

Exhibit 45

From: immanager@bofa.com [immanager@bofa.com]
Sent: 1/28/2021 12:48:08 PM
To: michael.j.letson@bofa.com; anne.holt@bofa.com
Subject: MicrosoftUC Conversation - 112001165

Interaction information
interID: 112001165
startTime: 2021-01-28T06:48:08-0600
endTime: 2021-01-28T07:00:24-0600
employeeID: michael.j.letson@bofa.com
buddyName: michael.j.letson@bofa.com
networkID: MicrosoftUC
employeeIPAddr: 30.179.143.95
serverName: PPEntArc
dbID: 1
deploymentID: 0
outgoingFlag: false
supervisedFlag: true
internalFlag: true
roomName:

Start of interaction

Participant anne.holt@bofa.com entered on 2021-01-28T06:48:08-0600
Participant information
buddyName: anne.holt@bofa.com
networkID: MicrosoftUC
employeeID:
End of participant information

Participant michael.j.letson@bofa.com entered on 2021-01-28T06:48:08-0600
Participant information
buddyName: michael.j.letson@bofa.com
networkID: MicrosoftUC
employeeID: michael.j.letson@bofa.com
End of participant information

anne.holt@bofa.com (2021-01-28T06:48:08-0600): nothing like logging in to 57 emails about prepaid again.
ha.

michael.j.letson@bofa.com (2021-01-28T06:49:41-0600): Yeah, the fact that they can't locate the docs that went to MTM is a bit concerning

michael.j.letson@bofa.com (2021-01-28T06:49:59-0600): Are there 2 presentations for the frozen cards?

anne.holt@bofa.com (2021-01-28T06:51:00-0600): The deck that was presented on that saturday, all we did was supply one slide...so I dont have a final version of that

michael.j.letson@bofa.com (2021-01-28T06:51:23-0600): one that we presented when I was on vacation, and one was the claims filters

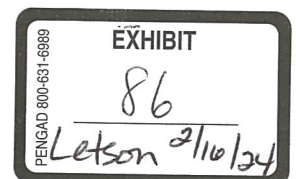
anne.holt@bofa.com (2021-01-28T06:51:31-0600): looking now for the other one I think your referencing

michael.j.letson@bofa.com (2021-01-28T06:51:46-0600): was any action taken on that other one?

michael.j.letson@bofa.com (2021-01-28T06:52:01-0600): I remember a lot of tough talk but dont recall action

anne.holt@bofa.com (2021-01-28T06:52:07-0600): they went back and forth, told CA they were goign to freeze then backed down, then CA said they wanted to freeze a portion of them.

anne.holt@bofa.com (2021-01-28T06:52:11-0600): i have the same memory there



anne.holt@bofa.com (2021-01-28T06:52:23-0600): and ca independently provided like 52K they found to freeze, never told us how

anne.holt@bofa.com (2021-01-28T06:57:48-0600): "frozen" cards aren't frozen by just one source

michael.j.letson@bofa.com (2021-01-28T06:59:36-0600): yeah, but everyone is trying to figure out the initial population.

michael.j.letson@bofa.com (2021-01-28T07:00:00-0600): They think it was our logic, but I think they need our logic and data from Ryan Evans and Brad

Participant anne.holt@bofa.com left on 2021-01-28T07:00:24-0600

Participant michael.j.letson@bofa.com left on 2021-01-28T07:00:24-0600

End of interaction