

TO: Jeremy Torres
AVP, Payment Operations
TD Bank, America's Most Convenient Bank

February 9, 2018

Dear Mr. Torres,

I am responding to your response sent to the New York State Department of Financial Services which I received on January 29, 2018, in regard to my complaint against your company.

I dare notice that your response, however, is just another attempt for TD Bank to postpone execution of its obligations. It won't help resolving this matter in good faith.

You only say that you are "unable to release any details" because I am a "non-TD Bank Customer". I asked for a refund and you should save the details for the authorities as the New York State Department of Financial Services is. But please allow me to introduce some more of it.

In December 2015, two payments totaling \$43,490 were initiated to "The Office of Sean Thurman", allegedly registered and owned by a TD Bank's client named Sean Larvonde Thurman. Following up the Remittance Information of /INV/ WARNER INVESTMENTS DEAL-5 STOCK SALE/2897 and /INV/3012 WARNER DEAL TAX I ANNUAL IRS TAX FOR V ERA SOFT as well as the Invoices provided by Sean Thurman himself, several months later I found that:

1. There was no "office of Sean Thurman" and there had never been any, either active or defunct
2. Sean Thurman had nothing to do with the "Warner Investments", stock purchases or any other investments at all
3. Sean Thurman's TD Bank account had nothing to do with investments or stock purchases
4. The "Warner Investments" and the Internal Revenue Service had nothing to do with any of the Invoices provided by Sean Thurman

The very next month, in January 2016, Sean Thurman changed his name to John Guerrier De'Bey. Please find attached his "Name Change Petition".

Sean Thurman was obligated to report his name change to your Bank. The fake "Warner Investments" deals, fake invoices, fake company's bank account, fake broker receiving \$43,000 from a company abroad changing his name shortly after... All this information was available to TD Bank, but the Bank's officers seem to have no idea what transactions they let go through the system. Dear Mr. Torres, none of these alerted any suspicions, did it?

Please explain to the New York State Department of Financial Services, what did De'Bey a.k.a. Sean Thurman do with the money and his bank account? Was this money picked up in cash after it had arrived? Or was it transferred to another bank account and for what purpose? Which name did Mr. De'Bey use to do transactions after he officially changed his name? Did he use his new legal name, or he kept using his old one, occasionally or permanently, despite this being forbidden by law? Also, did Mr. De'Bey fake any TD Bank account on behalf of "Vladimir Milicev"?

Entering the purpose of using the funds when initiating a wire transfer is obligatory and so is having a look at it and confirming its veracity by all banks involved with the transaction. If something is obligatory, it is obligatory by all means and for everyone implying that leaving it out, either intentionally or forgetfully, is illegal. My bank confirmed my company's veracity and consistency, but TD Bank failed to confirm Sean Thurman's and his business's veracity and consistency.

By law, banks report all cash transactions that exceed \$10,000, as well as any transaction of any amount that alerts their suspicions. Unfortunately, this transaction should have alerted all possible suspicions.

According to the document provided by the Federal Financial Institutions Examination Council regarding money laundering red flags, "international transfers, to or from the accounts of domestic customers, in amounts or with a frequency that is inconsistent with the nature of the customer's known legitimate business activities could indicate money laundering".

Could the Bank please provide a document stating that TD Bank had reported this transaction to the authorities, or at least, asked for additional documentation from either the Sender or the Receiver? Had anybody asked me to provide additional explanation or documentation, I would have known there was something wrong. Had I been notified on time, I would have cancelled the payment, but TD Bank would have lost its profit. Is this the actual reason I wasn't warned about it? Or is it because I am a "non-TD Bank Customer", so it doesn't matter if I get scammed?

By law the Bank is obligated to have all the information about its account holders and their business (if any). How is it possible that the Bank did not report any inconsistency upon any basis?

Making things worse, both De'Bey and his wife, Ms. Sylfronia King, are well known for various misrepresentations, falsifying federal, state and court documents and identity thefts. Furthermore, Sylfronia King used a fake profile on Facebook presenting herself as "Rebecca White" to promote "TD Ameritrade" with the help of her "friend at TD Bank", Ms. Nancy Ferrer. Please find the screenshot attached.

I see you suggest that I should reach out to a "local law enforcement institution" regarding this matter. The complaint against these guys has already been reported to the Federal and New York State's authorities, but should you insist, I will file a separate complaint against TD Bank too. John De'Bey a.k.a. Sean Thurman and his family live in New York, not in Serbia and TD Bank is not a Serbian bank either. My financial institution and my country have nothing to do with De'Bey, he is your Bank's client and your responsibility, as well as of the State of New York's and the U.S.'s.

As for now, I am only asking for a refund, not a compensation. If TD Bank keeps ignoring its obligations, other than filing complaints to all possible institutions, I will launch a public campaign and finally, end up filing a lawsuit seeking much more than refunding my money in full.

I also request the State of New York act accordingly and without delay.

Thank you.

Regards,
Mr. Vladimir Milicev, VIDYPS 79 d.o.o.
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