, 2021

10:22:08 AM EST

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	DUANGDI ROMSANUK
Address:	45/4 SOI THIAN TALAY 28 BANG KHUN THIAN-CHAITHALE RD SAMAE DAM SUBDISTRICT BANG KHUN THIAN DISTRICT 10150 Thailand
Date of Funds Availability:	03/08/2021
Confirmation Number:	OPF1337306084

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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 1-855-411-2372  
 1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

*Confirmed Post wire*

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March 01, 2021

10:21:53 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00	
Transfer Fees:	\$25.00	
Transfer Taxes:	\$0.00	
Total Amount:	\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000 USD
Total to Recipient:	49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

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Receiving Bank Account Number:

0784090912

Receiving Bank Identifier:

BKKBTHBKXXX

**Federally insured by NCUA.**

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February 25, 2021

09:40:26 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Duangdi Romsanuk
Address:	45/4 Soi Thian Talay 28 Bang Khun Thian-Chaithale Rd, Samae Dam Bangkok 10150 Thailand
Date of Funds Availability:	03/04/2021
Confirmation Number:	OPF1337345975

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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February 25, 2021

09:38:50 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00	
Transfer Fees:	\$25.00	
Transfer Taxes:	\$0.00	
Total Amount:	\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000 USD
Total to Recipient:	49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

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Receiving Bank Account Number:

0784090912

Receiving Bank Identifier:

BKKBTHBKTRD

**Federally insured by NCUA.**

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February 24, 2021

09:25:09 AM EST

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	DUANGDI ROMSANUK
Address:	45/4 SOI THIAN TALAY 28 BANG KHUN THIAN-CHAITHALE RD SAMAE DAM SUBDISTRICT, BANG KHUN, THIAN DISTRICT BANGKOK 10150 Thailand
Date of Funds Availability:	03/03/2021
Confirmation Number:	OPF1337070176

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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February 24, 2021

09:25:09 AM EST

LARRY W COOK  
[REDACTED]  
HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 0784090912  
Receiving Bank Identifier: BKKBTHBKXXX

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February 23, 2021

10:25:51 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Duangdi Romsanuk
Address:	45/4 Soi Thian Talay 28 Bang Khun Thianchaithole Thian District Bangkok 10150 Thailand
Date of Funds Availability:	03/02/2021
Confirmation Number:	OPF1337254494

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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February 23, 2021

10:24:25 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00	
Transfer Fees:	\$25.00	
Transfer Taxes:	\$0.00	
Total Amount:	\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000 USD
Total to Recipient:	49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 0784090912  
Receiving Bank Identifier: BKKBTBXXXX

**Federally insured by NCUA.**  
©2017 Navy Federal NFCU 677AL(6-17)



February 22, 2021

10:04:43 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	DUANGDI ROMSANUK
Address:	45/4 SOI THIAN TALAY 28 BANG KHUN THIAN-CHAIKHALE RD BANGKOK SAMAE DAM SUBDISTRICT Thailand
Date of Funds Availability:	03/01/2021
Confirmation Number:	OPF1337244957

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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1-855-411-2372  
1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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©2017 Navy Federal NFCU 677BL(6-17)



February 22, 2021

10:03:33 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00	
Transfer Fees:	\$25.00	
Transfer Taxes:	\$0.00	
Total Amount:	\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000 USD
Total to Recipient:	49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 0784090912  
Receiving Bank Identifier: BKKETHBKXXX

Federally insured by NCUA.  
©2017 Navy Federal NFCU 677AL(6-17)



February 19, 2021

09:23:32 AM EST

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Apichai Khaowmoung
Address:	136 Moo 5 Sadiang Subdistrict Mueang Phetchabun District Phetchabun Province 67000 Thailand
Date of Funds Availability:	02/26/2021
Confirmation Number:	OPF1336942131

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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The recipient may receive less than the transfer amount, due to fees charged by the recipient's bank and/or foreign taxes. You can cancel this transaction for a full refund within 30 minutes of the payment initiation, unless the funds have been picked up or deposited.

For consumer transactions, you have the right to dispute errors in your transactions and can do so by contacting us at 1-888-842-6328 within 180 days of this receipt. You may also contact us for a written explanation of your rights or questions regarding this transaction. Visit [navyfederal.org](http://navyfederal.org) for a complete list of international toll-free numbers or to send us a secure message.

For questions or complaints about **Navy Federal Credit Union**, you may also contact:

Consumer Financial Protection Bureau (CFPB)  
 1-855-411-2372  
 1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

**Federally insured by NCUA.**

©2017 Navy Federal NPCU 677BL(6-17)



February 19, 2021

09:23:02 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 013-0-80414-9  
Receiving Bank Identifier: BKKBTHBKXXX

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Name- Mr. Apichai Khaowmoung

Address- 136 Moo 5, Sadiang Subdistrict Mueang

City- Phetchabun District

State- Phetchabun Province

Zip code- 67000

\*\*\*\*\*

Account no - 013-0-80414-9

Bangkok bank

Swift code- bkkbthbk

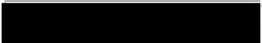
Branch- 0013 Ayutthaya Park Shopping Center

Bank address - 860 Phloen Chit Rd, Lumpini

City- Pathum Wan District

State- Bangkok

Zip- 10330

Amount : \$49,500 In WFCU checking   
Purpose: Loan Repayment



February 17, 2021

10:12:55 AM EST

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Apichai Khaowmoung
Address:	136 Moo 5, Sadiang Subdistrict Mueang Phetchabun District Phetchabun Province 67000 Thailand
Date of Funds Availability:	02/24/2021
Confirmation Number:	OPF1335940939

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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 1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

**Federally insured by NCUA.**

©2017 Navy Federal NFCU 677BL(6-17)





February 17, 2021

10:12:55 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number:

0130804149

Receiving Bank Identifier:

BKKBTBKXXX

Federally insured by NCUA.

©2017 Navy Federal NPCU 677AL(6-17)



February 16, 2021

11:19:49 AM EST

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	APICHAJ KHAOWMOUNG
Address:	136 Moo 5 Sadiang Subdistrict Mueang Phetchabun District 67000 Thailand
Date of Funds Availability:	02/23/2021
Confirmation Number:	OPF1335346522

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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 1-855-411-2372  
 1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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February 16, 2021

11:19:23 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 0130804149  
Receiving Bank Identifier: BKKBTHBKXXX

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©2017 Navy Federal NFCU 677AL(6-17)



February 12, 2021

09:49:17 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	APICHAJ KHAOWMOUNG
Address:	136 MOO 5 SADIANG SUBDISTRICT MUEANG PHETCHABUN PHETCHABUN PROVINCE 67000 Thailand
Date of Funds Availability:	02/22/2021
Confirmation Number:	OPF1334049491

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Consumer Financial Protection Bureau (CFPB)  
1-855-411-2372  
1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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February 12, 2021

09:47:41 AM EST

LARRY W COOK  
[REDACTED]  
HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 013-0-80414-9  
Receiving Bank Identifier: BKKBTHBKXXX

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February 08, 2021

10:06:51 AM EST

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Apichai Khaowmoung
Address:	136 Moo 5, Sadiang Subdistrict Mueang Phetchabun District Phetchabun Providence 67000 Thailand
Date of Funds Availability:	02/16/2021
Confirmation Number:	OPF1332642121

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Consumer Financial Protection Bureau (CFPB)  
 1-855-411-2372  
 1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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February 10, 2021

09:25:47 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Apichai Khaowmoung
Address:	136 Moo 5, Sadiang Subdistrict Mueang Phetchabun District Phetchabun Province Thailand
Date of Funds Availability:	02/18/2021
Confirmation Number:	OPF1333741659

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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The recipient may receive less than the transfer amount, due to fees charged by the recipient's bank and/or foreign taxes. You can cancel this transaction for a full refund within 30 minutes of the payment initiation, unless the funds have been picked up or deposited.

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1-855-411-2372  
1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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February 10, 2021

09:24:57 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number:

0130804149

Receiving Bank Identifier:

BKKBTHBKXXX

**Federally insured by NCUA.**

©2017 Navy Federal NPCU 677AL(6-17)





February 09, 2021

11:28:42 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	APICHAJ KHAOWMOUNG
Address:	136 Moo 5 Sadiang Subdistrict Mueang Phetchabun District Phetchabun Province 67000 Thailand
Date of Funds Availability:	02/17/2021
Confirmation Number:	OPF1333342509

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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The recipient may receive less than the transfer amount, due to fees charged by the recipient's bank and/or foreign taxes. You can cancel this transaction for a full refund within 30 minutes of the payment initiation, unless the funds have been picked up or deposited.

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For questions or complaints about **Navy Federal Credit Union**, you may also contact:

Consumer Financial Protection Bureau (CFPB)  
1-855-411-2372  
1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

**Federally insured by NCUA.**

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February 09, 2021

11:27:20 AM EST

LARRY W COOK  
[REDACTED]  
HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 0130804149  
Receiving Bank Identifier: BKKBTHBKTRD

**Federally insured by NCUA.**  
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February 08, 2021

10:05:27 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 013-0-80414-9  
Receiving Bank Identifier: BKKBTHBKXXX

Federally insured by NCUA.  
©2017 Navy Federal NFCU 677AL(6-17)



January 28, 2021

10:20:41 AM EST

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	SAROT KAHA
Address:	165 ALLEY BEHIND THE OLD MARK PHRAYA KRAI TEMPLE WAT PHRAYA KRAI BANGKHO LEM BANGKOK 10120 Thailand
Date of Funds Availability:	02/04/2021
Confirmation Number:	OPF1327141126

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
<b>Total Amount:</b>	<b>\$49,525.00</b>

Exchange Rate:	US\$1.00=	1.0000	USD
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<b>Total to Recipient:</b>	<b>49,500.00</b>	<b>USD</b>
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 1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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*2/9/21 Cancellation of wire  
 transfer requested then NFE Boston*

Name: Mr.Sarot Kaha

Address: 165 Alley Behind The Old Mark Phraya Krai Tample  
Wat Phraya Krai Bang Kho Lem Bangkok 10120

\*\*\*\*\*

Bank:Bangkok Bank

Branch:Khlongsan branch

Bank Address: 5 Chareon Nakhon Road Khlong Ton Sai Khlong  
San Bangkok Thailand 10600

Account Number: 1514331519

Swift Code:BKKBTHBK

Amount: \$ 49,500

From NFCU chK



Purpose LOAN Repayment



**From:** "Navy Federal Credit Union" <member.support@nfcu.org>

**To:** [REDACTED]

**Sent:** Mon, Feb 01, 2021 01:12 PM

**Subject:** Message from Navy Federal Credit Union [Incident:210201-026522]

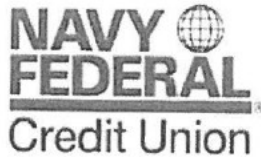
Wire Recall Reques... (62KB)

---

Dear Mr. Cook,

Per our conversation, please complete attached form with signature. Once received we will forward additional information to beneficiary bank. Please call 703-206-2605 if you have any additional questions. Thank you.

Do not respond to this email. To send a response, please log into your account through [www.navyfederal.org](http://www.navyfederal.org) or the mobile app (available on iOS and Android devices) to send a secure message.



**Wire Recall / Cancellation Request and Attestation**

I understand that wires are irrevocable and Navy Federal cannot guarantee cancellation once the wire has been processed. Navy Federal will submit a reversal request to the payee's financial institution and make every attempt to retrieve the funds; however, there is no guarantee that the funds will be returned. Once received by the payee and/or payee's financial institution, the reversal of the wire is at the discretion of the payee's financial institution. Navy Federal cannot guarantee the response time of the payee's financial institution, and fees may be assessed by other financial institutions if the reversal request is successful.

I agree to indemnify, defend, and hold harmless Navy Federal against any and all losses, damages, costs, and expenses (including reasonable attorney's fees) that Navy Federal suffers as a result of complying with this request and recovering the wire amount or any portion thereof and to reimburse Navy Federal for all such losses, damages, costs, and expenses. I am an authorized signer, or otherwise have authority to act, on the account identified in this statement and I consent to the disclosure of all relevant transaction information (including the account number of the account from which the funds were transferred) to third parties in Navy Federal's efforts to have the funds returned. I attest that neither the wire nor this request was originated with fraudulent intent by me or any person acting in concert with me.

Payee Information	
Name	MI Last
SAROT	Kaha
Payee Bank Name	Account No.
BANK BANGKOK BANK KALONGSAN BRANCH	1514 35159

Member Information		
Name	MI	Last
LARRY	W.	COOK
Account No.	Date of Wire (MM/DD/YY)	Wire Amount \$
[REDACTED]	01/28/21	\$49,500

By signing below, I certify under penalty of perjury that all information is true and correct to the best of my knowledge.

Signature	Date
[Signature]	02/01/21

Federally insured by NCUA.

PO Box 3000 Merrifield, VA 22119-3000

Error! Unknown document property name.

**Navy Federal®**  
**Request for an International Wire Transfer**

For Office Use Only	
Access No.	[REDACTED]
Account No.	[REDACTED]

Funds are generally received at the other financial institution within five to seven business days. Additional fees may be assessed by the receiving financial institution.

**Please note:**

The sender has the right to cancel a wire no later than 30 minutes after requesting the payment to receive a full refund plus fees. If the request is after 30 minutes, Navy Federal will submit a reversal request to the payee's financial institution and make every attempt to retrieve the funds; however, there is no guarantee that the funds will be returned. Once received by the payee and/or payee's financial institution, the reversal of the wire is at the discretion of the payee's financial institution. Navy Federal cannot guarantee the response time of the payee's financial institution, and fees may be assessed by other financial institutions if the reversal request is successful.

A. Member Information			
Name: First <b>LARRY</b>	MI <b>W.</b>	Last <b>COOK</b>	Suffix
Best Contact Number [REDACTED]	<input type="checkbox"/> Business <input type="checkbox"/> Cell <input checked="" type="checkbox"/> Home	Account Number* [REDACTED]	Date (MM/DD/YY) <b>01/28/21</b>

B. Payment Type Information			
Transfer Amount <b>\$ 49,500</b>	Delivery Fee <b>\$25.00</b>	<input type="checkbox"/> Foreign Currency <input checked="" type="checkbox"/> USD	Requester Information <input checked="" type="checkbox"/> Member <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Other

C. Financial Institution Information			
Name of Payee's Financial Institution <b>BANGKOK BANK</b>	BIC <b>BKKBTHBK</b>	National ID (if applicable)	
Address: City <b>Ban Bangkok</b>	Country <b>Thailand</b>	Name of Primary Correspondent Bank <b>WELLS FARGO**</b>	
Intermediary Financial Institution			
Address City State/Province Postal Code			

D. Payee's Information			
Name: First <b>SAROT</b>	MI	Last <b>Kaha</b>	Suffix
Payee Address: Street <b>165 Alley behind The Old Mack Phraya Krai TEMPLE WAT</b>		City <b>Phraya Krai</b>	State <b>BANG KHO LOM</b>
Country <b>Thailand</b>	Payee Account Number or IBAN/CLABE (if applicable) <b>1514 33159</b>	Purpose of Payment <b>LOAN REPAYMENT</b>	
Remarks (additional wiring instructions) <b>BANK Address: Khlongsai Branch</b>			
<b>5 Charoen Nakhon Road Khlong Ton Sai Khlong</b>			
<b>SAN BANG KOK Thailand 10600 Military 3D - 2nd Fl -</b>			
<b>VADL# 16539696 - Issued 06/30/2018 Exp - 08/30/2026 1882</b>			

Requester's Signature (if applicable) <i>[Signature]</i>	Date (MM/DD/YY) <b>01/28/21</b>
-------------------------------------------------------------	------------------------------------

\*This is the account that the funds will be withdrawn from.

\*\*Wells Fargo is the correspondent bank we use to purchase foreign currency.

For Office Use Only				
Employee Initials <b>WVW</b>	Employee Number <b>89493</b>	Date (MM/DD/YY) <b>1/28/21</b>	Member provided Pre-Receipt? <b>Yes</b>	Member provided Final Receipt? <b>Yes</b>
OPF No. <del>1327141126</del>	Member ID <b>693640</b>			

OPF 1327141126





Name  
Address

City

State

Postal Code

Country

**Intermediary FI Information**

ID Type

ID:

Name:

Address:

City:

State:

Postal Code:

Country:

**General Information**

New Template Name:

Internal NFCU Comments:

VADL # T65396796 ISSUED 06/30/2018 EXP  
08/30/26

Download Receipt

Continue

Modify

Cancel

Change Payment Type



January 26, 2021

09:48:50 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	SAROT KAHA
Address:	165 Alley Behind the Old Mark Phraya Krai Temple Wat BANGKOK Phraya Krai Bang Kho Lem 10120 Thailand
Date of Funds Availability:	02/02/2021
Confirmation Number:	OPF1325352087

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:	49,500.00	USD
---------------------	-----------	-----

The recipient may receive less than the transfer amount, due to fees charged by the recipient's bank and/or foreign taxes. You can cancel this transaction for a full refund within 30 minutes of the payment initiation, unless the funds have been picked up or deposited.

For consumer transactions, you have the right to dispute errors in your transactions and can do so by contacting us at 1-888-842-6328 within 180 days of this receipt. You may also contact us for a written explanation of your rights or questions regarding this transaction. Visit [navyfederal.org](http://navyfederal.org) for a complete list of international toll-free numbers or to send us a secure message.

For questions or complaints about **Navy Federal Credit Union**, you may also contact:

Consumer Financial Protection Bureau (CFPB)  
1-855-411-2372  
1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

**Federally insured by NCUA.**

©2017 Navy Federal NFCU 677BL(6-17)



January 26, 2021

09:48:14 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:	49,500.00	USD
---------------------	-----------	-----

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 1514331519  
 Receiving Bank Identifier: BKKBTHBKXXX

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Electronic Payments and Settlement System

[Print](#) [Help](#) [Logout](#)

User: 89423 Department: Branch Operations

[Dashboard](#) | [Payments](#) | [Manual Entry of Payments](#) | [Routing](#) | [Banks](#) | [BankGroups](#) | [Users](#)

**Confirm Dodd-Frank Final-Receipt**

**Dodd-Frank Final-Receipt**

Transfer Amount(USD):	49500.00	Payee Name:	SAROT KAHA
Transfer Fee(USD):	25.00	Address:	165 ALLEY BEHIND THE OLD MARK PHRAYA KRAI TEMPLE WAT
Total Amount(USD):	49525.00	City:	PHRAYA KRAI BANGKHO LEM
Exchange Rate:	1.0000	State:	BANGKOK
Total to Recipient:	49500.00	Postal Code:	10120
		Country:	TH
		Phone:	
		Date of Funds Availability:	02-04-2021

**Member Information**

Member Name:	LARRY W COOK	Member Access Number:	[REDACTED]
Address:	[REDACTED]	Member Account:	[REDACTED]
City:	HERNDON	Phone:	[REDACTED]
State/Province:	VA	Email:	CookLW@Jun0.com
Postal Code:	20170	Department:	Branch Operations
Country:	US		

**Payment Type Information**

Template Name:		Settlement Date:	01-28-2021
Payment Type:	Member International Fedwire Payment	Req D Counter:	0
Payment Amount Option:	Normal	Request Made By:	Member
Amount (USD):	49,500.00	Source Of Request:	InPerson
Fee (USD):	25.00 <input type="checkbox"/> Waive Fee		
Total Amount (USD):	49,525.00		

**Exchange Rate Information**

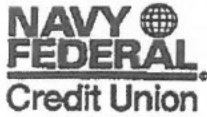
Destination Country:	TH	Exchange Rate:	1.0000
Destination Currency:	USD	Exchange Amount:	49500.000000
Foreign Exchange Type:	USD to USD	FX Contract:	

**Intermediary FI Information**

Bank Name	WELLS FARGO NA	Bank Transit Routing Number	026005092
-----------	----------------	-----------------------------	-----------

**Payee FI Information**

ID Type:	BIC	Payee Information	
ID:	BKKBTHBIOXXX	Payee is the Member	<input type="checkbox"/>
Name:	KHLOUGSAN BRANCH	Account/ID Type:	Proprietary
Address:	5 CHAREON NAKHON ROAD KHLONG TON SAI KHLONG	Account/ID:	1514331519
		Name:	SAROT KAHA
		Address:	165 ALLEY BEHIND THE OLD MARK PHRAYA KRAI TEMPLE WAT
		City:	



January 28, 2021

10:20:41 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	SAROT KAHA
Address:	165 ALLEY BEHIND THE OLD MARK PHRAYA KRAI TEMPLE WAT PHRAYA KRAI BANGKHO LEM BANGKOK 10120 Thailand
Date of Funds Availability:	02/04/2021
Confirmation Number:	OPF1327141126

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:	49,500.00	USD
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1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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 **JUNO** Message Center

**From:** "Ervin, Timothy J. (WF) (FBI)" <tjervin@fbi.gov>

**To:** "[REDACTED]" <[REDACTED]>

**Sent:** Thu, Jan 28, 2021 10:35 AM

**Subject:** FBI interview request

---

Good morning Mr. Cook,

I stopped by your house this morning on Barker Hill Road, but you must have been out at the time. I would like to speak with you about the large wire transfers you were sending in the last few months of 2020. I am worried you may be the victim of fraud. Please call me at the number below.

Regards,

SA Tim Ervin  
FBI Washington Field Office  
601 4<sup>th</sup> Street, N.W.  
Washington, D.C. 20535  
202-439-9211 (cell)

Rifki Fauzi

+66825268709

Hotel Spa *Venture*

*Main poc for establishing a*

*Address of Rifki Fauzi  
Athena, Jomtien Sai 2, Pattaya,  
Bang Lamung District  
Chow Buri 20150*

NAME - Wongdean Labkerd

No

ADDRESS - 22/55 Phetkasem Road, Hua Hin Subdistrict, Hua Hin District, Prachuap Khiri Khan Province

Zipcode: 77110

\*\*\*\*\*

ACCOUNT NO - 4907101515

BANK - BANGKOK BANK

SWIFT CODE - BKKBTHBK

BANK ADDRESS - 333 silom road , bangkok , thailand 10025

Amount \$ 49,500

San ufcu chk







January 19, 2021

09:56:22 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

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Receiving Bank Account Number:

7377053330

Receiving Bank Identifier:

BKKBTHBKXXX

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January 22, 2021

10:05:21 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	CHAWALIT PHENPAK
Address:	4/14 SOI PRAKHAM RUAMJAI MINBURI SUBDISTRICT MINBURI DISTRICT BANGKOK 10510 Thailand
Date of Funds Availability:	01/29/2021
Confirmation Number:	OPF1323050723

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:	49,500.00	USD
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January 22, 2021

10:04:07 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

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Receiving Bank Account Number:

0900646340

Receiving Bank Identifier:

BKKBTBKBXXX

Federally insured by NCUA.

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January 20, 2021

09:35:13 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	RIFKI FAUZI
Address:	Athena Jomtien Sai 2 Pattaya, Bang Lamung District Chon Buri 20150 Thailand
Date of Funds Availability:	01/27/2021
Confirmation Number:	OPF1322842469

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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January 20, 2021

09:33:54 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 7377053330  
Receiving Bank Identifier: BKKBTBKXXX

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Name : Rifki Fauzi  
Address : Athena, Jomtien Sai 2, Pattaya, Bang Lamung  
District, Chon Buri 20150, Thailand

\*\*\*\*\*

Bank. : Bangkok bank  
Branch : SILOM ROAD  
acc no : 737-7-05333-0  
Bank Address : 333, Silom Rd., Bangkok 10500 Thailand  
Swift code : BKKBTHBK

*Amount: \$ 49,500*

*Purpose: Loan Repayment*

*From NFCU checking* 



January 19, 2021

09:56:22 AM EST

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	RIFKI FAUZI
Address:	ATHENA JOMTIEN SAI 2, PATTAYA, BANG LAMUNG DISTRICT CHOU BURI 20150 Thailand
Date of Funds Availability:	01/26/2021
Confirmation Number:	OPF1322543170

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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January 25, 2021

09:50:28 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00	
Transfer Fees:	\$25.00	
Transfer Taxes:	\$0.00	
Total Amount:	\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000 USD
Total to Recipient:	49,500.00	USD

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Receiving Bank Account Number: 0900646340  
Receiving Bank Identifier: BKKBTHBKXXX

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January 25, 2021

09:50:28 AM EST

LARRY W COOK  
[REDACTED]  
HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Chawalit Pherpak
Address:	4/14 soi prakham Ruanjai Minburi Subdistrict Minburi district Bangkok 10510 Thailand
Date of Funds Availability:	02/01/2021
Confirmation Number:	OPF1325242698

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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\*\*\*\*\* Below comments added by James L Rios 1/25/2021 9:59:17 AM \*\*\*\*\*  
for wire (OPF1325242698) please Update wire address to:  
4/14 Soi Prakham Ruamjai Minburi Subdistrict Minburi District Bangkok 10510

# Online Communication

Created By: James L Rios 01/25/2021 09:59:17 AM SOB: SRL  
Routed By:  
Routed From:  
Completed By:  
OLC#: 20210125\_095917838

## General Information

Name	LARRY W COOK	Access #	[REDACTED]
Address 1	[REDACTED]	Home Ph	[REDACTED]
Address 2		Work Ph	Ext.
City/State/Zip	HERNDON VA 20170-3014		
E-mail	[REDACTED]		

## Request Type

Product	Savings
Topic	Bank Wire Addendum
Action Needed	Revised Wire Request
Account Number	

## Routing

Route To	Funds Disbursement
Assigned To	

## Reply Instructions

Respond By:	

## Details

[Edit Document](#)

## Comments

Name- Mr. Chawalit Phenpak

Address- 4/14 Soi Prakham Ruamjai Minburi Subdistrict

City- Minburi District

State- Bangkok

Zip code- 10510

\*\*\*\*\*

Account no - 090-0-64634-0

Bangkok bank

Swift code- bkkbthbk

Branch- 0090 Big C Suwintha wong Branch

Bank Address- 123 Moo 16, Suwintawang Rd., Minburi

City- Minburi

State- Bangkok

Zip- 10510

Amount \$49,500  
Purpose: Loan Repayment



January 15, 2021

09:20:17 AM EST

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	CHOSAK BOONTHAI
Address:	79/1 BANSAE ROAD TALAD SUBDISTRICT PHRA PRADAENG DISTRICT SAMUT PRAKAN PROVINCE 10130 Thailand
Date of Funds Availability:	01/25/2021
Confirmation Number:	OPF1320742934

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:	49,500.00	USD
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January 15, 2021

09:19:40 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:	49,500.00	USD
---------------------	-----------	-----

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Receiving Bank Account Number: 8677148267  
Receiving Bank Identifier: BKKBTHBKXXX

Federally insured by NCUA.  
©2017 Navy Federal NFCU 677AL(6-17)

Name: Mr. Chosak Boonthai

Address: 79/1 Ban Sae Road Talad Subdistrict Phra Pradaeng  
District Samut Prakan Province Thailand 10130

\*\*\*\*\*  
\*\*\*

Bank: Bangkok Bank

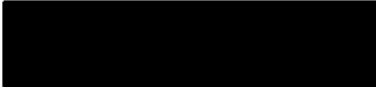
Branch: tesco Lotus Prachauthit

Bank Address: 808/8 Prachauthi road thung khru Bangkok  
10140

Account Number: 8677148267

Account Type: Saving

Swift Code: BKKBTHBK

Amount \$ 49,500  
Purpose LOAN Repayment.  
from NFCU checking 



January 14, 2021

11:12:33 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Chosak Boonthai		
Address:	79/1 Ban Sae Rd Talad Subdistrict Phra Pradaeng District Samut Prakan Province 10130 Thailand		
Date of Funds Availability:	01/22/2021		
Confirmation Number:	OPF1320343334		
Transfer/Send Amount:	\$49,500.00		
Transfer Fees:	\$25.00		
Transfer Taxes:	\$0.00		
Total Amount:	\$49,525.00		
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:	49,500.00		USD

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January 14, 2021

11:11:49 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 8677148267  
Receiving Bank Identifier: BKKBTHBKXXX

**Federally insured by NCUA.**  
©2017 Navy Federal NFCU 677AL(6-17)

**Navy Federal Credit Union®**  
**Checklist for Sending an International Wire Transfer**

**Sender Information**

- Sender's Name (First name, Last name) LARRY W. COOK
- Sender's Account Number [REDACTED]
- Sender Address [REDACTED]

**Payee Information**

- Payee Name – as stated at the receiving financial institution CHOSAK BOONTHAI
- Payee Account Number and Type SAVINGS 8677148267
  - IBAN (International Bank Account Number) – structured international bank account number that can be up to 34 alphanumeric characters depending on the intended country
  - CLABE (Clave Bancaria Estandarizada) – a standard structured 18-digit account number used in Mexico that uniquely identifies account holders
- Payee Address 19/1 BAN SAE ROAD TALAD SUBDISTRICT PHRA PRADAENG DISTRICT
- Further credit information may be placed in remarks, if applicable SAMUT PRAKARN PROVINCE THAILAND 10130
  - This can include additional account information if the receiving financial institution has a larger account to which they will disburse the funds (Example: Investment firms)

**Receiving Financial Institution Information**

- Payee's Financial Institution Name BANGKOK BANK
- SWIFT/BIC of Financial Institution BKKBTHBK
  - Society of Worldwide Interbank Financial Telecommunications/Bank Identifier Code
  - A Bank Identifier Code comprised of 8 to 11 characters that identifies the beneficiary financial institution used primarily internationally
- Intermediary/Correspondent Bank Name and Routing Number, if applicable
  - A financial institution that provides services on behalf of another in order to credit the beneficiary's financial institution

**Transfer Information**

- Transfer amount \$ 49,500
- Whether transfer is to a third party
  - Anyone other than yourself
- Any remarks needed on wire, if applicable
  - Additional wiring instructions (Example: For further credit information)
  - U.S. dollars or foreign currency
- Type of wire/purpose of wire LOAN REPAYMENT

**Remarks**

BANK Address: Tesco LOTUS Prachauthi Branch  
800/8 Prachauthi ROAD THUNG KHRO  
BANGKOK 10140

- Note**
- Navy Federal charges a \$25.00 wire fee for all wires being sent internationally.
  - Funds are generally received at the other financial institution within five to seven business days.



December 29, 2020

09:33:46 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	RUNGPO SATASU
Address:	63 MOO 7 CHOMPRAI SUBDISTRICT MUEANG PHETCHABUN DISTRICT PHETCHABUN 67000 Thailand
Date of Funds Availability:	01/06/2021
Confirmation Number:	OPF1307752729

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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The recipient may receive less than the transfer amount, due to fees charged by the recipient's bank and/or foreign taxes. You can cancel this transaction for a full refund within 30 minutes of the payment initiation, unless the funds have been picked up or deposited.

For consumer transactions, you have the right to dispute errors in your transactions and can do so by contacting us at 1-888-842-6328 within 180 days of this receipt. You may also contact us for a written explanation of your rights or questions regarding this transaction. Visit [navyfederal.org](http://navyfederal.org) for a complete list of international toll-free numbers or to send us a secure message.

For questions or complaints about Navy Federal Credit Union, you may also contact:

Consumer Financial Protection Bureau (CFPB)  
1-855-411-2372  
1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

Federally insured by NCUA.

©2017 Navy Federal NFCU 677BL(6-17)



December 29, 2020

09:32:20 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
---------------------	-----------	-----

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Receiving Bank Account Number: 8677150263  
Receiving Bank Identifier: BKKBTHBKXXX

Federally insured by NCUA.  
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Name: Miss.Rungpo Satasu

Address:63 Moo 7 Chomprai Subdistrict Mueang Phetchabun  
District Phetchabun Province Thailand 67000

\*\*\*\*\*  
\*\*

Bank:Bangkok Bank


Branch: tesco Lotus Prachauthit

Bank Address: 808/8 Prachauthi road thung khru Bangkok  
10140

Account Number: 8677150263

Account Type:Saving

Swift Code:BKKBTHBK

Amount: \$ 49,500  
Purpose: Loan Repayment  
From: WFCU checking: 



December 28, 2020

09:44:52 AM EST

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	RUNGPO SATASU
Address:	63 MOO 7 CHOMPRAI SUBDISTRICT MUEANG PHETCHABUN DISTRICT PHETCHABUN PROVINCE THAILAND 67000 Thailand
Date of Funds Availability:	01/05/2021
Confirmation Number:	OPF1307942919

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
---------------------	-----------	-----

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For consumer transactions, you have the right to dispute errors in your transactions and can do so by contacting us at 1-888-842-6328 within 180 days of this receipt. You may also contact us for a written explanation of your rights or questions regarding this transaction. Visit [navyfederal.org](http://navyfederal.org) for a complete list of international toll-free numbers or to send us a secure message.

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Consumer Financial Protection Bureau (CFPB)  
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[www.consumerfinance.gov](http://www.consumerfinance.gov)

Federally insured by NCUA.

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December 28, 2020

09:43:43 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 8677150263  
Receiving Bank Identifier: BKKBTBKTRD

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©2017 Navy Federal NFCU 677AL(6-17)

**SERVICE CONFIRMATION**  
12/23/2020  
LARRY W COOK



**CHASE PRIVATE CLIENT**

**CLIENT CONTACT INFORMATION**

**Name**

LARRY W COOK

**E-Mail Address**

[REDACTED]

**Residential Address**

[REDACTED]  
HERNDON, VA 20170-3014  
USA

**Address Details**

[REDACTED]  
HERNDON, VA 20170-3014  
USA

[REDACTED]  
HERNDON, VA 20170-3014  
USA

**Accounts Using this Address**

Safe Deposit Box ending in [REDACTED]  
Chase Sapphire Ckg ending in [REDACTED]

Chase Private Client Checking ending in [REDACTED]  
Chase Private Client Savings ending in [REDACTED]

**Telephone Numbers**

- Home #
- Work #
- Cellular #
- Fax #
- International #

[REDACTED]  
No Secondary Phone Number on file  
[REDACTED]  
No Fax Number on file  
No International Phone Number on file

**WHAT WE DID FOR YOU TODAY**

**Financial Transaction**

We submitted your Domestic wire transfer of \$99000.00 USD from your account ending in 2799 to LARRY W COOK. Please refer to the Wire Transfer Outgoing Request form for more information.

MARTA ALEMAN DE TAPIA

Sterling Clock Tower

(614) 248-5800

If you have questions, please contact your Private Client Banker, or call your 24/7 Client Service line at 1 (888) 994-5626, or 1 (405) 235-4847 from abroad.

Refer to your Deposit Account Agreement and Supplemental Deposit Account Agreement for complete account details.

Deposit products provided by JPMorgan Chase Bank, N.A. Member FDIC

\*Chase Private Client\* is the marketing name for a business within JPMorgan Chase & Co., and its subsidiaries.

Bank products and services are offered by JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by Chase Investment Services Corp., member FINRA and SIPC

© 2012 JPMorgan Chase Bank, N.A. Member FDIC



**Wire Transfer Outgoing Request**



**Wire Transfer Sender Information**

Sender Name: LARRY W COOK				
Account Name: LARRY W COOK OR ESTHER J MURPHY		Street Address: [REDACTED]		
City: HERNDON	State: VA	Zip: 20170-3014	Country: USA	Daytime Phone: [REDACTED]
Primary ID Type: Driver's License	ID Issuer: VA	ID Number: [REDACTED]	ID Issue Date: 06/30/2018	ID Exp: 08/30/2026
Secondary ID Type:	ID Issuer:	ID Number:	ID Issue Date:	ID Exp:
Comments:				

**Wire Transfer Information**

Request Date: 12/23/2020	Request time: 10:14:23AM Eastern time	Effective date: 12/23/2020	Wire Type: Domestic
Debit Account #: [REDACTED]	Debit Account Type: CHASE SAPPHIRE CHKG	Wire Amount (US dollars): \$99,000.00	
Qualifying Account #:	Qualifying Account Type:	Source of funds: Checking	Wire Fee:
Currency type to be sent: US Dollars	Exchange rate: N/A	Foreign currency amount: N/A	Amount to Collect (USD): \$99,000.00
FX Contract Number:			

**Recipient Account Information**

Account Name: LARRY W COOK			
Street Address:		Account Number: [REDACTED]	
City:	State:	Zip:	Country:
Text to Recipient:			

**Receiving Bank Information**

Bank Name: Navy FCU			
Street Address: 9999 Willow Creek Rd		Bank ABA/SWIFT Code: 256074974	
City: San Diego	State: CA	Zip: 92131	Country: USA
Intermediary Bank Name:			
Street Address:		Intermediary Bank ABA:	
City:	State:	Zip:	Country:
Text to Receiving Bank:			

## Wire Transfer Agreement

### 1. Service.

The terms and provisions in this Wire Transfer Agreement ("Agreement") describe our wire transfer service, including what you can expect from us (JPMorgan Chase Bank, N.A.) and the security procedures we will take when you send a wire transfer. If there is a conflict between any section of your Deposit Account Agreement and this Agreement, the provisions of this Agreement will apply.

The following types of wire transfers, when completed by a branch banker or by a Chase Private Client banker, are governed by this Agreement:

- **Domestic Wire Transfer:** A wire transfer sent to a bank within the U.S., including its territories.
- **International Wire Transfer:** A wire transfer sent in either U.S. or foreign currencies, including using our Chase Global Transfer service, to a bank outside the U.S. **Consumer International Wire Transfers** are wires that are sent from an account used primarily for personal, family, or household purposes.

By providing your signature as authorization, as part of our security procedures, you agree to these terms and conditions and authorize us to provide you Domestic Wire Transfers or International Wire Transfers. Wire transfers, when completed using our Online Services or Mobile Services, are governed by a separate agreement.

### 2. Security Procedures.

These security procedures are only to help prevent unauthorized access to your account. All wire transfer requests go through an internal review, and we may need to contact you to verify information about your wire transfer. We may impose stricter security procedures for any particular wire transfer you make, but we have no obligation to do so. If we choose to impose stricter security procedures, we will not be liable to you for any delays or losses, and we will not be obligated to impose such security procedures in the future.

#### (a) For Chase Branch Wire Transfers Only:

When you request a wire transfer in a branch you will be required to provide your signature as authorization for each wire transfer and show valid identification. You acknowledge these security procedures used for wire requests you make in a branch are a commercially reasonable method of verifying your branch wire transfer. You are responsible for any wire transfer issued in your name using these security procedures, whether or not you actually authorized the transfer.

#### (b) For Chase Private Client Customers Only:

Only Chase Private Client Telephone Banking can complete your wire transfer request using this service. To request wire transfers, you must provide your signature as authorization and maintain an active Chase Private Client Checking or Savings account. On the authorization form you can place a dollar limit on the wire transfers you request.

- You may request a wire transfer by telephone, and you agree that we will confirm your request by using any of the following security procedures, at our discretion:
  - Confirming certain personal information about you.
  - Contacting you, another account holder or someone else you have listed on the authorization form.
- You may request a wire transfer by email, and you agree that we will confirm your request by contacting you or another account holder.
- We may call you at any phone number we have for you in our records or to the phone numbers provided on the authorization form.

- You acknowledge that we offer wire transfer services in person at our branches, or online which provide a higher level of security for your accounts, and you can use these options instead. You acknowledge the respective security procedures above for wire transfers are a commercially reasonable method of verifying your wire transfer. You are responsible for any wire transfer issued in your name using these security procedures, whether or not you actually authorized the transfer.
- If you do not specify the account from which to subtract the funds, we can subtract the amount of the wire transfer from any account you designated on the authorization form.

### 3. Processing, Canceling, Delays and Notifications of Wire Transfers.

**(a) Processing:** We'll start processing your wire transfer the same business day if we receive it before the cutoff times we establish from time to time or provide you at the time you request your transfer. If we receive your request after that time, we'll process it the following business day. After we start processing your wire transfer, you must have available funds in the deposit account you designated in your Instructions.

**(b) Canceling:** You have the right to cancel Consumer International Wire Transfers at no cost to you within 30 minutes after you have authorized us to send it. For all other wire transfers, once you have submitted a wire transfer for the current business day, you cannot cancel it after we've begun processing, but you may request us to attempt to return the funds to you. If the recipient's bank agrees, your funds may be returned to you, but likely not the full amount that was originally sent. We will not automatically cancel your wire transfer due to the transfer being delayed by more than five business days; if we do cancel your wire transfer we'll notify you.

**(c) Modifying:** Once a wire transfer has begun processing, we will not be able to change any type of wire transfer requests unless the recipient's bank agrees. If the recipient's bank declines to change the wire transfer request, you will be responsible for the transfer you initially requested.

**(d) Internal Review:** During our internal review, we may subtract funds from your account or place a hold on your account and it may result in processing delays. Once we have released the wire transfer, the recipient's bank may delay credit to the recipient due to their own internal review processes.

**(e) Notifications:** We will send you an email notification on the status of your wire transfer, it will be sent to an email address you have provided. We may also notify you verbally of the status of your wire transfer, but we are not required to do so. If you do not have an email address on file, if the email is returned undeliverable, or we are unable to send an email due to system failures or outages beyond our reasonable control, it is your responsibility to monitor your account for the status of your wire transfer. You may contact us for the status of your wire transfer. These notification methods are deemed to be commercially reasonable. Any other information we may provide upon successfully scheduling a wire transfer is only an indication that we've received your request and not an indication that we've accepted your wire transfer.

### 4. Identifying Number.

We or any other bank involved in the wire transfer will complete your wire transfer request using the account number or bank identification number you provide, even if the numbers do not match the recipient's or bank's name. ***If you provided us an incorrect account number for the recipient or an incorrect routing or identification number for the recipient's bank, you could lose the amount of the transfer.***

**Wire Transfer Agreement - continued**

**5. Future Dated Wire Transfers.**

You may request a future dated (one -time) domestic wire transfer, up to 10 business days from the current business day's cutoff time. You cannot cancel a future dated wire transfer once it has been requested.

**6. Foreign Exchange Transfer.**

It is our discretion in which foreign currencies we will send wire transfers, and these can change at any time. If you send a wire transfer in a foreign currency, you authorize us to deduct the amount from your account at the exchange rate we offered at the time you requested it. The foreign exchange rates we use are determined by us in our sole discretion.

The exchange rate we use will include a spread and may include commissions or other costs that we, our affiliates, or our vendors may charge in providing foreign currency exchange to you. The exchange rate may vary among customers depending on your relationship, products with us or the type of transaction being conducted, the dollar amount, type of currency, and the date and the time of the exchange. You should expect that these rates will be less favorable than rates quoted online or in publications.

If the funds are returned or payment cannot be made for any reason, we will not be liable for more than the amount of the wire transfer at our exchange rate at the time we return the funds to you, less charges taken by any other bank involved in the wire transfer. If you cancel a funds transfer request, other than a cancellation of a Consumer International Funds Transfer within 30 minutes after you authorized us to send it, and it causes a loss or cost to us, we may subtract funds from your account to cover these losses. If your initial request is returned, cancelled or changed, your new wire transfer request will be subject to a new exchange rate.

If the wire transfer is not in the currency of the recipient's account, the recipient's bank or another processing bank may reject the wire transfer or convert it. If converted, you agree the wire transfer may be converted to a different currency at their exchange rate and may subtract additional fees.

**7. Fees and Payment Route.**

We may charge a fee when you use this service. Please refer to your account agreement or product information for fees that may apply. We may use any funds transfer system we believe reasonable to complete your request, regardless of any instructions you might give us. If we also are the recipient's bank, we may complete your request using an internal transfer. You are responsible for all fees and taxes, including our fees and any fees charged by other funds transfer systems or banks involved in the transfer.

**8. Wire Transfer System Rules and Laws.**

The use of this service is subject to all applicable U.S. federal and state laws, regulations, rules and wire transfer arrangements, including the respective state's Uniform Commercial Code Article 4A, as may be applicable. If you make a Consumer International Wire Transfer, it is also subject to additional federal laws and regulations which, in the event of a conflict with this Agreement, will govern. All of your wire transfers must comply with U.S. laws, including the regulations and economic sanctions administered by the U.S. Treasury Department's Office of Foreign Asset Control and other applicable laws.

**9. Indemnification.**

You will indemnify us for all claims, expenses, liabilities, and losses (including reasonable legal fees) if you or a third party makes a claim against us for any of our actions or services in this Agreement, unless they prove gross negligence or willful misconduct. You understand this section will survive even if you close your account or this Agreement is terminated.

**10. Failure to Perform; Limitation of Liability.**

We are only responsible for performing the services specified in this Agreement. We will not be liable for the failure or delay of any wire transfer or for failing to meet other obligations in the Agreement because of circumstances or causes beyond our control, including governmental, legal or regulatory restrictions or prohibitions, third party actions, natural disasters, equipment or system failures, labor disputes, wars or riots. We are not liable for any indirect, special or consequential damages.

Any provision of this Agreement that limits the bank's liability does not negate the bank's duty (if any) under applicable law to act in good faith and with reasonable care.

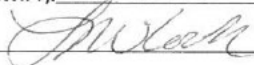
**11. Changes to the Agreement**

We may change the terms of this Agreement, including fees and features of this service, at any time. If any change would adversely affect you, we will notify you in advance, unless the change is necessary to comply with a legal requirement.

We may direct you to a branch or to your Chase Private Client banker for the content of any changes or the revised Agreement unless the law requires a different method. Your use of this service after we have made such changes available will be considered your agreement to the change.

By providing your signature as authorization, you agree to these terms and conditions, that the wire transfer information in this document is accurate and you authorize us to process this wire transfer.

Recipient Bank's Identifier (ABA/SWIFT): 256074974 Recipient's Account Number: [REDACTED]

Sender's Signature:  Date: 12/23/20

Email Address: [REDACTED]

Transaction Number (Contact ID): 634604695180001

The Email Address and Transaction Number provided will be used for communication purposes.

**Branch / Department Information**

Initiated by: MARTA ALEMAN DE TAPIA Initiating Branch: Sterling Clock Tower Phone: 614-248-5800 Request Time: 10:14:23AM

Wire Transfer:  Approved  Declined Approved/Declined by (Print): \_\_\_\_\_

Approved/Declined by (Signature): \_\_\_\_\_ Date: \_\_\_\_\_

Decline Reason: \_\_\_\_\_ Comments: \_\_\_\_\_

Approving Manager (wire amount over limit) \_\_\_\_\_

Method of Approval (attach required supporting documentation)  Phone call  Email  Other (explain) \_\_\_\_\_

**Wire Tracking Information**

FX Contract Number (if applicable) \_\_\_\_\_



December 22, 2020

09:36:38 AM EST

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Sayiam Lamlert
Address:	223 Moo 1 Tambon Neon Phra Prang Song Phi Nong District Suphanburi Province 72110 Thailand
Date of Funds Availability:	12/30/2020
Confirmation Number:	OPF1306641676

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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For questions or complaints about **Navy Federal Credit Union**, you may also contact:

Consumer Financial Protection Bureau (CFPB)  
 1-855-411-2372  
 1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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December 22, 2020

09:35:44 AM EST

LARRY W COOK  
[REDACTED]  
HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

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Receiving Bank Account Number: 0748024437  
Receiving Bank Identifier: BKKBTHBKXXX

Federally insured by NCUA.  
©2017 Navy Federal NFCU 677AL(6-17)

Name: Mr. Sayiam Lamlert

Address: 223 Moo 1 Tambon Noen Phra Prang Song Phi Nong  
District Suphanburi Province Thailand 72110

\*\*\*\*\*

Bank: Bangkok Bank

Branch: Avani Riverside

Bank Address: Riverside Plaza 3rd Floor Samre Thonburi  
Buri Bangkok 10600

Account Number: 0748024437

Swift Code: BKKBTHBK

Amount \$ 49,500  
Purpose: LOAN REPAYMENT



December 21, 2020

10:03:40 AM EST

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	SAYIAM LAMLERT
Address:	223 MOO1 TAMBON NOEN PHRA PRANG SONG PHI NONG DISTRICT SUPHANBURI PROVINDENCE 72110 Thailand
Date of Funds Availability:	12/29/2020
Confirmation Number:	OPF1306142745

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Consumer Financial Protection Bureau (CFPB)  
 1-855-411-2372  
 1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

**Federally insured by NCUA.**

©2017 Navy Federal NFCU 677BL(6-17)





December 21, 2020

10:02:13 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:		49,500.00	USD
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Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

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Receiving Bank Account Number: 0748024437  
 Receiving Bank Identifier: BKKBTBXXXX

**Federally insured by NCUA.**  
 ©2017 Navy Federal NFCU 677AL(6-17)

**Navy Federal®**  
**Request for an International Wire Transfer**

Funds are generally received at the other financial institution within five to seven business days. Additional fees may be assessed by the receiving financial institution.

For Office Use Only	
Access No.	[REDACTED]
Account No.	[REDACTED]

**Please note:**

The sender has the right to cancel a wire no later than 30 minutes after requesting the payment to receive a full refund plus fees. If the request is after 30 minutes, Navy Federal will submit a reversal request to the payee's financial institution and make every attempt to retrieve the funds; however, there is no guarantee that the funds will be returned. Once received by the payee and/or payee's financial institution, the reversal of the wire is at the discretion of the payee's financial institution. Navy Federal cannot guarantee the response time of the payee's financial institution, and fees may be assessed by other financial institutions if the reversal request is successful.

A. Member Information			
Name: First <i>LARRY</i>	MI <i>W.</i>	Last <i>COOK</i>	Suffix
Best Contact Number [REDACTED]	<input type="checkbox"/> Business <input type="checkbox"/> Cell <input checked="" type="checkbox"/> Home	Account Number* [REDACTED]	Date (MM/DD/YY) <i>12/21/20</i>

B. Payment Type Information			
Transfer Amount \$ <i>49,500</i>	Delivery Fee \$ <i>25.00</i>	<input type="checkbox"/> Foreign Currency <input checked="" type="checkbox"/> USD	Requester Information <input checked="" type="checkbox"/> Member <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Other

C. Financial Institution Information			
Name of Payee's Financial Institution <i>BANGKOK BANK</i>	BIC <i>BKKBTHBK</i>	National ID (if applicable)	
Address: City <i>BANGKOK</i>	Country <i>THAILAND</i>	Name of Primary Correspondent Bank <b>WELLS FARGO**</b>	
Intermediary Financial Institution			
Address	City <i>Prang</i>	State/Province	Postal Code

D. Payee's Information				
Name: First <i>SAYJAM</i>	MI	Last <i>LAMLERT</i>	Suffix	Is Payee a Third Party? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Payee Address: Street <i>223 Moo 1 Tambon Noen Phra Song Thi Nong District Suphanburi Province</i>	City <i>Song Thi Nong</i>	State <i>Suphanburi</i>	Province <i>Pravidence</i>	Zip Code <i>72110</i>
Country <i>Thailand</i>	Payee Account Number or IBAN/CLABE (if applicable) <i>0748024437</i>	Purpose of Payment <i>LOAN REPAYMENT</i>		
Remarks (additional wiring instructions) <i>BANK Address: Riverside PLAZA 3<sup>rd</sup> Floor SAMRO THONBURI BURI, BANGKOK 10600</i>				

Requester's Signature (if applicable) <i>[Signature]</i>	Date (MM/DD/YY) <i>12/21/20</i>
-------------------------------------------------------------	------------------------------------

\*This is the account that the funds will be withdrawn from.

\*\*Wells Fargo is the correspondent bank we use to purchase foreign currency.

For Office Use Only				
Employee Initials <i>JP</i>	Employee Number <i>40881</i>	Date (MM/DD/YY) <i>12/21/20</i>	Member provided Pre-Receipt? <i>Y</i>	Member provided Final Receipt? <i>Y</i>
OPF No. <i>106142745</i>	Member ID <i>VA DL T65396796 EX 8/30/20</i>			





December 17, 2020

09:50:40 AM EST

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	MANAS PANYOSRI
Address:	61 SOI PHETKASEM 35/2 BANG WA SUBDISTRICT PHASICAROEN DISTRICT BANGKOK 10160 Thailand
Date of Funds Availability:	12/24/2020
Confirmation Number:	OPF1304041952

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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The recipient may receive less than the transfer amount, due to fees charged by the recipient's bank and/or foreign taxes. You can cancel this transaction for a full refund within 30 minutes of the payment initiation, unless the funds have been picked up or deposited.

For consumer transactions, you have the right to dispute errors in your transactions and can do so by contacting us at 1-888-842-6328 within 180 days of this receipt. You may also contact us for a written explanation of your rights or questions regarding this transaction. Visit [navyfederal.org](http://navyfederal.org) for a complete list of international toll-free numbers or to send us a secure message.

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 1-855-411-2372  
 1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

**Federally insured by NCUA.**

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December 17, 2020

09:50:40 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Receiving Bank Account Number: 0210508800  
Receiving Bank Identifier: BKKBTHBKXXX

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NAME- Manas Panyosri

ADDRESS- 61 Soi phetkasem 35/2 Bang Wa Subdistrict,  
Phasicharoen District, Bangkok  
Zipcode: 10160

\*\*\*\*\*

ACCOUNT NO - 0210508800

BANK - BANGKOK BANK

BANK ADDRESS- Number 618/1 Big C Saphan Khwai,  
Phaholyothin Road, Samsen Nai Sub-district, Phaya Thai  
District, Bangkok 10400

SWIFT CODE - BKKBTHBK

*Amount \$ 49,500*

*Purpose: LOAN REPAYMENT*

*from NFCU checking*



Electronic Payments and Settlement System

[Print](#) [Help](#) [Logout](#)

User: A9413 Department: Branch Operations

- [Dashboard](#)
- [Payments](#)
- [Manual Entry of Payments](#)
- [Routing](#)
- [Banks](#)
- [BankGroups](#)
- [Users](#)

**Dodd-Frank Pre-Receipt**

**Member Information**

<b>Member Name:</b>	LARRY W COOK	<b>Member Access Number:</b>	[REDACTED]
<b>Address:</b>	[REDACTED]	<b>Member Account:</b>	[REDACTED]
		<b>Phone:</b>	[REDACTED]
<b>City:</b>	HERNDON	<b>Email:</b>	[REDACTED]
<b>State/Province:</b>	VA	<b>Department:</b>	Branch Operations
<b>Postal Code:</b>	20170		
<b>Country:</b>	US		

**Payment Type Information**

<b>Template Name:</b>		<b>Settlement Date:</b>	12-17-2020
<b>Payment Type:</b>	Member International Fedwire Payment	<b>Reg D Counter:</b>	
<b>Payment Amount Option:</b>	Normal	<b>Request Made By:</b>	Member
<b>Amount (USD):</b>	49,500.00	<b>Source Of Request:</b>	InPerson
<b>Fee (USD):</b>	25.00 <input type="checkbox"/> Waive Fee		
<b>Total Amount (USD):</b>	49,525.00		

**Exchange Rate Information**

<b>Destination Country:</b>	TH	<b>Exchange Rate:</b>	1.0000
<b>Destination Currency:</b>	USD	<b>Exchange Amount:</b>	49500.000000
<b>Foreign Exchange Type:</b>	USD to USD	<b>FX Contract:</b>	

**Intermediary FI Information**

<b>Bank Name</b>	WELLS FARGO NA	<b>Bank Transit Routing Number</b>	026005092
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**Payee FI Information**

<b>ID Type:</b>	BIC
<b>ID:</b>	BKKBTHBKXXX
<b>Name:</b>	BANGKOK BANK PUBLIC COMPANY LTD.
<b>Address:</b>	618/1 BIG C SAPHAN KHWAI PHAHOLYATHIN ROAD, SAMSEN NAI SUB-DISTRICT PHAYA THAI
<b>City:</b>	BANGKOK
<b>State:</b>	
<b>Postal Code:</b>	10400
<b>Country:</b>	TH

**Payee Information**

<b>Payee is the Member</b>	<input type="checkbox"/>
<b>Account/ID Type:</b>	Proprietary
<b>Account/ID:</b>	0210508800
<b>Name:</b>	MANAS PANYOSRI
<b>Address:</b>	61 SOI PHETKASEM 35/2 BANG WA SUBDISTRICT PHASICAROEN DISTRICT BANGKOK
<b>City:</b>	
<b>State/Province:</b>	
<b>Postal Code:</b>	10160
<b>Country:</b>	TH
<b>Phone Number:</b>	

**FI to FI Information:**

**Originator to Payee/  
Purpose of Payment:**

**Payee Branch Information**

**ID:**



December 16, 2020

10:14:19 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	DAODEN ROMSANUK
Address:	45/4 soi thientalay, bang khun thian chaithale rd. samee dam subdistrict, bang khun thian distri bangkok 10150 Thailand
Date of Funds Availability:	12/23/2020
Confirmation Number:	OPF1302741297

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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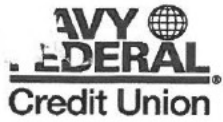
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[www.consumerfinance.gov](http://www.consumerfinance.gov)

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December 16, 2020

10:03:26 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 0100491083  
Receiving Bank Identifier: BKKBTBKBXXX

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NAME- Mr. Daoden Romsanuk

ADDRESS- 45/4 Soi Thientalay, Bang Khun Thian-Chaithale  
Road, Samae Dam Subdistrict, Bang Khun Thian District  
Bangkok  
Zipcode: 10150

\*\*\*\*\*

ACCOUNT NO- 0100491083

BANK-BANGKOK BANK

ADDRESS-Big C Rama 2 189/1 Moo 1, Rama 2 Road, Samae Dam  
Subdistrict, Bang Khun Thian District Bangkok 10150  
Bangkok 10150

SWIFT CODE-BKKBTHBK

City: Bangkok  
State: Bangkok

Zipcode: 10160

Amount \$49,500

for NFCU  
Checking

Purpose Loan Repayment



December 14, 2020

09:58:00 AM EST

LARRY W COOK

[REDACTED]  
HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	DAODEN ROMSANUK
Address:	45/4 SOI THIENTALAY BANG KHUN THIAN CHAITHALE RD SAMAE DAM BANG KHUN THIAN BANGKOK 10150 Thailand
Date of Funds Availability:	12/21/2020
Confirmation Number:	OPF1299343778

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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December 14, 2020

09:57:42 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 0100491083  
 Receiving Bank Identifier: BKKBTBKXXX

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Name: Somjit Joradol

Address: 29/2 Moo 7 Khlong Chinda Subdistrict Sam phran  
District Nakhon Pathom Province Thailand 73110

\*\*\*\*\*

Account Number: 1664002258


Swift Code: BKKBTHBK

Bank: Bangkok bank

Branch: Sam Phran

Bank Address: 333 Moo 8 Sukhaphiban Road Sam Phran Sam  
Phran Nakhon Pathom 73110

Amount \$ 49,500

From checking: 

Purpose: Loan Repayment



December 11, 2020

10:09:43 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Somjit Jaradol
Address:	29/2 Moo 7 Khlong Chinda Subdistric Sam Phran District Nakhon Province 73110 Thailand
Date of Funds Availability:	12/18/2020
Confirmation Number:	OPF1298442819

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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[www.consumerfinance.gov](http://www.consumerfinance.gov)

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December 11, 2020

10:07:19 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 1664002258  
Receiving Bank Identifier: BKKBTHBKXXX

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December 08, 2020

09:51:11 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	SOMJIT JORADOL
Address:	29/2 MOO 7 KHLONG CHINDA SUBDISTRICT SAM PHRAN DISTRICT NAKHON PATHOM PROVINCE 73110 Thailand
Date of Funds Availability:	12/15/2020
Confirmation Number:	OPF1296049022

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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1-855-411-2372  
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[www.consumerfinance.gov](http://www.consumerfinance.gov)

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December 08, 2020

09:51:11 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Receiving Bank Account Number: 1664002258  
Receiving Bank Identifier: BKKETHBKXXX

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Electronic Payments and Settlement System

Print Help Logout

User: A9413 Department: Branch Operations

Dashboard Payments Manual Entry of Payments Routing Banks BankGroups Users

Dodd-Frank Pre-Receipt

Member Information

Member Name: LARRY W COOK
Address: [Redacted]
City: HERNDON
State/Province: VA
Postal Code: 20170
Country: US
Member Access Number: [Redacted]
Member Account: [Redacted]
Phone: [Redacted]
Email: [Redacted]
Department: Branch Operations

Payment Type Information

Template Name:
Payment Type: Member International Fedwire Payment
Payment Amount Option: Normal
Amount (USD): 49,500.00
Fee (USD): 25.00
Total Amount (USD): 49,525.00
Settlement Date: 12-08-2020
Reg D Counter:
Request Made By: Member
Source Of Request: InPerson

Exchange Rate Information

Destination Country: TH
Destination Currency: USD
Foreign Exchange Type: USD to USD
Exchange Rate: 1.0000
Exchange Amount: 49500.000000
FX Contract:

Intermediary FI Information

Bank Name: WELLS FARGO NA
Bank Transit Routing Number: 026005092

Payee FI Information

ID Type: BIC
ID: BKKBTHBKXXX
Name: BANGKOK BANK PUBLIC COMPANY LTD.
Address: 333 MOO 8 SUKHAPHIBAN ROAD SAM PHRAN
City: SAM PHRAN
State: NAKHON PATHOM
Postal Code: 73110
Country: TH

Payee Information

Payee is the Member
Account/ID Type: Proprietary
Account/ID: 1664002258
Name: SOMJIT JORADOL
Address: 2912 MOO 7 KHLONG CHINDA SUBDISTRICT
City: SAM PHRAN DISTRICT
State/Province: NAKHON PATHOM PROVINCE
Postal Code: 73110
Country: TH
Phone Number:

FI to FI Information:

[Empty dropdown menu]

Originator to Payee/Purpose of Payment:

LOAN REPAYMENT

Payee Branch Information

ID:



December 07, 2020

09:59:29 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	NALINEE EAKANAI
Address:	138 SOI PETCHKASEM 3 INTERSECTION 5 WAT THA PHRA BANGKOK 10600 Thailand
Date of Funds Availability:	12/14/2020
Confirmation Number:	OPF1295942657

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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December 07, 2020

09:59:12 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:		49,500.00	USD
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Receiving Bank Account Number: 0510536998  
 Receiving Bank Identifier: BKKBTHBKTRD

Federally insured by NCUA.  
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NAME- Nalinee Eakanai

ADDRESS- 138 Soi Petchkasem 3 Intersection 5, Wat Tha  
Phra, Bangkok Yai District  
Zipcode: 10600

\*\*\*\*\*

ACCOUNT NO- 0510536998

BANK- BANGKOK BANK

Bank ADDRESS- Number 607, 3rd Floor, Seacon Bangkae,  
Petchkasem Sai Kao Road, Bang Wa Sub-district, Phasi  
Charoen District, Bangkok 10160

SWIFT CODE-BKKBTHBK

Amount \$ 49,500  
for OFCA check [REDACTED]  
Purpose Loan Repayment



December 03, 2020

09:41:35 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Nalinee Eakanai
Address:	138 Soi Petchkasem 3 Intersection 5 Wat Tha Phra Bangkok Yai District 10600 Thailand
Date of Funds Availability:	12/10/2020
Confirmation Number:	OPF1295141475

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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1-855-411-2372  
1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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December 03, 2020

09:39:57 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:	49,500.00	USD
---------------------	-----------	-----

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 0510536998  
Receiving Bank Identifier: BKKBTHBKXXX

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©2017 Navy Federal NFCU 677AL(6-17)



December 01, 2020

09:53:48 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	YENJITPHROMBANSANG
Address:	114 SOI RAMKHAMHAENG 54 HUAMARK BAQNGKAPI 10240 Thailand
Date of Funds Availability:	12/08/2020
Confirmation Number:	OPF1294244484

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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The recipient may receive less than the transfer amount, due to fees charged by the recipient's bank and/or foreign taxes. You can cancel this transaction for a full refund within 30 minutes of the payment initiation, unless the funds have been picked up or deposited.

For consumer transactions, you have the right to dispute errors in your transactions and can do so by contacting us at 1-888-842-6328 within 180 days of this receipt. You may also contact us for a written explanation of your rights or questions regarding this transaction. Visit [navyfederal.org](http://navyfederal.org) for a complete list of international toll-free numbers or to send us a secure message.

For questions or complaints about **Navy Federal Credit Union**, you may also contact:

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December 01, 2020

09:52:14 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 9070379384  
Receiving Bank Identifier: BKKBTBXXXX

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NAME- YENJIT PHROMBANSANG

ADDRESS-114 Soi Ramkhamhaeng 54 Huamark, Bangkok,  
Bangkok 10240

\*\*\*\*\*


ACCOUNT NO : 907-0-37938-4

BANGKOK BANK

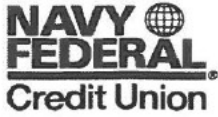
SWIFT CODE- BKKBTHBK

BRANCH- Tesco Lotus Bangkok

BANK ADDRESS- 3109 Tesco Lotus Bangkok 1st Floor,  
Ladprao Rd., Klongchan, Bangkok, Bangkok 10240

Draw checking   
Amount \$ 49,500  
Purpose Loan Repayment

0



November 30, 2020

10:15:41 AM EST

LARRY W COOK  
[REDACTED]  
HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Yenjit Phrombansang
Address:	114 Soi Ramkhamhaeng 54 Huamark, Bangkok, Bangkok 10240 Thailand
Date of Funds Availability:	12/07/2020
Confirmation Number:	OPF1293945068

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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[www.consumerfinance.gov](http://www.consumerfinance.gov)

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November 25, 2020

09:56:58 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

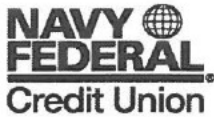
Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

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Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 1514330495  
Receiving Bank Identifier: BKKBTBXXXX

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November 23, 2020

09:32:41 AM EST

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	PATTARA PABMOUNG
Address:	42/25 Village No.9 Bang Phut Subdistrict Pak kret District Nonthaburi Province 11120 Thailand
Date of Funds Availability:	12/01/2020
Confirmation Number:	OPF1292542484

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:	49,500.00	USD
---------------------	-----------	-----

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November 23, 2020

09:30:28 AM EST

LARRY W COOK  
[REDACTED]  
HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

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Receiving Bank Account Number: 0588130997  
Receiving Bank Identifier: BKKBTHBKXXX

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Name- Mr. Pattara Pabmoung

Address- 42/25 Village No.9 Bang Phut Subdistrict

City- Pak kret District

State- Nonthaburi Province

Zip code- 11120

\*\*\*\*\*

Bank: Bangkok bank

Account no: 058-8-13099-7

Swift code- bkkbthbk

Branch- 1648 Robinson Srisamarn

Bank address - 99 Moo 1 Prachachuen Parkkred Rd, BanMai


City- Pak Kret District

State- Nonthaburi

Zip- 11120

Amount: \$ 49,500

Purpose: Loan Repayment

Im: checking 



November 20, 2020

12:02:53 PM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	SOMJAI SUKNGAM
Address:	144 MO 2 BAN KHLONG SUAN SUBDISTRICT PHRA SAMUT CHEDI SAMUT PRAKAN 10290 Thailand
Date of Funds Availability:	11/30/2020
Confirmation Number:	OPF1291073791

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:	49,500.00	USD
---------------------	-----------	-----

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November 20, 2020

12:01:41 PM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 0307300673  
 Receiving Bank Identifier: BKKBTBKXXX

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**Navy Federal®**  
**Request for an International Wire Transfer**

Funds are generally received at the other financial institution within five to seven business days. Additional fees may be assessed by the receiving financial institution.

For Office Use Only	
Access No.	[REDACTED]
Account No.	[REDACTED]

**Please note:**

The sender has the right to cancel a wire no later than 30 minutes after requesting the payment to receive a full refund plus fees. If the request is after 30 minutes, Navy Federal will submit a reversal request to the payee's financial institution and make every attempt to retrieve the funds; however, there is no guarantee that the funds will be returned. Once received by the payee and/or payee's financial institution, the reversal of the wire is at the discretion of the payee's financial institution. Navy Federal cannot guarantee the response time of the payee's financial institution, and fees may be assessed by other financial institutions if the reversal request is successful.

A. Member Information			
Name: First	MI	Last	Suffix
LARRY	W.	COOK	
Best Contact Number	<input type="checkbox"/> Business <input type="checkbox"/> Cell <input checked="" type="checkbox"/> Home	Account Number*	Date (MM/DD/YY)
[REDACTED]		[REDACTED]	11/29/2020

B. Payment Type Information			
Transfer Amount	Delivery Fee	<input type="checkbox"/> Foreign Currency <input checked="" type="checkbox"/> USD	Requester Information
\$ 49,500	\$25.00		<input checked="" type="checkbox"/> Member <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Other

C. Financial Institution Information			
Name of Payee's Financial Institution	BIC	National ID (if applicable)	
BANKOK BANK	BKKBTHBK		
Address: City	Country	Name of Primary Correspondent Bank	
141-142 / 13 Moo 6	Thailand	WELLS FARGO**	
Intermediary Financial Institution			
Address	City	State/Province	Postal Code

D. Payee's Information			
Name: First	MI	Last	Suffix
SOMJAI		SUKNGAM	
Payee Address: Street	City	State	Zip Code
144 MOZ BAN KHLONG SUAN SUBDISTRICT PHRA SAMUT CHEDI			10290
Country	Payee Account Number or IBAN/CLABE (if applicable)	Purpose of Payment	
Thailand	Φ3Φ73ΦΦ673	Loan Repayment	
Remarks (additional wiring instructions)			
Payee Address			
144 MOZ BAN KHLONG SUAN SUBDISTRICT PHRA SAMUT CHEDI DISTRICT SAMUT PRAECHANTHAI PRAKAN PROVIDENCE THAILAND 10290			

Requester's Signature (if applicable)	Date (MM/DD/YY)
[Signature]	11/20/20

\*This is the account that the funds will be withdrawn from.

\*\*Wells Fargo is the correspondent bank we use to purchase foreign currency.

For Office Use Only				
Employee Initials	Employee Number	Date (MM/DD/YY)	Member provided Pre-Receipt?	Member provided Final Receipt?
TH	47767	11/20/20	YCS	YCS
OPF No.	Member ID			
1291073791	USNRET EXP INDEF			



Name: JOMJai Su~~K~~NGam  
Address: 144 Mo 2 Ban KHLONG  
Suan Subdistrict  
Phra Samut Chedi DISTRICT  
Samut Prakan Providence  
Thailand ~~1022~~ 10290

BANK: BANKOK BANK  
Branch: Big c Prachauthi 90  
Address: 141-142 / 3 moo 6 Prachauthi~~90~~  
Prachauthi 90  
Thung Khru BANGKOK ~~10140~~  
10140

Account No: 0307300673

TYPE: Savings

Swift Code BKK~~B~~BTHBK

Amount \$ 49,500 at Vienna  
LOAN Repayment

NAME- Khrueafa Aiadram

ADDRESS - 166 Moo 6, Kut Sanam Subdistrict, Soeng Sang District, Nakhon Ratchasima Province

Zipcode:30330

BANKING DETAILS:


ACCOUNT NO- 2974855906

BANK- BANGKOK BANK

SWIFT CODE-BKKBTHBK

BANK ADDRESS - 100 Thanee Road, Nai Mueang Subdistrict, Mueang Buriram District, Buriram Province

Zipcode:31000

From: WFCU checks, 

Amount \$ 49,500

Purpose: Loan Repayment



November 18, 2020

09:56:45 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	KHRUEAFA AIADRAM
Address:	199 MOO 6, KUT SANAM SUBDISTRICT SOENG SANG NAKHON RATCHASIMA PROVINCE 30330 Thailand
Date of Funds Availability:	11/25/2020
Confirmation Number:	OPF1291058157

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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November 18, 2020

09:56:45 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
---------------------	-----------	-----

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Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 2974855906  
Receiving Bank Identifier: BKKBTHBKXXX

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November 16, 2020

10:04:36 AM EST

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	KHRUEAFA AIADRAM
Address:	166 Moo 6, Kut Sanam Subdistrict Soeng Sang District Nakhon Ratchasima Province Thailand
Date of Funds Availability:	11/23/2020
Confirmation Number:	OPF1291044247

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Consumer Financial Protection Bureau (CFPB)  
 1-855-411-2372  
 1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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November 16, 2020

10:03:23 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 2974855906  
Receiving Bank Identifier: BKKBTHBKTRD

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**Navy Federal®**  
**Request for an International Wire Transfer**

For Office Use Only	
Access No.	[REDACTED]
Account No.	[REDACTED]

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A. Member Information			
Name: First	MI	Last	Suffix
LARRY W COOK			
Best Contact Number	<input type="checkbox"/> Business <input type="checkbox"/> Cell <input checked="" type="checkbox"/> Home	Account Number*	Date (MM/DD/YY)
[REDACTED]		[REDACTED]	11/16/20

B. Payment Type Information			
Transfer Amount	Delivery Fee	<input type="checkbox"/> Foreign Currency	Requester Information
\$ 49,500.00	\$25.00	<input checked="" type="checkbox"/> USD	<input checked="" type="checkbox"/> Member <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Other

C. Financial Institution Information			
Name of Payee's Financial Institution	BIC	National ID (if applicable)	
BANGKOK BANK	BKKBTHBK		
Address: City	Country	Name of Primary Correspondent Bank	
		WELLS FARGO**	
Intermediary Financial Institution			
Address City State/Province Postal Code			

D. Payee's Information				
Name: First	MI	Last	Suffix	Is Payee a Third Party?
KHRUEAFA		AIADRAM		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Payee Address: Street	City	State	Zip Code	
166 Moo 6, Kut Sanam Subdistrict	Soeng Sang District	Nakhon Ratchasima Province		
Country	Payee Account Number or IBAN/CLABE (if applicable)	Purpose of Payment		
Thailand	2974855906	loan repay		
Remarks (additional wiring instructions)				
Va DL T65396796 Mil ID				

Requester's Signature (if applicable)	[Signature]	Date (MM/DD/YY)	11/16/20
---------------------------------------	-------------	-----------------	----------

\*This is the account that the funds will be withdrawn from.

\*\*Wells Fargo is the correspondent bank we use to purchase foreign currency.

For Office Use Only				
Employee Initials	Employee Number	Date (MM/DD/YY)	Member provided Pre-Receipt?	Member provided Final Receipt?
JRC	A3411	11/16/20	Y	Y
OPF No.	Member ID			
1291044247	[REDACTED]			







November 12, 2020

10:16:23 AM EST

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Pinuma Mongkolsoot
Address:	48 Soi Charoen Nakhon 29/2 Chareon Nakhon Road, Bang Lam Phu Lang Subdistrict Khlong San District Bangkok 10600 Thailand
Date of Funds Availability:	11/19/2020
Confirmation Number:	OPF1290844040

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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November 12, 2020

10:14:33 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 1514330958  
Receiving Bank Identifier: BKKBTHBKXXX

Federally insured by NCUA.  
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Name: Pinuma Mongkolsoot

Address: 48 Soi Charoen Nakhon 29/2 Chareon Nakhon Road  
Bang Lam Phu Lang Subdistrict Khlong san District Bangkok  
10600

\*\*\*\*\*

Bank: Bangkok Bank


Branch: Khlongsan branch

Bank Address: 5 Chareon Nakhon Road Khlong Ton Sai Khlong  
San Bangkok Thailand 10600

Account Number: 1514330958

Account Type: Saving

Swift Code: BKKBTHBK

Amount : \$ 49,500,  
Purpos : LOAN Repayment  
From NFCU check 



November 09, 2020

09:52:26 AM EST

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Pinuma Mongkolsoot
Address:	48 Soi Charoen Nakhon 29/2 Chareon Nakhon road bang lam phu lang BANGKOK 10600 Thailand
Date of Funds Availability:	11/17/2020
Confirmation Number:	OPF1290657819

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:	49,500.00	USD
---------------------	-----------	-----

The recipient may receive less than the transfer amount, due to fees charged by the recipient's bank and/or foreign taxes. You can cancel this transaction for a full refund within 30 minutes of the payment initiation, unless the funds have been picked up or deposited.

For consumer transactions, you have the right to dispute errors in your transactions and can do so by contacting us at 1-888-842-6328 within 180 days of this receipt. You may also contact us for a written explanation of your rights or questions regarding this transaction. Visit [navyfederal.org](http://navyfederal.org) for a complete list of international toll-free numbers or to send us a secure message.

For questions or complaints about **Navy Federal Credit Union**, you may also contact:

Consumer Financial Protection Bureau (CFPB)  
1-855-411-2372  
1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

**Federally insured by NCUA.**

©2017 Navy Federal NFCU 677BL(6-17)



November 09, 2020

09:51:38 AM EST

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
---------------------	-----------	-----

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 1514330958  
Receiving Bank Identifier: BKKBTBXXXX

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Name: Duean Sasung

Ac Holder Address:452/28 Village No 2 Ban Khlong Suan  
Subdistrict Mueang District Phra Samut  
Chedi Samut Prakan 10290

\*\*\*\*\*  
\*\*\*\*\*


Bangkok bank

Account Number:0377398425

Swift Code:BKKBTHBK

Branch: King Mongkut University of Technology

Bank Address: 126 King Mongkut University of technology  
Thonburi (Kmutt) Prachauthit Bangmod  
Thungkhru Bangkok 10140

Wire Transfer  
Amount \$49,500  
from checking:   
Purpose Loan Repayment



October 28, 2020

09:55:12 AM EDT

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	PANYA SOHPHOBDEE
Address:	120 8/3 BAN NONG KHANG ROAD CHA-AM SUB-DIST, MUEANG CHA-AM DIST PHETCHABURI 76120 Thailand
Date of Funds Availability:	11/04/2020
Confirmation Number:	OPF1281642402

Transfer/Send Amount:	\$18,000.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$18,025.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	18,000.00	USD
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The recipient may receive less than the transfer amount, due to fees charged by the recipient's bank and/or foreign taxes. You can cancel this transaction for a full refund within 30 minutes of the payment initiation, unless the funds have been picked up or deposited.

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1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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October 28, 2020

09:54:33 AM EDT

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$18,000.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$18,025.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:	18,000.00	USD
---------------------	-----------	-----

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

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Receiving Bank Account Number: 7770314065  
Receiving Bank Identifier: BKKBTHBKXXX

**Federally insured by NCUA.**  
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**Navy Federal®**  
**Request for an International Wire Transfer**

Funds are generally received at the other financial institution within five to seven business days. Additional fees may be assessed by the receiving financial institution.

For Office Use Only	
Access No.	[REDACTED]
Account No.	[REDACTED]

**Please note:**

The sender has the right to cancel a wire no later than 30 minutes after requesting the payment to receive a full refund plus fees. If the request is after 30 minutes, Navy Federal will submit a reversal request to the payee's financial institution and make every attempt to retrieve the funds; however, there is no guarantee that the funds will be returned. Once received by the payee and/or payee's financial institution, the reversal of the wire is at the discretion of the payee's financial institution. Navy Federal cannot guarantee the response time of the payee's financial institution, and fees may be assessed by other financial institutions if the reversal request is successful.

A. Member Information			
Name: First	MI	Last	Suffix
LARRY W COOK			
Best Contact Number	<input type="checkbox"/> Business <input type="checkbox"/> Cell <input checked="" type="checkbox"/> Home	Account Number*	Date (MM/DD/YY)
[REDACTED] 7		[REDACTED]	10/28/20

B. Payment Type Information			
Transfer Amount	Delivery Fee	<input type="checkbox"/> Foreign Currency <input checked="" type="checkbox"/> USD	Requester Information
\$ 18,000.00	\$25.00		<input checked="" type="checkbox"/> Member <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Other

C. Financial Institution Information			
Name of Payee's Financial Institution	BIC	National ID (if applicable)	
BANGKOK BANK	BKKBTHBK		
Address: City	Country	Name of Primary Correspondent Bank	
240/3 PETCHKASEM RD HUA HIN SUBDIST	THAILAND	WELLS FARGO**	
Intermediary Financial Institution			
Address City State/Province Postal Code			

D. Payee's Information			
Name: First	MI	Last	Suffix
PANYA		SOHPHOBDEE	
Payee Address: Street		City	State
120 8/3 BAN NONG KHANG ROAD		CHA-AM SUB-DIST, MUEANG	CHA-AM DIST PHETCHABURI
Country	Payee Account Number or IBAN/CLABE (if applicable)	Purpose of Payment	
THAILAND	7770314065	LOAN REPAY	
Remarks (additional wiring instructions)			
LOAN REPAYMENT, BANK ADDRESS 240/3 PETCHKASEM ROAD, HUA HIN SUBDISTRICT, HUA HIN DISTRICT, PRACHUAP KHIRI KHAN PROVINCE 77110			

Requester's Signature (if applicable)	Date (MM/DD/YY)

\*This is the account that the funds will be withdrawn from.

\*\*Wells Fargo is the correspondent bank we use to purchase foreign currency.

For Office Use Only				
Employee Initials	Employee Number	Date (MM/DD/YY)	Member provided Pre-Receipt?	Member provided Final Receipt?
JP	40881	10/28/20	Y	Y
OPF No.	Member ID			
	VA T6539796EX8/30/26			



 **JUNO** Message Center

**From:** Larry W. Cook <[REDACTED]>

**To:** jacksonkenner01@gmail.com

**Sent:** Wed, Oct 28, 2020 10:25 AM

**Subject:** FINAL SETTLEMENT

Settlement28.PDF (53KB)

---

Larry W. Cook

HM: [REDACTED]  
WK: [REDACTED]

NAME- Panya  
Sohphobdee

ADDRESS-120 8/3 Ban Nong Khang Road, Cha-am Sub-district, Mueang  
Cha-am District, Phetchaburi 76120  
Zipcode:76120

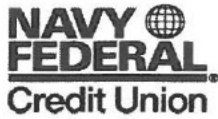
BANKING DETAILS:

ACCOUNT NO- 7770314065  
BANK-BANGKOK BANK

SWIFT CODE-BKKBTHBK

BANK ADDRESS-240/3 Petchkasem Road, Hua Hin Subdistrict, Hua Hin  
District, Prachuap Khiri Khan Province 77110  
Zipcode:77110





October 27, 2020

10:29:40 AM EDT

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	PANIA SOHPHOBDEE
Address:	120 8/3 BAN NONG KHANG ROAD CHA-AM SUBDISTRICT MUEANG CHA-AM DISTRICT PHETCHABUKI 76120 Thailand
Date of Funds Availability:	11/03/2020
Confirmation Number:	OPF1277041597

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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The recipient may receive less than the transfer amount, due to fees charged by the recipient's bank and/or foreign taxes. You can cancel this transaction for a full refund within 30 minutes of the payment initiation, unless the funds have been picked up or deposited.

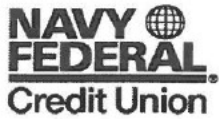
For consumer transactions, you have the right to dispute errors in your transactions and can do so by contacting us at 1-888-842-6328 within 180 days of this receipt. You may also contact us for a written explanation of your rights or questions regarding this transaction. Visit [navyfederal.org](http://navyfederal.org) for a complete list of international toll-free numbers or to send us a secure message.

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1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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October 27, 2020

10:28:22 AM EDT

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 7770314065  
Receiving Bank Identifier: BKKBTHBKXXX

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**Navy Federal®**  
**Request for an International Wire Transfer**

Funds are generally received at the other financial institution within five to seven business days. Additional fees may be assessed by the receiving financial institution.

For Office Use Only	
Access No.	[REDACTED]
Account No.	[REDACTED]

**Please note:**

The sender has the right to cancel a wire no later than 30 minutes after requesting the payment to receive a full refund plus fees. If the request is after 30 minutes, Navy Federal will submit a reversal request to the payee's financial institution and make every attempt to retrieve the funds; however, there is no guarantee that the funds will be returned. Once received by the payee and/or payee's financial institution, the reversal of the wire is at the discretion of the payee's financial institution. Navy Federal cannot guarantee the response time of the payee's financial institution, and fees may be assessed by other financial institutions if the reversal request is successful.

A. Member Information			
Name: First	MI	Last	Suffix
LARRY	W.	COOK	
Best Contact Number	<input type="checkbox"/> Business <input type="checkbox"/> Cell <input checked="" type="checkbox"/> Home	Account Number	Date (MM/DD/YY)
[REDACTED]		[REDACTED]	10/27/20

B. Payment Type Information			
Transfer Amount	Delivery Fee	<input type="checkbox"/> Foreign Currency <input checked="" type="checkbox"/> USD	Requester Information
\$ 49,500	\$25.00		<input checked="" type="checkbox"/> Member <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Other

C. Financial Institution Information			
Name of Payee's Financial Institution	BIC	National ID (if applicable)	
BANGKOK BANK	BKKBTHBK		
Address: City 24/3 Petchkasem Road Mueang Subdistrict, Hua Hin District Prachuapkhiri Khan Province 77110	Country	Name of Primary Correspondent Bank	
	Thailand	WELLS FARGO**	
Intermediary Financial Institution			
Address	City	State/Province	Postal Code

D. Payee's Information			
Name: First	MI	Last	Suffix
Paoya		Solphobdee	
Payee Address: Street	City	State	Zip Code
120 8/13 Ban Nong Khung Road Cha-am Subdistrict, Mueang Cha-am District Phetchaburi			76120
Country	Payee Account Number or IBAN/CLABE (if applicable)	Purpose of Payment	
Thailand	7770314065	LOAN REPAYMENT	
Remarks (additional wiring instructions)			

Requester's Signature (if applicable)	Date (MM/DD/YY)
[Signature]	10/27/20

\*This is the account that the funds will be withdrawn from.  
 \*\*Wells Fargo is the correspondent bank we use to purchase foreign currency.

For Office Use Only			
Employee Initials	Employee Number	Date (MM/DD/YY)	Member provided Pre-Receipt?
LF	A4342	10/27/20	<input checked="" type="checkbox"/>
OPF No.	Member ID		
	VA T65396790		





October 26, 2020

10:27:19 AM EDT

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	PANYA SOHPHOBDEE
Address:	120 8/3 BAN NONG KHANG ROAD CHA-AM SUB-DISTRICT MUEANG CHA-AM D PHETCHABURI 76120 76120 Thailand
Date of Funds Availability:	11/02/2020
Confirmation Number:	OPF1274943196

Transfer/Send Amount:	\$49,400.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,425.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,400.00	USD
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1-855-411-2372  
1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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October 21, 2020

10:03:39 AM EDT

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Rifki Fauzi
Address:	Athena, Jomtien Sai 2 Pattaya, Bang Lamung District Chon Buri 20150 Thailand
Date of Funds Availability:	10/28/2020
Confirmation Number:	OPF1268241415

Transfer/Send Amount:	\$49,400.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,425.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:	49,400.00	USD
---------------------	-----------	-----

The recipient may receive less than the transfer amount, due to fees charged by the recipient's bank and/or foreign taxes. You can cancel this transaction for a full refund within 30 minutes of the payment initiation, unless the funds have been picked up or deposited.

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 1-855-411-2372  
 1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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October 21, 2020

10:01:17 AM EDT

LARRY W COOK  
[REDACTED]  
HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,400.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,425.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:	49,400.00	USD
---------------------	-----------	-----

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 737-7-05333-0  
Receiving Bank Identifier: BKKBTHBKXXX

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Name : Rifki Fauzi  
Address : Athena, Jomtien Sai 2, Pattaya, Bang Lamung District,  
Chon Buri 20150, Thailand

\*\*\*\*\*

Bank. : Bangkok bank  
Branch : SILOM ROAD  
acc no : 737-7-05333-0  
Address : 333, Silom Rd., Bangkok 10500 Thailand  
Swift code : BKKBTHBK

Amount \$ 49,400 In checking  
Purpose Loan Repayment



October 20, 2020

10:47:52 AM EDT

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	RIFKI FAUZI
Address:	ATHENA, JOMTIEN SAI 2 PATTAYA BANG LAMUNG DISTRICT Thailand
Date of Funds Availability:	10/27/2020
Confirmation Number:	OPF1265242976

Transfer/Send Amount:	\$49,400.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,425.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,400.00	USD
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1-855-729-2372 (TTY/TDD)  
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October 20, 2020

10:46:14 AM EDT

LARRY W COOK  
[REDACTED]  
HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,400.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,425.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:	49,400.00	USD
---------------------	-----------	-----

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 7377053330  
Receiving Bank Identifier: BKKBTBKBXXX

Federally insured by NCUA.  
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**Navy Federal®**  
**Request for an International Wire Transfer**

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For Office Use Only	
Access No.	[REDACTED]
Account No.	[REDACTED]

A. Member Information			
Name: First	MI	Last	Suffix
LARRY W		COOK	
Best Contact Number	<input type="checkbox"/> Business <input type="checkbox"/> Cell <input checked="" type="checkbox"/> Home	Account Number*	Date (MM/DD/YY)
[REDACTED]		[REDACTED]	10/20/20

B. Payment Type Information			
Transfer Amount	Delivery Fee	<input type="checkbox"/> Foreign Currency <input checked="" type="checkbox"/> USD	Requester Information
\$ 49,400.00	\$25.00		<input checked="" type="checkbox"/> Member <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Other

C. Financial Institution Information			
Name of Payee's Financial Institution	BIC	National ID (if applicable)	
BANGKOK	BKKBTHBK		
Address: City	Country	Name of Primary Correspondent Bank	
	THAILAND	WELLS FARGO**	
Intermediary Financial Institution			
Address	City	State/Province	Postal Code

D. Payee's Information			
Name: First	MI	Last	Suffix
RIFKI FAUZI			
Payee Address: Street	City	State	Zip Code
ATHENA, JOMTIEN	SAI 2 PATTAYA	BANG LAMUNG DISTRICT	20150
Country	Payee Account Number or IBAN/CLABE (if applicable)	Purpose of Payment	
THAILAND	7377053330	LOAN REPAY	
Remarks (additional wiring instructions)			

Requester's Signature (if applicable)	Date (MM/DD/YY)
	10/20/20

\*This is the account that the funds will be withdrawn from.

\*\*Wells Fargo is the correspondent bank we use to purchase foreign currency.

For Office Use Only				
Employee Initials	Employee Number	Date (MM/DD/YY)	Member provided Pre-Receipt?	Member provided Final Receipt?
JRC	A3411	10/20/20	Y	Y
OPF No.	Member ID			
1265242976	693640			





October 16, 2020

10:08:24 AM EDT

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	RIFKI FAUZI
Address:	ATHENA, JOMTIEN SAI 2 PATTAYA BANG LAMUNG DISTRICT CHON BURI 20150 Thailand
Date of Funds Availability:	10/23/2020
Confirmation Number:	OPF1260040872

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:	49,500.00	USD
---------------------	-----------	-----

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 1-855-411-2372  
 1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

Federally insured by NCUA.

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October 16, 2020

10:07:53 AM EDT

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 737-7-05333-0  
 Receiving Bank Identifier: BKKBTHBKXXX

Federally insured by NCUA.  
 ©2017 Navy Federal NFCU 677AL(6-17)



October 15, 2020

11:11:36 AM EDT

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	RIFKI FAUZI
Address:	ATHENA JOMLIEN SAI 2 PATTYA BANG LAMUNG DISTRICT CHON BURI 20150 Thailand
Date of Funds Availability:	10/22/2020
Confirmation Number:	OPF1254143740

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:	49,500.00	USD
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The recipient may receive less than the transfer amount, due to fees charged by the recipient's bank and/or foreign taxes. You can cancel this transaction for a full refund within 30 minutes of the payment initiation, unless the funds have been picked up or deposited.

For consumer transactions, you have the right to dispute errors in your transactions and can do so by contacting us at 1-888-842-6328 within 180 days of this receipt. You may also contact us for a written explanation of your rights or questions regarding this transaction. Visit [navyfederal.org](http://navyfederal.org) for a complete list of international toll-free numbers or to send us a secure message.

For questions or complaints about **Navy Federal Credit Union**, you may also contact:

Consumer Financial Protection Bureau (CFPB)  
1-855-411-2372  
1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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Name : Rifki Fauzi  
Address : Athena, Jomtien Sai 2, Pattaya, Bang  
Lamung District, Chon Buri 20150, Thailand  
\*\*\*\*\*  
Bank. : Bangkok bank  
Branch : SILOM ROAD  
acc no : 737-7-05333-0  
Address : 333, Silom Rd., Bangkok 10500  
Thailand  
Swift code : BKKBTHBK

*\$49,500 from checking  
Purpose: Loan Repayment*



October 15, 2020

11:08:10 AM EDT

LARRY W COOK

HERNDON VA 20170

NOT A RECEIPT

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

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Receiving Bank Account Number: 7377053330  
 Receiving Bank Identifier: BKKBTBKBKXXX

Federally insured by NCUA.  
 ©2017 Navy Federal NPCU 677AL(6-17)



October 14, 2020

09:44:29 AM EDT

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Phitchayanan Saisen
Address:	66 Moo 5, Nom Subdistrict At Samar District Roi Et Province 45160 Thailand
Date of Funds Availability:	10/21/2020
Confirmation Number:	OPF1250440722

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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The recipient may receive less than the transfer amount, due to fees charged by the recipient's bank and/or foreign taxes. You can cancel this transaction for a full refund within 30 minutes of the payment initiation, unless the funds have been picked up or deposited.

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Consumer Financial Protection Bureau (CFPB)  
1-855-411-2372  
1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

Federally insured by NCUA.

©2017 Navy Federal NFCU 677BL(6-17)



October 14, 2020

09:44:29 AM EDT

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 1534303944  
Receiving Bank Identifier: BKKBTHBKXXX

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Name- Phitchayanan Saisen

Address- 66 Moo 5, Nom Subdistrict

City- At Samar District

State- Roi Et Province

Zip code- 45160

\*\*\*\*\*

Account no -153-4-30394-4

Bangkok bank

Swift code- bkkbthbk

Branch- 0153 New Petchburi Road

Bank address - Soi Sukhumvit 3 (Nana Nuea) Khlong  
Toei Nuea

City- Khlong Tori Nuae

State- Bangkok

Zip- 10110

Amount \$49,500 from checking  
loan Repayment



October 13, 2020

10:31:56 AM EDT

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number:

1534303944

Receiving Bank Identifier:

BKKBTHBKXXX

Federally insured by NCUA.

©2017 Navy Federal NFCU 677AL(6-17)



October 13, 2020

10:34:44 AM EDT

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	PHITCHAYANAN SAISEN
Address:	66 MOO 5, NOM SUBDISTRICT SAMAR DISTRICT ROI ET PROVINCE 45160 Thailand
Date of Funds Availability:	10/20/2020
Confirmation Number:	OPF1247444354

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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The recipient may receive less than the transfer amount, due to fees charged by the recipient's bank and/or foreign taxes. You can cancel this transaction for a full refund within 30 minutes of the payment initiation, unless the funds have been picked up or deposited.

For consumer transactions, you have the right to dispute errors in your transactions and can do so by contacting us at 1-888-842-6328 within 180 days of this receipt. You may also contact us for a written explanation of your rights or questions regarding this transaction. Visit [navyfederal.org](http://navyfederal.org) for a complete list of international toll-free numbers or to send us a secure message.

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1-855-411-2372  
1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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**Navy Federal®**  
**Request for an International Wire Transfer**

Funds are generally received at the other financial institution within five to seven business days. Additional fees may be assessed by the receiving financial institution.

For Office Use Only	
Access No.	[REDACTED]
Account No.	[REDACTED]

**Please note:**

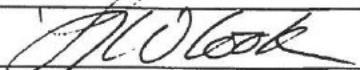
The sender has the right to cancel a wire no later than 30 minutes after requesting the payment to receive a full refund plus fees. If the request is after 30 minutes, Navy Federal will submit a reversal request to the payee's financial institution and make every attempt to retrieve the funds; however, there is no guarantee that the funds will be returned. Once received by the payee and/or payee's financial institution, the reversal of the wire is at the discretion of the payee's financial institution. Navy Federal cannot guarantee the response time of the payee's financial institution, and fees may be assessed by other financial institutions if the reversal request is successful.

A. Member Information			
Name: First	MI	Last	Suffix
LARRY W		COOK	
Best Contact Number	<input type="checkbox"/> Business	<input checked="" type="checkbox"/> Cell	<input checked="" type="checkbox"/> Home
[REDACTED]		Account Number*	Date (MM/DD/YY)
[REDACTED]		[REDACTED]	10/13/20

B. Payment Type Information			
Transfer Amount	Delivery Fee	<input type="checkbox"/> Foreign Currency	Requester Information
\$ 49,500.00	\$25.00	<input checked="" type="checkbox"/> USD	<input checked="" type="checkbox"/> Member <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Other

C. Financial Institution Information			
Name of Payee's Financial Institution	BIC	National ID (if applicable)	
BANGKOK BANK PUBLIC COMPANY LIMITED	BKKBTHBK		
Address: City	Country	Name of Primary Correspondent Bank	
333 SILOM ROAD BANGRUK, BANGKOK	THAILAND	WELLS FARGO**	
Intermediary Financial Institution			
Address	City	State/Province	Postal Code

D. Payee's Information				
Name: First	MI	Last	Suffix	Is Payee a Third Party?
PHITCHAYANAN		SAISEN		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Payee Address: Street	City	State	Zip Code	
66 MOO 5, NOM SUBDISTRICT	SAMAR DISTRICT	ROI ET PROVINCE	45160	
Country	Payee Account Number or IBAN/CLABE (if applicable)	Purpose of Payment		
THAILAND	1534303944	PAYMENT		
Remarks (additional wiring instructions)				
PURPOSE OF PAYMENT: LOAN REPAYMENT				

Requester's Signature (if applicable)	Date (MM/DD/YY)
	10/13/20

\*This is the account that the funds will be withdrawn from.

\*\*Wells Fargo is the correspondent bank we use to purchase foreign currency.

For Office Use Only				
Employee Initials	Employee Number	Date (MM/DD/YY)	Member provided Pre-Receipt?	Member provided Final Receipt?
DW	A4707	10/13/20	Y	Y
OPF No.	Member ID			
	T65396796 & VSCC			







October 09, 2020

01:10:29 PM EDT

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Nuanjun Mathurin
Address:	55 Village No 13 Kam Toey Yasothon Yashothon 35000 Thailand
Date of Funds Availability:	10/19/2020
Confirmation Number:	OPF1245146679

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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Consumer Financial Protection Bureau (CFPB)  
1-855-411-2372  
1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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Fe

Name- Nuanjun Mathurin

Address - 55 Village no. 13, kam Toey

City- yasothon

State- yashothon

Zip-35000

\*\*\*\*\*

Bangkok bank

Account-920 7313 900

Swift code- bkkbthbk

Branch- central Bangna

Bank- 585, Bangna trat road

City- Bangna

State- Bangkok

Zip-10260

\*\*\*\*\*

Amount \$ 49,500  
purpose Loan Repayment

originally from  
Corpus Christi Texas,  
Now living in Thailand  
Personal Arranged  
(361) 233-1472



October 08, 2020

12:01:05 PM EDT

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Nuanjun Mathurin
Address:	55 Village no. 13, kam Toey Yasothon yashothon 35000 Thailand
Date of Funds Availability:	10/16/2020
Confirmation Number:	OPF1244241156

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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October 08, 2020

11:59:49 AM EDT

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000	USD
Total to Recipient:		49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 9207313900  
Receiving Bank Identifier: BKKBTHBKXXX

Federally insured by NCUA.  
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October 07, 2020

11:03:49 AM EDT

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00	
Transfer Fees:		\$25.00	
Transfer Taxes:		\$0.00	
Total Amount:		\$49,525.00	

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:		49,500.00	USD
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Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 5729619630  
 Receiving Bank Identifier: SCBLSG22XXX

**Federally insured by NCUA.**  
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October 07, 2020

11:03:49 AM EDT

LARRY W COOK  
 [REDACTED]  
 HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	Sujata Kumari
Address:	53A Bristol lodge road #02-53A singapore singapore 219855 Singapore
Date of Funds Availability:	10/15/2020
Confirmation Number:	OPF1243242680

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:	49,500.00	USD
---------------------	-----------	-----

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 1-855-411-2372  
 1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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October 06, 2020

02:51:01 PM EDT

LARRY W COOK

HERNDON VA 20170

**International Bank Wire Transfer Receipt**

Designated Recipient:	SUJATA KUMARI
Address:	53 A Bristol Lodge Bristol Rd Singapore #02-53A SINGAPORE 219855 Singapore
Date of Funds Availability:	10/14/2020
Confirmation Number:	OPF1241740851

Transfer/Send Amount:	\$49,500.00
Transfer Fees:	\$25.00
Transfer Taxes:	\$0.00
Total Amount:	\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
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Total to Recipient:	49,500.00	USD
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The recipient may receive less than the transfer amount, due to fees charged by the recipient's bank and/or foreign taxes. You can cancel this transaction for a full refund within 30 minutes of the payment initiation, unless the funds have been picked up or deposited.

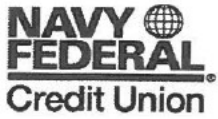
For consumer transactions, you have the right to dispute errors in your transactions and can do so by contacting us at 1-888-842-6328 within 180 days of this receipt. You may also contact us for a written explanation of your rights or questions regarding this transaction. Visit [navyfederal.org](http://navyfederal.org) for a complete list of international toll-free numbers or to send us a secure message.

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Consumer Financial Protection Bureau (CFPB)  
1-855-411-2372  
1-855-729-2372 (TTY/TDD)  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

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October 06, 2020

02:50:24 PM EDT

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:		\$49,500.00
Transfer Fees:		\$25.00
Transfer Taxes:		\$0.00
Total Amount:		\$49,525.00

Exchange Rate:	US\$1.00=	1.0000	USD
----------------	-----------	--------	-----

Total to Recipient:		49,500.00	USD
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Receiving Bank Account Number: 5729619630  
 Receiving Bank Identifier: SCBLSG22XXX

**Federally insured by NCUA.**  
 ©2017 Navy Federal NFCU 677AL(6-17)



**Navy Federal®**  
**Request for an International Wire Transfer**

Funds are generally received at the other financial institution within five to seven business days. Additional fees may be assessed by the receiving financial institution.

For Office Use Only	
Access No.	[REDACTED]
Account No.	[REDACTED]

**Please note:**

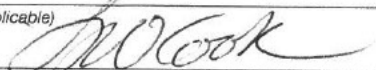
The sender has the right to cancel a wire no later than 30 minutes after requesting the payment to receive a full refund plus fees. If the request is after 30 minutes, Navy Federal will submit a reversal request to the payee's financial institution and make every attempt to retrieve the funds; however, there is no guarantee that the funds will be returned. Once received by the payee and/or payee's financial institution, the reversal of the wire is at the discretion of the payee's financial institution. Navy Federal cannot guarantee the response time of the payee's financial institution, and fees may be assessed by other financial institutions if the reversal request is successful.

A. Member Information			
Name: First	MI	Last	Suffix
LARRY W		COOK	
Best Contact Number	<input type="checkbox"/> Business <input checked="" type="checkbox"/> Cell <input checked="" type="checkbox"/> Home	Account Number*	Date (MM/DD/YY)
[REDACTED]		[REDACTED]	10/06/20

B. Payment Type Information			
Transfer Amount	Delivery Fee	<input type="checkbox"/> Foreign Currency <input checked="" type="checkbox"/> USD	Requester Information
\$ 49,500.00	\$25.00		<input checked="" type="checkbox"/> Member <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Other

C. Financial Institution Information			
Name of Payee's Financial Institution	BIC	National ID (if applicable)	
STANDARD CHARTERED BANK	SCBLSG22		
Address: City	Country	Name of Primary Correspondent Bank	
	SINGAPORE	WELLS FARGO**	
Intermediary Financial Institution			
Address	City	State/Province	Postal Code

D. Payee's Information			
Name: First	MI	Last	Suffix
SUJATA		KUMARI	
Payee Address: Street	City	State	Zip Code
53 A Bristol Lodge Bristol Rd	Singapore #02-53A	Singapore	219855
Country	Payee Account Number or IBAN/CLABE (if applicable)	Purpose of Payment	
Singapore	5729619630	Loan Repay	
Remarks (additional wiring instructions)			

Requester's Signature (if applicable)	Date (MM/DD/YY)
	10/06/20

\*This is the account that the funds will be withdrawn from.  
 \*\*Wells Fargo is the correspondent bank we use to purchase foreign currency.

For Office Use Only				
Employee Initials	Employee Number	Date (MM/DD/YY)	Member provided Pre-Receipt?	Member provided Final Receipt?
JRC	A3411	10/06/20	Y	Y
OPF No.	Member ID			
	[REDACTED]			



Sujata kumari

Address: 53A Bristol lodge Bristol Road  
Singapore #02-53A Singapore Singapore 219855

Bank: Standard Chartered bank

Ac.no: 5729619630

Swiftcode: SCBLSG22

Bank Address: 1 HarbourFront Walk, #B2 - 01,  
Singapore 098585

\$49,500  
Loan Repayment.

wire Transfer

Moved from Texas  
To Singapore

Met thru a mutual  
friend



October 09, 2020

01:09:19 PM EDT

LARRY W COOK

HERNDON VA 20170

**NOT A RECEIPT**

Transfer/Send Amount:	\$49,500.00	
Transfer Fees:	\$25.00	
Transfer Taxes:	\$0.00	
Total Amount:	\$49,525.00	
Exchange Rate:	US\$1.00=	1.0000 USD
Total to Recipient:	49,500.00	USD

Recipient may receive less, due to the fees charged by the recipient's bank and/or foreign taxes.

Based on the information provided, we are initiating the above transaction on your behalf. Please review the information documented in this pre-receipt to confirm the transaction information and exchange rate, as applicable. If incorrect information is discovered after funds have been transferred, funds may be incorrectly credited, which may result in loss of the transfer amount if funds cannot be recovered.

Receiving Bank Account Number: 9207313900  
Receiving Bank Identifier: BKKBTBKXXX

Federally insured by NCUA.  
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NAME: Nuanjun Mathurin

Address - 55 Village no. 13, kam Toey

City- yasothon

State- yashothon

Zip-35000

\*\*\*\*\*

Bangkok bank

Account-920 7313 900

Swift code- bkkbthbk

Branch- central Bangna

Bank- 585, Bangna trat road

City- Bangna

State- Bangkok

Zip-10260

Amount \$49,500  
Purpose Loan Repayment



# LARRY W COOK

## A customized summary of your visit

November 3, 2020

*Convenient access when you need it:*

- More than 13,000 ATMs
- More than 5,500 branches
- Wells Fargo Online® [wellsfargo.com](https://wellsfargo.com)

You can make an appointment to meet with a banker at [wellsfargo.com/appointments](https://wellsfargo.com/appointments)

You can also talk to a banker at 1-800-869-3557 24 hours a day, 7 days a week

*Thank you for being our customer*

### What we discussed with you today

Please refer to the Fee & Information Schedule along with any additional disclosures you may have received today for full details, including any fees, for the products or services you requested today. If you need a copy of these materials, please ask a banker.

### Edit Identification

Today, we updated your identification information that we have on record. If you have any questions, please contact me at the number below.

### Create Wire

Together we set up your wire transfer. If you have any additional questions, please contact me at the number listed below.

Banker: TOM, JASON MARK  
 Phone: 703/481-2840  
 Banker Email: [jason.m.tom@wellsfargo.com](mailto:jason.m.tom@wellsfargo.com)  
 Manager: ROXANA CORDOVA  
 Phone: 571/446-2410  
 Manager Email: [roxana.cordova@wellsfargo.com](mailto:roxana.cordova@wellsfargo.com)  
 Bank Name: GRANT & ELDEN  
 Street: 501 ELDEN ST  
 City: HERNDON  
 State: VA ZIP/Postal Code: 20170

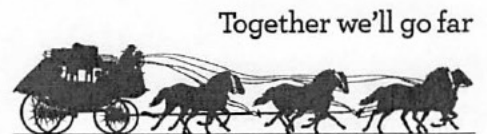
I confirm I received and agree with the information on Customized Summary.

Customer Name  
LARRY W COOK

Customer Signature



Customer is unable to sign Date: 11/03/2020



## A customized summary of your visit

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**Investment and Insurance Products are:**

- **Not Insured by the FDIC or any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Brokerage products and services are offered through Wells Fargo Advisors. Wells Fargo Advisors is a trade name of Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and separate non-bank affiliate of Wells Fargo & Company.

Bankers may refer customers to Wells Fargo Advisors for brokerage services and may be compensated for such referrals.

Wells Fargo Advisors offers insurance products through an affiliated nonbank insurance agency (CA license #26-0070024).

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

Credit products offered by Wells Fargo Bank, N.A.

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# Wire Transfer Services

## Outgoing Wire Transfer Request

**WELLS  
FARGO**

Today's Date:			Wells Fargo Reference Number:		
11/03/2020			FW0068927308389283		
Banker Name:			Officer/Portfolio Number:		
TOM, JASON MARK			CE182		
Banker Phone:	Branch Number:	Banker AU:	Banker MAC:		
703/481-2840	09935	0068927	R3061-010		

Outgoing wires can only be sent for Wells Fargo customers. Provide the Customer Copy to the customer ensuring you give them the Wire Transfer Agreement on pages 3 and 4. Note: Wells Fargo Wire Transfer Services will route wires based on correspondent banking relationships. See the Wire Transfer Information for explanations of the Mexican CLABE number, the SWIFT BIC, the International Routing Code ("IRC"), Indian Financial System Code (IFSC) and the International Bank Account Number ("IBAN").

### Originator's Information

Originator Name:			Street Address:		
LARRY W COOK			[REDACTED]		
Primary ID Type:	Primary ID Description:		Address Line 2:		
DLIC	[REDACTED]		[REDACTED]		
Primary ID St/Ctry/Prov:	Primary ID Issue Date:	Primary ID Expiration Date:	Address Line 3:		
VA	06/30/2018	08/30/2026	[REDACTED]		
Secondary ID Type:	Secondary ID Description:		City:	State:	
TOKN	Token ID		HERNDON	VA	
Secondary ID State/Country:	Secondary ID Issue Date:	Secondary ID Expiration Date:	ZIP/Postal Code:	Country:	
			20170-3014	US	
			Home Phone:	Business Phone:	
			703/481-9267		

### Wire Amount and Source of Funds

Create AU:	Debit Wells Fargo Account:	Bank/COID:	Amount (US Dollars):
0068927	[REDACTED]	00120	\$49,500.00

### Beneficiary/Recipient Information (This is the ultimate recipient of the wire transfer funds)

Beneficiary/Recipient Name:	Name/Address Line 1:
Duean Sasung	452 28 Village No 2 Ban Khlong Suan
Beneficiary Account Number/IBAN (Foreign)/CLABE (Mexico):	Name/Address Line 2:
0377398425	Mueang District Phra Samut
Purpose of Funds:	Name/Address Line 3:
Loan Repayment	Chedi Samut Prakan 10290, TH
Additional Instructions:	Beneficiary Phone Number:

# Customer Copy

**Beneficiary Bank** (This is the financial institution where the beneficiary maintains their account.)

ABA/RTN	SWIFT/BIC:	Beneficiary Bank Name:
	BKKBTHBK	BANGKOK BANK PUBLIC COMPANY LIMITED
Beneficiary Bank Address:	City:	Country:
	BANGKOK	TH
Additional Instructions:		

**Wire Fees**

Wells Fargo wire transfer fees will be charged to the Originator's Debit Account. Wells Fargo Wire Transfer Fees are disclosed in your most recent Fee and Information Schedule and related amendments and, if applicable, on the Wells Fargo Combined Disclosure for Outgoing Consumer International Wires. Additional fees from intermediary and beneficiary banks may be charged to international transactions. My signature here indicates agreement to all of the information on this Outgoing Wire Transfer Request and to the terms and conditions of this request. Wells Fargo is authorized to rely on the information on this Request in making the requested funds transfer.

**Customer Signature**

I acknowledge I have received and had an opportunity to review this Outgoing Consumer International Wire Transfer Request ("Request"), the Wire Transfer Agreement on pages 3 and 4 of this Request, and the separate Wells Fargo Combined Disclosure for Outgoing Consumer International Wires for this transaction. You acknowledge that you are responsible for providing Wells Fargo with all information required by the Beneficiary's bank, including the reason for payment, if required. Sending wires without the required information can cause the wire to be delayed, returned, or assessed additional fees. By signing, I certify all of the information on this Request is correct. **The beneficiary account number and beneficiary bank identification number (e.g. IBAN, RTN, IFSC or SWIFT BIC) I provide are complete and accurate, and I understand I could lose the transfer amount if this information is incorrect.** I authorize Wells Fargo to rely on the information in this Request when making the requested wire transfer.

Originator Name

LARRY W COOK

Originator Signature



- Submit manually
- Signature not required

Date:

11/03/2020

Customer Copy



## Agreement For Outgoing Consumer International Wire Transfer Requests ("Wire Transfer Agreement")

**Responsibility of Wells Fargo.** The wire transfer described in the Outgoing Consumer International Wire Transfer Request (pages 1 and 2) ("Request") may be sent by wire, telegraph, telephone, cable, or whatever other transmission method Wells Fargo considers to be reasonable. The wire transfer may be transmitted directly to the Beneficiary Bank (the financial institution designated in the Request as the Beneficiary Bank), or indirectly to the Beneficiary Bank through another bank, government agency, or other third party Wells Fargo considers to be reasonable. Wells Fargo may utilize any funds transfer system or intermediary bank reasonably selected by Wells Fargo, even if its selection differs from instructions in the request.

**Limitation of Liability.** Wells Fargo is liable only for damages required to be paid as provided under Regulation E, subpart B or, to the extent applicable, Article 4A of the Uniform Commercial Code (except as expressly modified by this Wire Transfer Agreement). Except as required by Regulation E, subpart B, Wells Fargo will not be responsible for the acts or omissions of any other person or entity, including but not limited to any processor, any country's central bank, or any other financial institution, and no such person or entity will be deemed Wells Fargo's agent. In no event shall Wells Fargo have any liability for any indirect, incidental, consequential, punitive, or special damages, even if advised of the possibility of such damages.

**Reliance on Information Provided.** You acknowledge that you are responsible for providing Wells Fargo with all information required by the Beneficiary's bank, including the reason for payment, if required. Sending wires without the required information can cause the wire to be delayed, returned, or assessed additional fees. If a wire transfer request describes the person to receive the wire transfer ("Beneficiary") inconsistently by name and account number, the wire transfer may be made on the basis of the account number even if the account number identifies a person different from the Beneficiary. If a wire transfer request describes a financial institution inconsistently by name and identification number, the identification number may be relied upon as the proper identification of the financial institution.

**Currency.** A wire transfer request expressed in U.S. Dollars will be sent in U.S. Dollars. You may request that, prior to executing the wire transfer, Wells Fargo convert the amount to be transferred from U.S. Dollars to the currency of a designated foreign government or intergovernmental organization ("Foreign Currency"). The foreign exchange rate is disclosed in the Combined Disclosure for Outgoing Consumer International Wires ("Combined Disclosure") which Wells Fargo has separately provided to you in connection with this wire transfer request. Wells Fargo makes money when it converts one currency to another currency for you. The exchange rate provided to you is set by Wells Fargo in its sole discretion, and it includes a markup over Wells Fargo's cost of sourcing the relevant currency or currencies. The markup may be based on several factors, including without limitation costs incurred, market risks, services rendered, the client relationship, the transaction and our desired return.

The exchange rate Wells Fargo provides to you may be different from exchange rates you see online, in publications, at other banks or other foreign exchange providers. Also, different customers may receive different exchange rates for transactions that are the same or similar. The exchange rate may depend on the type of transaction being conducted, the dollar amount, type of currency, the date and time of the exchange and/or the factors noted above. The foreign exchange market is dynamic, so exchange rates can change rapidly. If you delay executing a transaction, the exchange rate may change and could even be significantly different. Wells Fargo reserves the right to refuse to process any request for a foreign exchange transaction.

**Error Resolution.** In the event that you believe an error has occurred with respect to this wire transfer, you must notify Wells Fargo within 180 days of the "Availability Date" (the date when funds will be available to the Beneficiary) specified on the Wire Transfer Combined Disclosure by contacting us at the telephone number or address specified on the Wire Transfer Combined Disclosure. If you fail to notify us within this time period, Wells Fargo will not be liable for any error or loss of interest or any interest equivalent relating to the erroneous transaction. Unauthorized transactions (e.g., a wire transfer you did not authorize), are not considered errors. Your reporting obligations for unauthorized transactions are described below. When you contact us, please tell us: (a) your name, address and telephone number where we can reach you during business hours; (b) the Beneficiary's name and, if known, his or her telephone number and address; (c) the date, dollar amount and transaction confirmation number of the wire transfer specified on the Wire Transfer Combined Disclosure; and (d) the error or problem with the wire transfer, and why you believe it is an error or problem.

**Cutoff Times.** We have cutoff times for processing wire transfer requests. Cutoff times vary by branch location and the type of wire transfer request. We may treat wire transfer requests received after a cutoff time as if received the next business day (every day is a business day except Saturdays, Sundays, and federal holidays). We tell you our cutoff times upon request. The Availability Date for your wire transfer is specified on the Wire Transfer Combined Disclosure which Wells Fargo has separately provided to you.

**Cancellation.** You may cancel this wire transfer request for a full refund within 30 minutes of completing this transaction. To cancel, call the cancellation phone number printed on your Wire Transfer Combined Disclosure.

**Finality.** After the time for cancellation, the wire transfer will be final and will not be subject to stop payment or recall, except Wells Fargo may, at your request, try to stop payment or recall the wire transfer. In such case, Wells Fargo will incur no liability for its failure or inability to do so.

**Taxes and Fees.** Tax and fee information for your wire transfer request, including the outgoing wire fee is disclosed in the Wire Transfer Combined Disclosure which Wells Fargo has separately provided to you in connection with this wire transfer request.

**Choice of Law.** This Outgoing Consumer International Wire Transfer Request is a "remittance transfer" as defined in Regulation E, Subpart B, and will be governed by the laws of the United States and, to the extent applicable, the laws of the state of New York, including New York's version of Article 4A of the Uniform Commercial Code, without regard to its conflict of laws principles.

**Other Agreements/Dispute Resolution.** I understand I am bound by the Wire Transfer Agreement and the account agreement I have with Wells Fargo, including the terms of the dispute resolution program under which our disputes will be decided before one or more neutral persons in an arbitration proceeding and not by a jury trial or a trial before a judge. In the event of any conflict of interest between a provision of this Wire Transfer Agreement and any other agreement you may have with Wells Fargo (including, without limitation, any account agreement between us), the terms herein will govern the subject matter of this Wire Transfer Agreement.

### Wire Transfer Information

**General Information: You can NOT have a bank as the final beneficiary,** unless the wire is a payment to Wells Fargo (i.e.: mortgage, auto loan, etc.). We are required to know who the money is going to in order to ensure the funds are not being used to support terrorist or drug activity. We need a beneficiary account number, beneficiary bank identification number and a complete physical address.

Wires going to foreign countries require different numbers depending on the receiving foreign country. All wire transfer payments destined for Europe should include the SWIFT Bank Identifier Code (SWIFT BIC), International Routing Code (IRC) as applicable, and for participating countries the beneficiary's International Bank Account Number (IBAN). Mexican banks may require a CLABE number in addition to the SWIFT BIC. If you do not have a SWIFT BIC, IBAN, IRC, or Mexican CLABE number, you should contact the beneficiary of the wire. If the beneficiary does not have the needed information, please have the beneficiary contact their bank to obtain it. Sending an international wire without the required information can cause the wire to be delayed, returned, or assessed additional fees. When sending funds in a foreign currency, please ensure the beneficiary's account accepts the designated foreign currency. For international wires in foreign currency equal to or over \$100,000 U.S. equivalent, please call your local Foreign Exchange Specialist at 800-786-5593, to obtain a contract number.

**1. SWIFT Bank Identifier Code (SWIFT BIC).** The 8 or 11 character SWIFT BIC is a unique series of alpha numeric characters that help to identify a specific financial institution. The SWIFT BIC should be obtained from the beneficiary. To ensure timely delivery please be sure that International Outgoing Wires include the SWIFT BIC where applicable.

Customer Copy

**2. International Routing Code (IRC):** Some countries throughout the international banking community have created international routing codes, which are used in combination with the SWIFT BIC to aid in routing the payment through a main office to a branch. Each country has a specific name for their routing code (i.e., Sort Code in the United Kingdom, Canadian Payments Association Routing Numbers in Canada). Your beneficiary must provide the international routing code to facilitate receipt of an international payment. Sending a wire without the IRC number can delay the wire, or the receiving bank may return the wire when this number is not included in the payment instructions, and additional fees may be assessed.

**3. International Bank Account Number (IBAN):**The IBAN varies by country/institution. Only the bank servicing an account can provide the correct IBAN of that account.

Participating Countries that require an IBAN:

For participating IBAN countries and their requirements, please search for the "IBAN REGISTRY" at [swift.com](https://www.swift.com). Once located, search the Table of Contents for the appropriate country, and locate the country-specific requirements.

**4. Indian Financial System Code (IFSC):** Every Indian bank has a unique eleven (11) character alpha numeric code identifying the bank branch to receive the wire transfer. To ensure timely delivery, please be sure that international outgoing wires include the IFSC where applicable.

**5. Mexico CLABE Account Number:** Mexican banks may require an 18 digit CLABE account number be added to the Beneficiary instructions to ensure payment. The CLABE number may be required on Mexican Peso (MXN) and USD payments sent to Mexico. The CLABE account number must be obtained from the beneficiary. Wells Fargo does not provide or calculate the CLABE. Sending a wire without a CLABE account number can delay the wire, or the receiving bank may return the wire if the CLABE is not included in the payment instructions, and additional fees may be assessed.

**6. Wells Fargo recommends** that if you do not have a SWIFT BIC, IBAN, IRC, IFSC or Mexican CLABE number, that you contact the beneficiary of the wire. If the beneficiary does not have the needed information, please have the beneficiary contact their bank to obtain the appropriate information. Sending International wires without the required information can cause the wire to be delayed, returned, or assessed additional fees. For International outgoing wires only: When sending in foreign currency, please ensure the beneficiary's account accepts the designated foreign currency.

Customer Copy

# Wells Fargo Bank



## Combined Disclosure for Outgoing Consumer International Wires

Transaction Date and Time (Month, Day, Year) Date / Time 11/03/2020 11:43 AM (PT)	Transaction Confirmation: 6257064
--------------------------------------------------------------------------------------	--------------------------------------

### Originator's (Sender) Information

Originator Name: LARRY W COOK	Debit Account (Last 4 Digits): [REDACTED]
Address Line 1: [REDACTED]	
Address Line 2: HERNDON, VA 20170-3014	

### Beneficiary Bank Information

Beneficiary Bank Name: BANGKOK BANK PUBLIC COMPANY LIMITED	Beneficiary Bank ID (BIC/SWIFT): BKKBTBKK	Beneficiary Bank Country Code: TH
---------------------------------------------------------------	----------------------------------------------	--------------------------------------

### Beneficiary Information

Beneficiary Name: Duean Sasung	Address Line 1: 452 28 Village No 2 Ban Khlong Suan <i>Subdistrict</i>
Beneficiary Account Number: 0377398425	Address Line 2: Mueang District Phra Samut
	Address Line 3: Chedi Samut Prakan 10290, TH

### Wire Information

The following items will be debited from your account.		Recipient Amount and Fees.	
Transfer Amount:	49,500.00 USD	Transfer Amount:	49,500.00 USD
Wire Transfer Fee: +	45.00 USD	Other Fees:	0.00 USD
Associated Taxes: +	0.00 USD		
Total Transfer and Charges:	49,545.00 USD	Availability Date:	11/10/20
		Total for Recipient:	49,500.00 USD

Recipient may receive less due to fees charged by the recipient's bank and foreign taxes.

**Beneficiary Account Number / Bank ID:** The beneficiary account number and beneficiary bank identification number (e.g. IBAN, RTN, or SWIFT BIC) you provided must be complete and accurate. You could lose the transfer amount if this information is incorrect.

**Availability Date:** Beneficiary may receive the wire transfer before or on the availability date specified above.

**Cancellation:** You can cancel this wire transfer for a full refund within 30 minutes of transaction authorization. To initiate such a request or if you have questions, call the Wire Transfer Services Team at 1-855-339-6655.

**Disputes:** You have a right to dispute errors in your transaction. If you think there is an error, contact the Wire Transfer Services Team at 1-855-339-6655 as soon as possible (must be within 180 days of the Availability Date listed above). You may also go to [www.wellsfargo.com/help/faqs/transfers\\_faqs](http://www.wellsfargo.com/help/faqs/transfers_faqs) for a written explanation of your rights.

**Questions:** For questions or complaints about Wells Fargo, you can contact the Consumer Financial Protection Bureau at 1-855-411-2372, 1-855-729-2372 (TTY / TDD) or at [www.consumerfinance.gov](http://www.consumerfinance.gov).

### Proof of Payment Section (Banker Use Only - To be signed after customer agrees to send Wire and signs the Outgoing Wire Transfer Request):

Wire Payment Confirmed - Banker Signature:

[Signature of Tom, Jason Mark]

Banker Name:  
TOM, JASON MARK

Time/Date:  
11/03/2020 11:43 am

Banker Phone Number:  
703/481-2840



5012.00  
- 300  
4712  
303.37 Tax

02/01/21 call from NFCU  
on recent wire transfer I SAREO Kaha  
Red flag on the receiving end

Recipient needs to supply  
receiving bank with  
relevant Documentation

NFCU called with questions <sup>from bank</sup>

- ① Do I know person <sup>was receiving</sup>
- ② what was Purpose loan Repayment
- ③ Do you what wire transfer  
To Proceed - yes

④ How was loan money received <sup>Do not remember</sup>  
NFCU is sending a screen to fill out  
and send back I set via NFCU system  
on 02/01/21