Ex. 6 –Email Chain between Indiana Members Credit Union, SBA, and Prestamos

Message

From: Evolve Payment Processing [paymentprocessing@getevolved.com]
Sent: 7/29/2021 1:59:11 PM
To: Jose Martinez [Jose.Martinez@cplc.org]
CC: Azita Zahedi [azita.zahedi@getevolved.com]; Develyn King [develyn.king@getevolved.com]; Jeff Theiler [jeff.theiler@getevolved.com]; Kelly Gridley [kgridley@imcu.com]
Subject: [Ticket #372628 Closed] RE: URGENT

##- Please type your reply above this line -##

Your request (372628) has been processed and the ticket is now closed.

PLEASE DO NOT REPLY to this email unless you need to re-open the ticket for additional information.

Jose Martinez
Jul 28, 2021, 2:17 PM CDT

Thank you

From: Kelly Gridley <KGridley@IMCU.com>
Sent: Wednesday, July 28, 2021 11:57 AM
To: 'Floyd Brummett' <Floyd.Brummett@getevolved.com>; Jose Martinez <Jose.Martinez@cplc.org>; Payment Processing Operations <paymentprocessing@getevolved.com>
Cc: Jeff Theiler <Jeff.Theiler@getevolved.com>; Azita Zahedi <azita.zahedi@getevolved.com>; Develyn King <Develyn.King@getevolved.com>
Subject: RE: URGENT

These will all be processed today and in the mail tomorrow (it's 3pm here so mail has already gone out).

Kelly Gridley
AVP, Enterprise Risk Management
Indiana Members Credit Union
P: 317.554.8197| F: 317.554.8197
Facebook | Twitter | IMCU.COM
Indy Star Top Workplaces 2020

From: Floyd Brummett [mailto:Floyd.Brummett@getevolved.com]
Sent: Wednesday, July 28, 2021 1:01 PM
To: Jose Martinez <Jose.Martinez@cplc.org>; Kelly Gridley <KGridley@IMCU.com>; Cvengros, Mary E. <mary.cvengros@sba.gov>; Payment Processing Operations <paymentprocessing@getevolved.com>
Cc: Blank, Michelle L. (Off. Inspector Gen.) <Michelle.Blank@sba.gov>; Mayer, Debra L. <Debra.Mayer@sba.gov>; investigations@blueacorn.co; Debbie Marrelli <DMarrelli@IMCU.com>; Jeff Theiler <Jeff.Theiler@getevolved.com>; Azita Zahedi <azita.zahedi@getevolved.com>; Develyn King <Develyn.King@getevolved.com>
Subject: [EXTERNAL]RE: URGENT

Good afternoon,
I have attached all four from below.

Please send checks for each payable to Prestamos CDFI to

Attn: Ean Colley / VP Bank Operations
c/o Evolve Bank and Trust
6070 Poplar Avenue
Suite 200
Memphis TN 38119

Thank you,

FLOYD BRUMMETT
Process Improvement Manager

floyd.brummett@getevolved.com
o 866.367.2611
d 901.969.2095

From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez
Sent: Wednesday, July 28, 2021 10:35 AM
To: Kelly Gridley <KGridley@IMCU.com>; Jose Martinez <Jose.Martinez@cplc.org>; Cvengros, Mary E. <mary.cvengros@sba.gov>; Payment Processing Operations <paymentprocessing@getevolved.com>
Cc: Blank, Michelle L. (Off. Inspector Gen.) <Michelle.Blank@sba.gov>; Mayer, Debra L. <Debra.Mayer@sba.gov>; investigations@blueacorn.co; Debbie Marrelli <DMarrelli@IMCU.com>;

Floyd Brummett <Floyd.Brummett@getevolved.com>; Jeff Theiler <Jeff.Theiler@getevolved.com>; Azita Zahedi <azita.zahedi@getevolved.com>
Subject: RE: URGENT
Importance: High

Good Morning,

Please provide an LOI for all clients below.

Thank you.

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Cc: Blank, Michelle L. (Off. Inspector Gen.) <Michelle.Blank@sba.gov>; Mayer, Debra L. <Debra.Mayer@sba.gov>; investigations@blueacorn.co; Debbie Marrelli <DMarrelli@IMCU.com>
Subject: RE: URGENT

Patricia/Jose,

See below for LOI info. I want to also be certain you conducted your own investigation or took the notes from Blueacorn, as the only one I've heard back from them on is [redacted]ndicated she sent over notes to you this week, but she didn't provide me with those details.

The other 3 checks were cut and mailed yesterday.

Thanks,

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Cc: Blank, Michelle L. (Off. Inspector Gen.) <Michelle.Blank@sba.gov>; Mayer, Debra L. <Debra.Mayer@sba.gov>; investigations@blueacorn.co
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Kelly,

My apologies for the delay.

please provide requested information to issue LOI:

Sender Name: Prestamos
- Receiver Name: [redacted]
- Receiver Account: [redacted]
- Receiver Routing: [redacted]
- Amount: [redacted]
- Effective Date: 5/13/21
- Date Settled: 5/13/21
- Trace ID: [redacted]

Sender Name: Prestamos
- Receiver Name: [redacted]
- Receiver Account: [redacted]
- Receiver Routing: [redacted]
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- Date Settled: 5/18/21
- Trace ID: [redacted]

Sender Name: Prestamos
- Receiver Name: [redacted]
- Receiver Account: [redacted]
- Receiver Routing: [redacted]
- Amount: [redacted]
- Effective Date: 6/15/21
- Date Settled: 6/15/21

- Trace ID: [redacted]

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- Receiver Name: [redacted]
- Receiver Account: [redacted]
- Receiver Routing: [redacted]
- Amount: [redacted]
- Effective Date: 6/11/21
- Date Settled: 6/11/21
- Trace ID: [redacted]

Thank you

From: Cvengros, Mary E. <mary.cvengros@sba.gov>
Sent: Monday, July 26, 2021 7:40 PM
To: Jose Martinez <Jose.Martinez@cplc.org>; Patricia Gonzalez <Patricia.Gonzalez@cplc.org>
Cc: Blank, Michelle L. (Off. Inspector Gen.) <Michelle.Blank@sba.gov>; Mayer, Debra L. <Debra.Mayer@sba.gov>; investigations@blueacorn.co
Subject: URGENT

Jose and Patricia,

Please provide me with a reason why Prestamos has not responded to the credit union. It appears borrowers may have withdrawn funds and SBA may have suffered a loss as a result of your delay in investigating the potential fraud on these loans.

SBA expects you to take action immediately to recover on these loans.

Mary Beth Cvengros
Special Investigative Counsel
US Small Business Administration

From: Kelly Gridley <KGridley@IMCU.com>
Sent: Monday, July 26, 2021 10:15 AM
To: 'Jose Martinez' <Jose.Martinez@cplc.org>; patricia.gonzalez@cplc.org
Cc: 'Investigations' <investigations@blueacorn.co>; Blank, Michelle L. (Off. Inspector Gen.)

<Michelle.Blank@sba.gov>
Subject: RE: LOI still needed - info sent over 7/13 and 7/16
Importance: High

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Jose/Patricia,

I'm sending below deposits with red flags that we still have no response on, but funds available to send. Some of these notes were sent as early as June 11th.

8. Borrower [redacted] received max and refused to provide documentation stating the lender didn't require Schedule C when she applied and they created one for her.

She originally said her business was established in 6/2020 and when she was told she wasn't eligible, she got angry and stated she was about to lose her house. She became very irate with our staff and continued to call repeatedly after while funds were on hold. She was told her answers and unwillingness to provide support would be reported. Also cried again stating that she was about to lose her house and she'd never do anything illegal.

Member has no evidence of business activity, no deposits to support this level of income and she has been receiving unemployment benefits for the last year. The member did w/d some in cash, but still has some available. We'd love to return funds if requested.

Status - there are still some funds available if you send hold harmless.

12. [redacted] refused to provide Schedule C and demanded access to funds.

Did state that she has 3 employees (federal pay shows 1), business established 1/15/20, beauty services. We show no activity of business ownership.

She is receiving regular payroll from a company that other suspected fraudulent borrowers have been receiving.

<u>Status – Funds are mostly depleted, but if you review the file and want to send a hold harmless, we'd gladly send a partial back</u>.

13. [redacted] has received both draws.
After talking to SBA, what she provided us matched what SBA shows but we can't support the activity she's documented and expenses don't seem to align with the business or gross income reported. SBA asked to verify if there were any business expenses after the 1st draw and we weren't able to provide any validation for that.

We don't feel comfortable returning without a hold harmless, but we did tell the borrower that we were reporting that we couldn't validate her income or any business expenses that would have made her eligible for draw 2.

<u>Status – there are some funds available if you send a hold harmless</u>.

18. [redacted]

Indicated business is [redacted] and he buys/sells clothes from Goodwill. Established in 2019.

[redacted]

Car expenses of [redacted] wages of [redacted] but doesn't 1099 anyone. Utilities [redacted] but runs store from home. All income numbers are whole numbers.

<u>Status – there are funds available if hold harmless sent. Lena from investigations stated he did not provide support and we allowed him access to the funds. This is correct and I've let her know we can't place these funds on hold forever, especially when we get no response from the lender.</u> [redacted] <u>indicated she's provided their review results to Prestamos. Would love to send what we have back</u>.

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Indiana Members Credit Union

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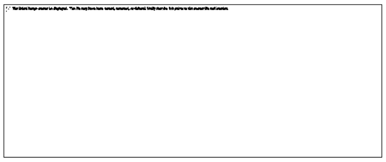

From: Patricia Gonzalez [mailto:Patricia.Gonzalez@cplc.org] **On Behalf Of** Jose Martinez
Sent: Friday, July 23, 2021 11:32 AM
To: Kelly Gridley <KGridley@IMCU.com>
Cc: 'Investigations' <investigations@blueacorn.co>; 'Blank, Michelle L. (Off. Inspector Gen.)' <Michelle.Blank@sba.gov>; 'PPPFraudReferrals@sba.gov' <PPPFraudReferrals@sba.gov>
Subject: RE: LOI still needed - info sent over 7/13 and 7/16

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Kelly,

My apologies for the continued delays. I have contact evolve for the LOI I will get them to you today. As for [redacted] please send the funds back as well. I really do appreciate all the work you are doing =.

Sender Name:
- Receiver Name:
- Receiver Account:
- Receiver Routing:
- Amount:
- Effective Date:
- Date Settled:
- Trace ID:

Thank you

From: Kelly Gridley <KGridley@IMCU.com>
Sent: Friday, July 23, 2021 8:09 AM
To: Patricia Gonzalez <Patricia.Gonzalez@cplc.org>; Jose Martinez <Jose.Martinez@cplc.org>
Cc: 'Investigations' <investigations@blueacorn.co>; 'Blank, Michelle L. (Off. Inspector Gen.)' <Michelle.Blank@sba.gov>; 'PPPFraudReferrals@sba.gov' <PPPFraudReferrals@sba.gov>
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Importance: High

Good morning,

Sending yet another follow up and including the SBA on the email, so they are aware of the issues we are running into with Prestamos. We've diligently tried to assist with recovery of funds for months now and get limited or NO response.

These LOI requests below were requested/sent with info on 7/13 and 7/16 but we've yet to receive from Evolve. We have these funds on hold and this puts us in a very difficult position as WE are the ones dealing with the members in person.

Additionally, investigations emailed on Monday about [redacted] I followed up after no response to their email and still nothing.

Is there any accountability? Do you not want to recover funds? I'm still waiting on other borrowers in which you've never responded.

This is very frustrating for those of us spending time trying to assist YOU. I'd like to just say screw it due to your lack of cooperation, but I personally can't sleep at night knowing people are running around with FREE money that they did NOT qualify for.

Please respond so we can return these funds and close our relationship with these individuals.

Kelly Gridley
AVP, Enterprise Risk Management
Indiana Members Credit Union
P: 317.554.8197| F: 317.554.8197
Facebook | Twitter | IMCU.COM
Indy Star Top Workplaces 2020

From: Kelly Gridley
Sent: Tuesday, July 20, 2021 12:38 PM
To: 'Patricia Gonzalez' <Patricia.Gonzalez@cplc.org>; 'Jose Martinez' <Jose.Martinez@cplc.org>
Cc: Jeff Theiler <Jeff.Theiler@getevolved.com>; Azita Zahedi <azita.zahedi@getevolved.com>; Floyd Brummett <Floyd.Brummett@getevolved.com>
Subject: LOI still needed - info sent over 7/13 and 7/16
Importance: High

Patricia – please let me know if you plan to request back for Flossy Lincoln before all funds are depleted (per Investigations email yesterday).

Still waiting on LOI for the following:

Sender Name: Prestamos
- Receiver Name: [redacted]
- Receiver Account: [redacted]
- Receiver Routing: [redacted]
- Amount: [redacted]
- Effective Date:5/11/2021
- Date Settled: 5/11/2021
- Trace ID: [redacted]

Sender Name: Prestamos
- Receiver Name: [redacted]
- Receiver Account: [redacted]
- Receiver Routing: [redacted]
- Amount: [redacted]
- Effective Date:6/14/2021
- Date Settled: 6/14/2021
- Trace ID: [redacted]

Kelly Gridley
AVP, Enterprise Risk Management

Indiana Members Credit Union
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This e-mail and any files transmitted with it are property of Indiana Members Credit Union, are confidential, and are intended solely for the use of the individual or entity to whom this e-mail is addressed. If you are not one of the named recipient(s) or otherwise have reason to believe that you have received this message in error, please notify the sender and delete this message immediately from your computer. Any other use, retention, dissemination, forwarding, printing, or copying of this email is strictly prohibited.

Please consider the environment before printing this email.

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Jul 28, 2021, 1:56 PM CDT

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Process Improvement Manager

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o 866.367.2611
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Sent: Wednesday, July 28, 2021 10:35 AM
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Cc: Blank, Michelle L. (Off. Inspector Gen.) <Michelle.Blank@sba.gov>; Mayer, Debra L. <Debra.Mayer@sba.gov>; investigations@blueacorn.co; Debbie Marrelli <DMarrelli@IMCU.com>; Floyd Brummett <Floyd.Brummett@getevolved.com>; Jeff Theiler <Jeff.Theiler@getevolved.com>; Azita Zahedi <azita.zahedi@getevolved.com>
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- Effective Date: 5/13/21
- Date Settled: 5/13/21
- Trace ID: [redacted]

Sender Name: Prestamos
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- Receiver Account: [redacted]
- Receiver Routing: [redacted]
- Amount: [redacted]
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Cc: 'Investigations' <investigations@blueacorn.co>; 'Blank, Michelle L. (Off. Inspector Gen.)' <Michelle.Blank@sba.gov>; 'PPPFraudReferrals@sba.gov' <PPPFraudReferrals@sba.gov>
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Cc: Jeff Theiler <Jeff.Theiler@getevolved.com>; Azita Zahedi <azita.zahedi@getevolved.com>; Floyd Brummett <Floyd.Brummett@getevolved.com>
Subject: LOI still needed - info sent over 7/13 and 7/16
Importance: High

Patricia - please let me know if you plan to request back fo[redacted] before all funds are depleted (per Investigations email yesterday).

Still waiting on LOI for the following:

Sender Name: Prestamos
- Receiver Name: [redacted]
- Receiver Account: [redacted]
- Receiver Routing: [redacted]
- Amount: [redacted]
- Effective Date:5/11/2021
- Date Settled: 5/11/2021
- Trace ID: [redacted]

Sender Name: Prestamos
- Receiver Name: [redacted]
- Receiver Account: [redacted]
- Receiver Routing: [redacted]
- Amount: [redacted]
- Effective Date:6/14/2021
- Date Settled: 6/14/2021
- Trace ID: [redacted]

Kelly Gridley
AVP, Enterprise Risk Management
Indiana Members Credit Union
P: 317.554.8197| F: 317.554.8197
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Indy Star Top Workplaces 2020

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Please consider the environment before printing this email.

Floyd Brummett (Evolve Bank & Trust)
Jul 28, 2021, 12:02 PM CDT

Good afternoon,
I have attached all four from below.

Please send checks for each payable to Prestamos CDFI to

Attn: Ean Colley / VP Bank Operations
c/o Evolve Bank and Trust
6070 Poplar Avenue
Suite 200
Memphis TN 38119

Thank you,

FLOYD BRUMMETT
Process Improvement Manager

floyd.brummett@getevolved.com
o 866.367.2611
d 901.969.2095

From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez
Sent: Wednesday, July 28, 2021 10:35 AM
To: Kelly Gridley <KGridley@IMCU.com>; Jose Martinez <Jose.Martinez@cplc.org>; Cvengros, Mary E. <mary.cvengros@sba.gov>; Payment Processing Operations <paymentprocessing@getevolved.com>
Cc: Blank, Michelle L. (Off. Inspector Gen.) <Michelle.Blank@sba.gov>; Mayer, Debra L. <Debra.Mayer@sba.gov>; investigations@blueacorn.co; Debbie Marrelli <DMarrelli@IMCU.com>; Floyd Brummett <Floyd.Brummett@getevolved.com>; Jeff Theiler <Jeff.Theiler@getevolved.com>; Azita Zahedi <azita.zahedi@getevolved.com>
Subject: RE: URGENT
Importance: High

Good Morning,

Please provide an LOI for all clients below.

Thank you.

From: Kelly Gridley <KGridley@IMCU.com>
Sent: Wednesday, July 28, 2021 5:01 AM
To: Jose Martinez <Jose.Martinez@cplc.org>; Cvengros, Mary E. <mary.cvengros@sba.gov>; Patricia Gonzalez <Patricia.Gonzalez@cplc.org>
Cc: Blank, Michelle L. (Off. Inspector Gen.) <Michelle.Blank@sba.gov>; Mayer, Debra L. <Debra.Mayer@sba.gov>; investigations@blueacorn.co; Debbie Marrelli <DMarrelli@IMCU.com>
Subject: RE: URGENT

Patricia/Jose,

See below for LOI info. I want to also be certain you conducted your own investigation or took the notes from Blueacorn, as the only one I've heard back from them on is [redacted] [redacted] indicated she sent over notes to you this week, but she didn't provide me with those details.

The other 3 checks were cut and mailed yesterday.

Thanks,

Kelly Gridley
AVP, Enterprise Risk Management
Indiana Members Credit Union
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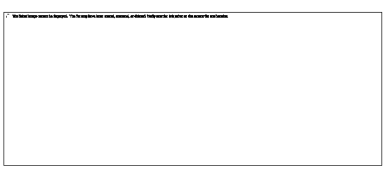

From: Patricia Gonzalez [mailto:Patricia.Gonzalez@cplc.org] **On Behalf Of** Jose Martinez
Sent: Tuesday, July 27, 2021 1:00 PM
To: Cvengros, Mary E. <mary.cvengros@sba.gov>; Kelly Gridley <KGridley@IMCU.com>
Cc: Blank, Michelle L. (Off. Inspector Gen.) <Michelle.Blank@sba.gov>; Mayer, Debra L. <Debra.Mayer@sba.gov>; investigations@blueacorn.co
Subject: [EXTERNAL]RE: URGENT

Kelly,

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please provide requested information to issue LOI:

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- Receiver Name: [redacted]
- Receiver Account: [redacted]
- Receiver Routing: [redacted]
- Amount: [redacted]
- Effective Date: 5/13/21
- Date Settled: 5/13/21
- Trace ID: [redacted]

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- Receiver Name: [redacted]
- Receiver Account: [redacted]
- Receiver Routing: [redacted]
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- Trace ID: [redacted]

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- Receiver Account: [redacted]
- Receiver Routing: [redacted]
- Amount: [redacted]
- Effective Date: 6/11/21
- Date Settled: 6/11/21
- Trace ID: [redacted]

Thank you

From: Cvengros, Mary E. <mary.cvengros@sba.gov>
Sent: Monday, July 26, 2021 7:40 PM
To: Jose Martinez <Jose.Martinez@cplc.org>; Patricia Gonzalez <Patricia.Gonzalez@cplc.org>
Cc: Blank, Michelle L. (Off. Inspector Gen.) <Michelle.Blank@sba.gov>; Mayer, Debra L. <Debra.Mayer@sba.gov>; investigations@blueacorn.co
Subject: URGENT

Jose and Patricia,

Please provide me with a reason why Prestamos has not responded to the credit union. It appears borrowers may have withdrawn funds and SBA may have suffered a loss as a result of your delay in investigating the potential fraud on these loans.

SBA expects you to take action immediately to recover on these loans.

Mary Beth Cvengros
Special Investigative Counsel
US Small Business Administration

From: Kelly Gridley <KGridley@IMCU.com>
Sent: Monday, July 26, 2021 10:15 AM
To: 'Jose Martinez' <Jose.Martinez@cplc.org>; patricia.gonzalez@cplc.org
Cc: 'Investigations' <investigations@blueacorn.co>; Blank, Michelle L. (Off. Inspector Gen.) <Michelle.Blank@sba.gov>
Subject: RE: LOI still needed - info sent over 7/13 and 7/16
Importance: High

CAUTION - The sender of this message is external to the SBA network. Please use care when clicking on links and responding with sensitive information. Send suspicious email to spam@sba.gov.

Jose/Patricia,

I'm sending below deposits with red flags that we still have no response on, but funds available to send. Some of these notes were sent as early as June 11th.

8. [redacted] received max and refused to provide documentation stating the lender didn't require Schedule C when she applied and they created one for her.

She originally said her business was established in 6/2020 and when she was told she wasn't eligible, she got angry and stated she was about to lose her house. She became very irate with our staff and continued to call repeatedly after while funds were on hold. She was told her answers and unwillingness to provide support would be reported. Also cried again stating that she was about to lose her house and she'd never do anything illegal.

Member has no evidence of business activity, no deposits to support this level of income and she has been receiving unemployment benefits for the last year. The member did w/d some in cash, but still has some available. We'd love to return funds if requested.

<u>Status – there are still some funds available if you send hold harmless</u>.

12. [redacted] refused to provide Schedule C and demanded access to funds.

Did state that she has 3 employees (federal pay shows 1), business established 1/15/20, beauty services. We show no activity of business ownership.

She is receiving regular payroll from a company that other suspected fraudulent borrowers have been receiving.

<u>Status – Funds are mostly depleted, but if you review the file and want to send a hold harmless, we'd gladly send a partial back</u>.

13. [redacted] has received both draws.
After talking to SBA, what she provided us matched what SBA shows but we can't support the activity she's documented and expenses don't seem to align with the business or gross income reported. SBA asked to verify if there were any business expenses after the 1st draw and we weren't able to provide any validation for that.

We don't feel comfortable returning without a hold harmless, but we did tell the borrower that we were reporting that we couldn't validate her income or any business expenses that would have made her eligible for draw 2.

<u>Status – there are some funds available if you send a hold harmless</u>.

18[redacted]

Indicated business i[redacted]and he buys/sells clothes from Goodwill. Established in 2019.

[redacted]

Car expenses of [redacted] wages of [redacted] but doesn't 1099 anyone. Utilities [redacted] ut runs store from home. All income numbers are whole numbers.

<u>Status – there are funds available if hold harmless sent. Lena from investigations stated he did not provide support and we allowed him access to the funds. This is correct and I've let her know we can't place these funds on hold forever, especially when we get no response from the lender. Lena indicated she's provided their review results to Prestamos. Would love to send what we have back</u>.

Thanks,

Kelly Gridley
AVP, Enterprise Risk Management
Indiana Members Credit Union
P: 317.554.8197| F: 317.554.8197
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Indy Star Top Workplaces 2020

From: Patricia Gonzalez [mailto:Patricia.Gonzalez@cplc.org] **On Behalf Of** Jose Martinez
Sent: Friday, July 23, 2021 11:32 AM
To: Kelly Gridley <KGridley@IMCU.com>
Cc: 'Investigations' <investigations@blueacorn.co>; 'Blank, Michelle L. (Off. Inspector Gen.)' <Michelle.Blank@sba.gov>; 'PPPFraudReferrals@sba.gov' <PPPFraudReferrals@sba.gov>
Subject: RE: LOI still needed – info sent over 7/13 and 7/16

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Kelly,

My apologies for the continued delays. I have contact evolve for the LOI I will get them to you today. As for [redacted] please send the funds back as well. I really do appreciate all the work you are doing ☺.

Sender Name:
- Receiver Name:
- Receiver Account:
- Receiver Routing:
- Amount:
- Effective Date:
- Date Settled:
- Trace ID:

Thank you

From: Kelly Gridley <KGridley@IMCU.com>
Sent: Friday, July 23, 2021 8:09 AM
To: Patricia Gonzalez <Patricia.Gonzalez@cplc.org>; Jose Martinez <Jose.Martinez@cplc.org>
Cc: 'Investigations' <investigations@blueacorn.co>; 'Blank, Michelle L. (Off. Inspector Gen.)' <Michelle.Blank@sba.gov>; 'PPPFraudReferrals@sba.gov' <PPPFraudReferrals@sba.gov>
Subject: RE: LOI still needed - info sent over 7/13 and 7/16
Importance: High

Good morning,

Sending yet another follow up and including the SBA on the email, so they are aware of the issues we are running into with Prestamos. We've diligently tried to assist with recovery of funds for months now and get limited or NO response.

These LOI requests below were requested/sent with info on 7/13 and 7/16 but we've yet to receive from Evolve. We have these funds on hold and this puts us in a very difficult position as WE are the ones dealing with the members in person.

Additionally, investigations emailed on Monday about Flossy Lincoln. I followed up after no response to their email and still nothing.

Is there any accountability? Do you not want to recover funds? I'm still waiting on other borrowers in which you've never responded.

This is very frustrating for those of us spending time trying to assist YOU. I'd like to just say screw it due to your lack of cooperation, but I personally can't sleep at night knowing people are running around with FREE money that they did NOT qualify for.

Please respond so we can return these funds and close our relationship with these individuals.

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P: 317.554.8197| F: 317.554.8197
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From: Kelly Gridley
Sent: Tuesday, July 20, 2021 12:38 PM
To: 'Patricia Gonzalez' <Patricia.Gonzalez@cplc.org>; 'Jose Martinez' <Jose.Martinez@cplc.org>
Cc: Jeff Theiler <Jeff.Theiler@getevolved.com>; Azita Zahedi <azita.zahedi@getevolved.com>; Floyd Brummett <Floyd.Brummett@getevolved.com>
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Patricia – please let me know if you plan to request back fo [redacted] before all funds are depleted (per Investigations email yesterday).

Still waiting on LOI for the following:

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- Receiver Name: [redacted]
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- Receiver Routing: [redacted]
- Amount: [redacted]
- Effective Date:5/11/2021
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- Trace ID: [redacted]

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- Receiver Account: [redacted]
- Receiver Routing: [redacted]
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Kelly Gridley
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Attachment(s)

[redacted]

Jose Martinez

Jul 28, 2021, 10:35 AM CDT

#priority high

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Thank you.

From: Kelly Gridley <KGridley@IMCU.com>
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Subject: RE: URGENT

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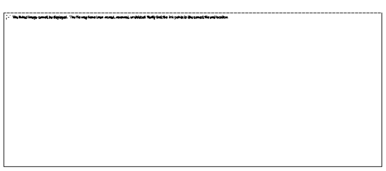

From: Patricia Gonzalez [mailto:Patricia.Gonzalez@cplc.org] **On Behalf Of** Jose Martinez
Sent: Tuesday, July 27, 2021 1:00 PM
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- Receiver Name: [redacted]
- Receiver Account: [redacted]
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- Amount: [redacted]
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Special Investigative Counsel
US Small Business Administration

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To: 'Jose Martinez' <Jose.Martinez@cplc.org>; patricia.gonzalez@cplc.org
Cc: 'Investigations' <investigations@blueacorn.co>; Blank, Michelle L. (Off. Inspector Gen.) <Michelle.Blank@sba.gov>
Subject: RE: LOI still needed – info sent over 7/13 and 7/16
Importance: High

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Kelly Gridley
AVP, Enterprise Risk Management
Indiana Members Credit Union
P: 317.554.8197| F: 317.554.8197
Facebook | Twitter | IMCU.COM
Indy Star Top Workplaces 2020

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Sent: Friday, July 23, 2021 11:32 AM
To: Kelly Gridley <KGridley@IMCU.com>

Cc: 'Investigations' <investigations@blueacorn.co>; 'Blank, Michelle L. (Off. Inspector Gen.)' <Michelle.Blank@sba.gov>; 'PPPFraudReferrals@sba.gov' <PPPFraudReferrals@sba.gov>
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