

Brett Felber,)
Complainant,)
)
v.)Case No.
)EC-2026-0004
Union Electric Company)
d/b/a Ameren Missouri, Respondent.)

By: Stephen Omondi

1 THE COURT: Today's date is September
2 23rd of 2025, and the current time is 3:13
3 p.m. The Commission has set aside this time
4 today for a procedural conference in the case
5 captioned Brett Felber, Complainant, v. Union
6 Electric Company, doing business as Ameren
7 Missouri, Respondent. And that is case number
8 EC-2026-0004. My name is John Clark. I'm the
9 Regulatory Law Judge overseeing this matter
10 today. And I'm going to begin by asking the
11 parties to enter their appearance for the
12 record, starting with Brett Felber.

13 MR. FELBER: Yeah, Brett Felber.

14 THE COURT: And you are pro se. Is that
15 correct?

16 MR. FELBER: Yes, Your Honor.

17 THE COURT: Okay. On behalf of Ameren
18 Missouri.

19 MS. HERNANDEZ: Jennifer Hernandez,
20 appearing on behalf of Ameren Missouri.

21 THE COURT: Thank you, Ameren. On behalf
22 of the Commission Staff.

23 MS. KERR: Carolyn Kerr, on behalf of
24 Commission Staff.

25 THE COURT: Thank you, Staff. Is there

1 anyone from the Office of Public Counsel? I
2 hear no one, but they have not been here in
3 the past. I'm going to remind everyone that
4 pursuant to Commission Rule 20 CSR 4240-2.090,
5 Subsection 6, I can rule on procedural and
6 substantive issues at a pre-hearing conference
7 like this.

8 There's a lot on for this procedural
9 conference. I want to discuss an evidentiary
10 hearing, Felber's motion to strike the Staff's
11 report, Felber's motion to compel, data
12 requests and discovery, and inappropriate
13 filings, other actions, duplicate filings, the
14 last few days worth of filings that Felber has
15 made that have not made it to EFIS yet. And
16 finally, to discuss Felber's EFIS access.

17 So that's a fairly large amount to go
18 over. Mr. Felber, here's what I'm going to
19 start with. You remember that we had a
20 procedural conference before, correct?

21 MR. FELBER: Yes, Your Honor.

22 THE COURT: A discovery conference. And
23 you remember at that discovery conference I
24 said that we would deal with outstanding
25 discovery issues on the 29th. Do you remember

1 that?

2 MR. FELBER: Yeah. Yes, Your Honor.

3 THE COURT: Then why did you file
4 discovery motions in the meantime saying that
5 you weren't getting discovery when you knew we
6 were going to be dealing with discovery issues
7 on the 29th?

8 MR. FELBER: The 29th or the 23rd?
9 Today's the 23rd.

10 THE COURT: I know. I bumped it up
11 because of all the motions that I was seeing
12 filed. I'm talking about the 29th. You were
13 aware that we were going to be discussing
14 discovery issues, and yet you continued to
15 file discovery motions.

16 MR. FELBER: I did -- my fault. Sorry.
17 I did that because of the fact of what
18 Jennifer Hernandez had filed for the subpoena.
19 So I thought it was in the best interest for -
20 - on the subpoena to file. And she responded
21 back to my discovery requests, I believe, and
22 she's kind of duplicating the discovery
23 process on my end as well too, which is why I
24 got those five --

25 THE COURT: What do you mean? What do

1 you mean duplicated the discovery process? I
2 don't know what that means.

3 MR. FELBER: So her subpoena -- her
4 subpoena duplicates what she just asked me
5 last week in September in a discovery request
6 that was just granted.

7 THE COURT: Okay. And that was -- that
8 was where you said you still had time to
9 answer that request, correct?

10 MR. FELBER: Correct. Yes, Your Honor.
11 I have -- I guess for, for documents that's 30
12 days or is it 14 days?

13 THE COURT: I haven't got in front of me,
14 so I don't know right off the top of my hat.
15 But we can discuss that. Okay. And
16 evidentiary hearing date. Does anybody have a
17 problem with December the 5th at 9:00 a.m.?

18 MR. FELBER: I have no problem with that,
19 Your Honor.

20 MS. KERR: I don't -- I don't have a
21 problem. We would have to double-check with
22 Staff. I've got -- Staff is on the line. You
23 said December 5th?

24 THE COURT: Correct. That's a Friday.

25 MS. KING: Judge, this is Contessa King.

1 May I speak, sir?

2 THE COURT: Of course.

3 MS. KING: Okay. Contessa King,
4 Regulatory Compliance Manager of the Customer
5 Experience Department. The Staff witness
6 assigned to this case is not on this call.
7 However, to my knowledge, she should not have
8 any issue with December the 5th at 9:00 a.m.

9 MS. HERNANDEZ: Thank you.

10 THE COURT: Thank you very much, Ms.
11 King. I've only partially managed to confirm
12 the availability of all commissioners, so that
13 date may have to move. But I would like to
14 get a date into the calendar so that we are
15 working towards something. So right now I'm
16 going to plan for December the 5th at 9:00
17 a.m. at the Commission St. Louis Office.

18 MS. KERR: Okay.

19 THE COURT: Okay. Moving on. Mr.
20 Felber, you filed a motion on September the
21 5th to strike the Staff Report.

22 MR. FELBER: Yes, Your Honor.

23 THE COURT: Why does the Staff Report
24 need to be struck?

25 MR. FELBER: Needs to be struck because

1 it actually -- well, I guess with all the
2 stuff that got denied of everything, the
3 pinpoint of the time there, it named several
4 violations which I had filed on that -- the
5 10-day period before and after. There's a lot
6 of inconsistencies there with phone calls.

7 The records that I have that point
8 towards where there were no conclusive calls
9 by Ameren Missouri on any date or time.
10 There's also contradictions in that own
11 report. So let's say, for example, where they
12 said that they called on the 25th, 26th, 27th,
13 and 30th, I filed reports. The 10-day period
14 would have been prior to that, not after that.
15 However, during that period, we were under a
16 hot weather advisory in June, I believe.

17 THE COURT: Now, when you say "the 10-
18 day," you're talking about the 10 days after
19 the informal. Is that correct?

20 MR. FELBER: Oh, no, no, Your Honor, that
21 was before the informal even got started. The
22 informal complaint was done on June 30th, I
23 believe.

24 THE COURT: Okay, then what 10 days are
25 you referring to?

1 MR. FELBER: The 10-day disconnect. The
2 demand for the disconnect. In the Staff
3 Report it openly admits that they did not call
4 10 days prior to the 23rd. They started the
5 process after. And it shows that they started
6 the process of threatening to disconnect my
7 services during a hot-weather. It was
8 actually an extreme-weather warning during --

9 THE COURT: Staff's Report shows this or
10 Staff's Report fails to show this?

11 MR. FELBER: Staff's Report shows that,
12 Your Honor.

13 THE COURT: Why would you want to strike
14 that? That seems like that would be good for
15 you.

16 MR. FELBER: I don't know. I mean --
17 I'm, I'm --

18 THE COURT: Well, that's what I'm asking
19 you. It's your motion to strike.

20 MR. FELBER: I mean, if I keep it in
21 there -- I sent copies of my phone records
22 that conclusively showed that. I guess we can
23 keep it in. It doesn't bother me.

24 THE COURT: So you're withdrawing your
25 motion to strike?

1 MR. FELBER: Yes, I will.

2 THE COURT: Thank you. All right. You
3 had a motion to compel, you say. Is that
4 correct?

5 MR. FELBER: Yes, Your Honor.

6 THE COURT: When is that? I was unable
7 to find it.

8 MR. FELBER: That -- today. Well, hold
9 on. For bank statement or for bank records?

10 THE COURT: No, you said you filed a
11 motion to compel discovery a while back. I
12 have been unable to find one and I assume --

13 MR. FELBER: No, I never -- I never
14 filed, filed a motion.

15 THE COURT: Okay, then what is it you are
16 trying to compel? I don't understand that if
17 it's not discovery.

18 MR. FELBER: Okay, so -- okay, that's
19 where we went first. So that's what this
20 hearing was originally for. So you told Ms.
21 Hernandez to find where I had sent -- asking
22 her for tracking cookies and a bank statement.
23 And she was supposed to, I guess, find those,
24 show those, and see if those would qualify as
25 asking for discovery. I believe, Your Honor,

1 at the last hearing, that's, that's what was
2 said.

3 THE COURT: Yes. At the last -- at the
4 last hearing, the question was whether or not
5 you had sent data requests to Ameren Missouri.
6 And Ms. Hernandez expressed at that time, if I
7 remember correctly, that there were some
8 things that she thought could be loosely
9 construed as data requests, but that it was
10 not quite clear. Is that correct, Ms.
11 Hernandez?

12 MS. HERNANDEZ: Well, I didn't construe
13 them as data requests, and then -- I don't
14 have the date in front of me. There was an
15 official, more formal document that was sent
16 later on by Mr. Felber that did have his data
17 requests in it. But I did compile all those
18 July 1st emails and file those, so everyone
19 should have access to look at those. If you
20 do want to go over those today.

21 THE COURT: On July 1st? Let me see if I
22 can pull those up. And when did you -- where
23 are those file?

24 MS. HERNANDEZ: In EFIS in the case.

25 THE COURT: Do you know which date?

1 MS. HERNANDEZ: Today.

2 THE COURT: Oh, okay, the 23rd. So you
3 filed those -- that's information requested
4 for discovery?

5 MS. HERNANDEZ: Yes.

6 THE COURT: Okay. So that was filed
7 while I was in another meeting, correct?
8 Well, you wouldn't know that it was filed
9 shortly before this pre-hearing conference,
10 correct?

11 MS. HERNANDEZ: Correct.

12 THE COURT: Okay, hold on.

13 MS. HERNANDEZ: And I did provide service
14 copies, so Mr. Felber should have a copy as
15 well.

16 MR. FELBER: I do -- I do.

17 MS. KERR: All right. I got copies as
18 well.

19 THE COURT: Thank you. All right. I
20 want to go back for a few seconds before we
21 move on to discovery because I don't want to
22 move off one issue until we've addressed it to
23 another. So, Mr. Felber, is there an
24 outstanding motion to compel discovery?
25 Because, like I said, I cannot find one.

1 MR. FELBER: Yes, that was actually filed
2 this morning. There was a motion to compel,
3 and that was to compel statements from Wells
4 Fargo and JPMorgan Chase that would show
5 conclusively that my payment cleared those
6 bank accounts. And those are the bank
7 accounts that Ameren Missouri has my money in.

8 THE COURT: You have referenced motions
9 to compel in previous filings. So, you're
10 telling me that the first one is today?

11 MR. FELBER: No, I never -- I never -- I
12 never --

13 THE COURT: You said that -- you said,
14 weeks ago, that the Commission failed to rule
15 on your motion to compel.

16 MR. FELBER: That was for other items.

17 THE COURT: What was that for?

18 MR. FELBER: Hold on. Get into my phone.

19 THE COURT: Let me -- maybe hold a short
20 - I may be able to shorten that just a touch
21 for you. Did you contact Ameren and attempt
22 to informally resolve your discovery issue
23 with them?

24 MR. FELBER: I have. I've told them how
25 we could go ahead and do everything.

1 THE COURT: Okay. Did you contact me and
2 ask for an immediate conference due to --
3 unable to resolve discovery issues?

4 MR. FELBER: No, because my stuff doesn't
5 get filed immediately.

6 THE COURT: I didn't say that. I said --
7 I said call because I believe that's what the
8 rule says, that you need to request an
9 immediate call. So you can either call or
10 request it via email. Did you do that in
11 regards to that discovery?

12 MR. FELBER: No, I did not, Your Honor.

13 THE COURT: Then you are not authorized
14 to file a motion to compel. You have to do
15 that first. All right. Ms. Hernandez, which
16 -- what -- since I haven't seen this, tell me
17 what data requests you have answered from Mr.
18 Felber, what information he has requested, and
19 what information Ameren has provided.

20 MS. HERNANDEZ: Sure. Let me pull up
21 some documents, just to reference as we go
22 through.

23 THE COURT: I want to know everything
24 that was requested and everything that was
25 provided.

1 MS. HERNANDEZ: Sorry, one moment. My
2 computer is being slow.

3 MR. FELBER: And, Judge, if I may. And
4 Jennifer, correct me if I'm wrong, but I think
5 I recall that was it last week it was roughly
6 12 emails sent out that contained responses to
7 Mr. Felber's -- some batch Mr. Felber's data
8 requests.

9 MS. HERNANDEZ: Yes, that's correct. I
10 was just pulling up his letters requesting
11 discovery. So, on August 29th, I received Mr.
12 Felber's first set of discovery requests.
13 Request One --

14 THE COURT: What date was that? August
15 29th?

16 MS. HERNANDEZ: August 29th.

17 THE COURT: Okay. All right. And what
18 did those entail?

19 MS. HERNANDEZ: Request one was all
20 ledgers, billing records, supporting
21 documentation, calculations, and formulas
22 demonstrating how each utility bill was
23 calculated from the inception of complainant's
24 account through August 2025.

25 THE COURT: Okay, okay.

1 MS. HERNANDEZ: And do you want me to go
2 through, like, each number and then what I
3 provided in response to that as well as
4 objections?

5 THE COURT: Sure.

6 MS. HERNANDEZ: Okay. Let's see. So for
7 that request, we objected as irrelevant to the
8 scope if it went beyond the complaint and the
9 disputed amount, and overly broad and unduly
10 burdensome for seeking all ledgers, billing
11 records, supporting documentation,
12 calculations, formulas.

13 And also stated that we had already
14 responded to staff's data request at that
15 time, DR3, Staff DR3 copies of his billing
16 statements for each month outlining how each
17 bill was calculated. But I did go ahead -
18 although we made those objections and the
19 information was already available to Mr.
20 Felber, I still sent copies of the information
21 that we provided to staff, copies of his
22 bills, as well as the account ledger showing
23 payments made, and credits to his account, and
24 charges that were put on his account.

25 THE COURT: Okay.

1 MS. HERNANDEZ: Data request too. Oh,
2 audio recordings of any and all communications
3 between Ameren Missouri employees,
4 supervisors, and regulatory liaisons with the
5 complainant from the inception of the account
6 through August 2025. We objected again based
7 on relevance to the extent that he was
8 requesting information outside of the
9 complaint period.

10 He asked for audio recordings going back
11 to the inception of his account. But we did
12 provide audio recordings that were also
13 provided to staff in DR2. Again, those were
14 all available to him when he issued this
15 discovery.

16 THE COURT: What time period does that
17 cover?

18 MS. HERNANDEZ: Let me see.

19 MR. FELBER: This account number --
20 sorry.

21 MS. HERNANDEZ: I think it goes -- I can
22 get any of us and double-check real quick. I
23 don't -- want to --

24 THE COURT: Does it go from -- I want to
25 know that it -- that it covers that -- I want

1 to know that it covers the full complaint
2 period for this complaint.

3 MS. HERNANDEZ: It certainly is from July
4 1st, when the complaint was filed. I think it
5 goes back to 2024, sometime in 2024.

6 THE COURT: Okay, so it goes back well
7 before the complaint was filed.

8 MS. HERNANDEZ: Correct.

9 THE COURT: Okay, next.

10 MS. HERNANDEZ: Request Three was all
11 transcripts, email communications, and related
12 records sent from complainant to myself and
13 Ms. Krcmar, including those wherein
14 complainant raised disputes regarding billing,
15 account lockouts, customer service issues, and
16 complaints. That one we objected to based on
17 he's asking for communications that he sent
18 us. They are equally available to him and --
19 but we did --

20 But I did go ahead. Let's see, there is
21 certain correspondence that related to the
22 complaint that Ameren provided in response to
23 staff DR5, 8, and 10. And though that
24 information, I went ahead -- although it was
25 available in EFIS to him, I sent that to him

1 by email as well.

2 THE COURT: All right. Next, number 4.
3 I believe you said there were 12 total or just
4 12 pages?

5 MS. HERNANDEZ: Requests in this one 12.
6 12 requests. Let's see. We're on four. All
7 legal bank statements, treasury confirmations,
8 or equivalent documentation on official
9 letterhead of Ameren Missouri's financial
10 institutions identifying and verifying all
11 payments made by complainant toward his
12 utility account from inception through August
13 2025.

14 Objected based on relevance to the extent
15 it requested information outside the complaint
16 and disputed amount, vague as to legal bank
17 statements and official letterhead, overly
18 broad and unduly burdensome and -- let's see.
19 And DR is duplicative. And the information
20 requested by complainant is equally available
21 in that Ameren responded to staff DR4, 6, and
22 7 with the responses available to complainant
23 in EFIS.

24 So that one we provided. Again, his
25 account ledger showing payments and amounts

1 billed to him. Six, it's probably screenshots
2 showing where his repay payments were returned
3 for non-sufficient funds. And seven, I'm not
4 sure which one that was. Let me pull up my
5 email and I can double-check.

6 THE COURT: Well, I think we're on five.

7 MS. HERNANDEZ: Right. We provided the
8 information that was responsive to staff DR7.

9 THE COURT: Oh, okay. I follow.

10 MS. HERNANDEZ: I'm just trying to see
11 what information that was.

12 MR. FELBER: So this is a bank statement?
13 You're telling me that's a bank statement?

14 MS. HERNANDEZ: I think we -- well, the
15 objection -- we objected.

16 THE COURT: I don't think she said she
17 provided you a bank statement. I said I
18 thought they said they provided you an account
19 ledger.

20 MR. FELBER: No.

21 MS. HERNANDEZ: Of his particular account
22 showing what he was billed and --

23 THE COURT: Hold on, Mr. Felber.

24 MR. FELBER: So ledgers cut off things?
25 Pretty cool.

1 THE COURT: Okay. We'll get to that in a
2 moment.

3 MR. FELBER: It's awesome. Sorry, Your
4 Honor.

5 MS. HERNANDEZ: Sorry. Just trying to
6 toggle between multiple screens here. Trying
7 to confirm for you what information we
8 provided. That was staff DR7.

9 MR. FELBER: Your Honor, to help her out.
10 She provided me everything that is just
11 directly in the staff report. Nothing outside
12 of there has come to me. Anything that I
13 have, I have gotten four times now between an
14 informal complaint, this complaint, and the
15 staff complaint.

16 It's all the same paperwork, just
17 reworded, Your Honor. It says what a theory
18 or principle of how they feel about it. It's
19 just reworded with the timeline off course.

20 THE COURT: What did -- what did DR5
21 request from -- what did complainant request
22 for DR5?

23 MS. HERNANDEZ: All missing or deleted
24 tracking cookies from documents transmitted
25 via email between Ameren Missouri and

1 complainant.

2 THE COURT: Okay.

3 MS. HERNANDEZ: And to that one we
4 objected based on relevance and vague in terms
5 of tracking cookies from documents transmitted
6 via email. And so we didn't provide anything
7 in response to that DR.

8 THE COURT: Okay. DR6.

9 MS. HERNANDEZ: DR6 requested
10 identification of the email vendor used by
11 Ameren Missouri for correspondence with
12 complainant and production of confirmation on
13 that vendor's official letterhead. For six we
14 objected based on relevance, vagueness the
15 meaning of email, vendor and confirmation.
16 And that overly broad and unduly burdensome in
17 that it seeks production of confirmation for
18 correspondence with complainant without
19 limitation.

20 And as improper discovery is that the
21 rules of discovery do not require Ameren
22 Missouri to provide discovery in a format that
23 it doesn't already exist.

24 THE COURT: Okay. DR7.

25 MS. HERNANDEZ: All sourced and unsourced

1 Ameren Missouri documents, whether corporate
2 or internal, created, maintained, or
3 transmitted by Ameren Missouri or Aubrey
4 Krcmar, including those accessed on both
5 corporate-owned computers and personal
6 devices.

7 THE COURT: Say that again, please.

8 MS. HERNANDEZ: Request seven. All
9 sourced and unsourced Ameren Missouri
10 documents, whether corporate or internal,
11 created, maintained, or transmitted by Ameren
12 Missouri or Aubrey Krcmar, including those
13 accessed on both corporate-owned computers and
14 personal devices. So that one we objected as
15 beyond the scope.

16 THE COURT: You don't have to explain to
17 me why there's a number of objections that
18 apply to that.

19 MS. HERNANDEZ: Okay. For eight. All
20 telephone call records and recordings of
21 outbound communications made by Ameren
22 Missouri to complainant since account
23 inception through August 2025. We did provide
24 account notes for his account showing when
25 calls were made to his account and the

1 recordings for inbound calls were provided as
2 well as the standard --

3 I'll say the script of the information
4 that is provided on the disconnect calls. We
5 provided him with the information as to what
6 would have been left on his -- if he answered
7 the phone or his answering machine answered
8 the phone. A script as to what had would have
9 been stated on that phone. Outbound call for
10 notice of potential disconnection of service.

11 To my knowledge, we do not keep copies of
12 those outbound disconnect calls, but they're
13 noted in the account notes when those calls
14 are made.

15 THE COURT: Okay. DR9.

16 MS. HERNANDEZ: All audio recordings
17 evidencing communications to complainant
18 regarding service disconnection, including any
19 instances where Ameren Missouri failed to
20 provide notice or where attempts resulted in
21 busy signals or unreachable lines.

22 THE COURT: Please.

23 MS. HERNANDEZ: I'm sorry.

24 THE COURT: Say that again, please.

25 MS. HERNANDEZ: All audio recordings

1 evidencing communications to complainant
2 regarding service disconnection, including any
3 instances where Ameren Missouri failed to
4 provide notice or where attempts resulted in
5 busy signals or unreachable lines.

6 THE COURT: Is that information Ameren
7 retains?

8 MS. HERNANDEZ: To some extent. Well, I
9 would say yes. Except -- again, as explained
10 in eight, we don't keep copies of outbound
11 disconnection calls, the audio, but the
12 account is noted when those calls are made,
13 date and time. And so the complainant was
14 provided the account ledger that showed when
15 those service-disconnection calls occurred,
16 and the -- by date and time. And then they
17 also -- the ledger also states whether it
18 resulted in a live call or an answering
19 machine.

20 THE COURT: Okay. Were there any
21 objections to DR9?

22 MS. HERNANDEZ: Relevance based on the
23 scope to the extent it requested information
24 beyond the complaint and the disputed amount.
25 Vague in terms of the meaning of "instances

1 where Ameren Missouri failed to provide notice
2 and unreachable lines." Overly broad and
3 unduly burdensome in that it seeks all audio
4 recordings evidencing communications. And
5 that it was duplicative. The information
6 requested by the complainant is equally
7 available to him, and we had already responded
8 to Staff DR1 and 2 with the responses
9 available to the complainant in EFIS.

10 THE COURT: Okay. DR10.

11 MS. HERNANDEZ: All emails and written
12 records evidencing complainant's efforts to
13 resolve billing disputes, service
14 interruptions, and account issues through
15 compromise or resolution proposals. And we
16 objected to that one, mostly for -- because
17 the complainant is asking for his own
18 information that should already be available
19 to him and in his possession.

20 THE COURT: Okay. 11.

21 MS. HERNANDEZ: All audio and written
22 correspondence, including transcripts sent by
23 Ameren Missouri to the Missouri Public Service
24 Commission relating to the informal complaint
25 filed in June 2025 with Justin of the MO PSC.

1 That one we objected to as vague as to the
2 meaning of transcripts and that it was
3 duplicative of his sunshine request.

4 But we did provide the information. All
5 information provided to the Public Service
6 Commission in terms of his informal complaint
7 was also provided to Mr. Felber.

8 THE COURT: Okay.

9 MS. HERNANDEZ: And DR12.

10 MS. HERNANDEZ: A detailed call list of
11 all inbound and outbound calls to and from the
12 complainant, produced on the official
13 letterhead of Ameren Missouri's
14 telecommunications provider. Objected based
15 on relevance to the extent it exceeded the
16 scope of the complaint and the disputed
17 amount.

18 And improper discovery to the extent it -
19 - the discovery does not require Ameren
20 Missouri to provide discovery in a format that
21 does not already exist, like, on the
22 provider's official letterhead. And that it
23 was duplicative of information already
24 available to him in response to the Staff DR1
25 and 2.

1 And then, despite those objections we
2 still -- I still emailed him the account
3 details showing when calls were made to him
4 for disconnection, as well as the audio
5 recordings of phone calls when he called in.

6 THE COURT: Okay. And that's all the DRs
7 you've received from Mr. Felber?

8 MS. HERNANDEZ: That is all in the first
9 request. I've received four more requests,
10 and the objections for those were due
11 yesterday. And so there were some objections
12 to those additional DRs.

13 THE COURT: How many additional DRs are
14 we talking about?

15 MS. HERNANDEZ: I can count them. Hang
16 on. Okay, for the second request, 5. The
17 third request, 6. The fourth request, 8.
18 Fifth request, 13.

19 THE COURT: So, 32 additional requests?

20 MS. HERNANDEZ: I didn't do the math.
21 I'll trust you on that one.

22 THE COURT: All right, Mr. Felber.

23 MR. FELBER: Yes, Your Honor.

24 THE COURT: What discovery have you
25 received, and what discovery are you still

1 seeking?

2 MR. FELBER: The only thing I'm seeking
3 is a bank statement, treasury statement.
4 That's all I'm thinking right now, Your Honor.

5 THE COURT: Well, no. It sounds like
6 there are 32 outstanding data requests, plus
7 12 that you don't believe have been completely
8 answered. So what -- you're getting ready for
9 hearing, you're going to be presenting your
10 case. What information do you believe you
11 need to do so?

12 MR. FELBER: I need the treasury
13 statement. I need --

14 THE COURT: When you say "treasury
15 statement," what do you mean?

16 MR. FELBER: Can't prepare for something
17 off this is -- who, who --

18 THE COURT: I'm not asking about that. I
19 don't want you to show me that. I don't want
20 to see anything. I want you to explain to me
21 what a treasury statement is and why you need
22 it.

23 MR. FELBER: So I need that because it
24 will show that it cleared their bank. So I
25 want their -- I want their account statement.

1 THE COURT: What is a treasury statement?

2 MR. FELBER: A ledger from their bank. A
3 treasury statement shows that my funds went
4 through to their bank. Their bank should have
5 cashed it.

6 THE COURT: So you want a bank statement
7 saying that it has either been rejected or
8 that it has been cashed?

9 MR. FELBER: Correct, Your Honor. Or
10 they should be able to do an EFT trace
11 internally by themselves internally. They
12 don't need me. They don't need my statement.
13 They need their statement because my statement
14 --

15 THE COURT: We'll get to your statement
16 in a minute. You've placed your statement at
17 issue.

18 MR. FELBER: Yeah.

19 THE COURT: Okay. What is Ameren's
20 position on providing a bank statement that
21 shows it was either rejected or cashed?

22 MS. HERNANDEZ: It was one of the DRs we
23 objected to based on relevance and terms of
24 vague as to what a treasury statement meant
25 and --

1 THE COURT: That was -- that was vague to
2 me. But now that we've resolved that
3 ambiguity, does Ameren have a problem
4 providing Mr. Felber some portion of a bank
5 statement that would show that it had either
6 been cleared or rejected? Returned, I guess
7 is the word.

8 MS. HERNANDEZ: I honestly do not know if
9 we have that type of information. We recorded
10 it and provided him the records of our --
11 business records that showed it was returned
12 for non-sufficient funds.

13 THE COURT: And that's an internal.
14 That's an Ameren internal document, correct?
15 That's not a bank document.

16 MS. HERNANDEZ: Correct. It's our own
17 internal treasury department document that
18 shows when his --

19 THE COURT: When you say "treasury
20 department document," what do you mean?

21 MS. HERNANDEZ: Ameren has its own
22 internal treasury department.

23 THE COURT: Okay, so this is -- when you
24 say "treasury department," you don't mean like
25 Department of the Treasury or something like

1 that you're talking about --

2 MS. HERNANDEZ: Ameren's --

3 THE COURT: Okay, so --

4 MS. HERNANDEZ: Yeah, so he's --

5 THE COURT: So, that's not --

6 MS. HERNANDEZ: Sorry.

7 THE COURT: So Ameren doesn't -- Ameren
8 doesn't have bank statements?

9 MS. HERNANDEZ: I think we do, but it's
10 in -- it's -- they're not individually per
11 customer transaction. Like all the payments
12 are pooled, and so it will show a total dollar
13 amount. But I don't know if we have --

14 THE COURT: Well, let's say a payment is
15 returned out of that grouping.

16 MS. HERNANDEZ: Right.

17 THE COURT: I would assume that the bank
18 would send something in relation to that.
19 Some sort of correspondence, either email, a
20 letter, a statement, something about that,
21 saying this item has been returned.

22 MS. HERNANDEZ: I might have to ask Ms.
23 Krcmar to explain what we get in response to
24 that, just so I don't misspeak, but we did
25 provide Mr. Felber with an internal business

1 record that showed the date that the payment
2 was returned and why it was returned.

3 THE COURT: Okay, but that is an Ameren
4 internal record. I think what he's seeking is
5 something from outside of that. Would you
6 look into that for me?

7 MS. HERNANDEZ: In terms of what we have
8 from the bank? In terms of the non-sufficient
9 funds or why it was returned?

10 THE COURT: Yes.

11 MS. HERNANDEZ: Okay.

12 THE COURT: Not asking Ameren to --

13 MS. HERNANDEZ: And if --

14 THE COURT: If you need a document or put
15 it in a different format. I'm asking you to
16 check and see if you have that because I don't
17 feel -- I don't feel that request by Mr.
18 Felber, as limited as it is, is necessarily
19 irrelevant.

20 MR. FELBER: Okay.

21 MS. HERNANDEZ: And I have Ms. Krcmar.
22 She's going to do another check again, but she
23 does not believe we have anything than what we
24 already provided. But we will certainly check
25 again to make sure.

1 THE COURT: Thank you. What else are you
2 seeking, Mr. Felber?

3 MR. FELBER: Outbound phone call logs.
4 Those --

5 THE COURT: For what period of time? You
6 have -- when you say -- they are going to
7 object to every one of these where you say all
8 of this in regarding my account since its
9 creation because that is going to go well
10 outside the bounds of this complaint.

11 MR. FELBER: I want May's of 2025, June
12 of 2025.

13 THE COURT: And you're talking about
14 correspondence with whom?

15 MR. FELBER: With Ameren -- so that would
16 have been -- that would have been the
17 disconnect phone calls. That would have been
18 the disconnect phone calls that they listed on
19 some of them, in the staff report that said
20 they could not get a hold. But those outbound
21 calls would prove they didn't call me. But I,
22 I want a list to see if they actually called.
23 And she's saying that they don't provide a
24 list.

25 THE COURT: Okay. When was the -- they

1 don't have to put anything into a format that
2 doesn't already exist in. So if they don't
3 have a list, they don't have to make one for
4 you.

5 MR. FELBER: So how can we verify the
6 authenticity of it?

7 THE COURT: Well, we're working on that,
8 Mr. Felber. All right, so when did this
9 complaint start? I mean, when did you first
10 say "Hey, I need to file an informal complaint
11 about this."?

12 MR. FELBER: I filed it on June 30th,
13 because when I was actually technically
14 originally talking with Justin, I had no idea
15 what he was -- he was saying.

16 THE COURT: And when was that? What was
17 the earliest date that you talked to him about
18 this particular complaint?

19 MR. FELBER: June 30th.

20 THE COURT: Okay, so if Ameren was to
21 provide you all correspondence between Ameren
22 and you from June 15th of 2025 to current, it
23 would cover that time period, right?

24 MR. FELBER: Yes, Your Honor.

25 THE COURT: Is that something Ameren can

1 provide?

2 MS. HERNANDEZ: Well, I would say that
3 besides the emails that Mr. Felber sent to us,
4 we would have already provided everything we
5 have between June 15th in 2025.

6 THE COURT: Okay. And then those other -
7 -

8 MS. HERNANDEZ: Sorry.

9 THE COURT: Those other emails are of his
10 creation in his own possession, correct?

11 MS. HERNANDEZ: Correct.

12 THE COURT: Okay. Mr. Felber, you
13 mentioned tracking cookies.

14 MR. FELBER: All right, so when you need
15 an item. So I believe it's in -- it's in the
16 informal complaint. The two documents that
17 they have in there that show that they send
18 emails, they are cut off. The format of it is
19 not right, the metadata. So pretty much --
20 when you send a document via email, it's
21 called metadata. It has a data of indicators,
22 it has a security --

23 THE COURT: I'm familiar.

24 MR. FELBER: The whole nine yards of
25 that. None of those documents that they sent

1 me lines up to any metadata and they were
2 created on spot to go to a complaint. None of
3 them complain -- so what Ameren has on them,
4 they don't add up to the correct metadata and
5 it doesn't add up as an email in metadata.

6 It was never sent. So that's why --
7 okay, so when you get an email, it's listed in
8 form, and it shows who your email provider is,
9 it shows so forth. Then it has the party's
10 name over on the right side as well too. As
11 well it has the time, it has the security
12 encryption layer, it has the time-date format
13 which here in the United States it's month,
14 day, year.

15 THE COURT: Correct.

16 MR. FELBER: They had it set as
17 international time on theirs, which showed a
18 big discrepancy. Plus it never showed an
19 exact send time. It never showed a
20 correlation of an a.m. or p.m. on it, and none
21 of the metadata to line up with the email. So
22 when you have an email sent, or if somebody
23 sends you something, it has a tracking time to
24 it.

25 So those, those emails that you said are,

1 "Oh, well these are to let you know that your
2 account is possibly going to be disconnected."

3 You would have an a.m. and p.m. with it.

4 There was no a.m. or p.m. on those letters.

5 It was sent in international time instead
6 of US time. But the metadata doesn't add up
7 that it was actually sent because it's not
8 lined up in the correct email header.

9 THE COURT: And why is this important?
10 What are you trying to establish?

11 MR. FELBER: It would show that they
12 never sent those out. They never sent them.
13 They were internally created at the time of
14 the informal complaint.

15 THE COURT: Ameren's response?

16 MS. HERNANDEZ: All of our emails that we
17 send to customers are saved in our CRM system
18 as PDF files. That's the only thing we save
19 as a business record. We don't have a file
20 that keeps non-PDF copies of emails sent.

21 THE COURT: And why -- my understanding
22 is Staff Report already says you didn't get
23 your 10-day notice, correct?

24 MR. FELBER: Yes, Your Honor.

25 THE COURT: Okay, so what additionally

1 are you trying to prove here that you haven't
2 received any disconnection emails?

3 MR. FELBER: I did not get any
4 disconnection emails. The June -- the June
5 23rd one if you look at the disconnect letter
6 that's in there, compared to the May
7 disconnect letter, it is altered in format as
8 well, too.

9 THE COURT: Okay.

10 MR. FELBER: If you look at the heading
11 on it, it's altered.

12 THE COURT: Okay. They've explained that
13 they don't keep that data, so I'm not going to
14 require them to produce it. You have
15 provided, and we're going to get into that a
16 little bit, some documents from your data
17 recovery company that you are wanting to use
18 as evidence.

19 MR. FELBER: Yes, Your Honor.

20 THE COURT: We will get into that, but
21 I'm not going to require Ameren to provide
22 metadata. What else are you looking for?

23 MR. FELBER: Pretty much that's it. The
24 statement. It comes down to that.

25 THE COURT: Okay.

1 MR. FELBER: It comes down to that. And
2 Ms. Hernandez, I even worked with her or well,
3 I've tried to work with her on setting up an
4 established time. So that way we could go
5 ahead and meet and get my statement as well,
6 too.

7 THE COURT: We'll talk about your
8 statement here in a second. Ameren, let's
9 talk about your data requests. What
10 outstanding data requests you have that have
11 not been answered?

12 MS. HERNANDEZ: Mr. Felber has until
13 October 7th to respond to mine. And we can --
14 if you want to go through my questions, I can
15 pull those up.

16 THE COURT: I'm not interested in the
17 questions as much as I'm interested in what
18 you're -- what you're -- what you're looking
19 for from Mr. Felber.

20 MS. HERNANDEZ: It might be easier to --
21 let me pull it up. Just a reference.

22 MR. FELBER: You asked for a copy of my
23 bank statement. You asked who, who the person
24 was.

25 THE COURT: Over. Let Ms. Hernandez

1 answer, please.

2 MR. FELBER: Oh, I apologize.

3 MS. HERNANDEZ: So we asked for -- some
4 questions based on emails that he had sent us.
5 We asked for a copy of the bank confirmation
6 letter that he referenced in the email, any
7 copies of documents from his bank, whether
8 sent by paper or electronically, regarding the
9 \$1,700 approximate payment that is in dispute
10 in this case, the name of the bank for the
11 account that the \$1,700 payment was made from,
12 the name on the bank account that the payment
13 was made from, the last four of the bank
14 account number, and any owners or authorized
15 signers on that bank account.

16 The names of the individuals that
17 authorized the \$1,700 payment to Ameren. He's
18 alleged in emails that he has friends that
19 work with Ameren. And so I asked him to name
20 those individuals that he has spoken with
21 within Ameren that he's spoken with regarding
22 his complaint, and any other witnesses to
23 those discussions.

24 We've asked for -- he stated by email
25 that he has a copy of an e-check that he

1 received from his bank, so I asked for a copy
2 of that, anyone he spoke with and their
3 contact information from the bank regarding
4 the \$1,700 payment and the dates of those
5 conversations, any documents showing that the
6 \$1,700 payment cleared his account.

7 I defined what "cleared," means as a
8 payment that has gone through the banking
9 process of verification and fund exchange,
10 confirming the funds are available and the
11 transaction is finalized, allowing the money
12 to move permanently from the payer's account
13 to the payee's account. Let's see. He's
14 provided an electronic document -- what he
15 states is an electronic treasury statement.

16 I asked when those documents were
17 created, the name of any individuals who have
18 knowledge of those documents and their contact
19 information, Mr. Felber's relationship to
20 those individuals, and how Mr. Felber came
21 into possession of those documents.

22 THE COURT: And what documents are we
23 saying again?

24 MS. HERNANDEZ: It's in reference to a
25 July 17th, 2025, email sent at approximately

1 11:35 a.m. he states, "Good morning. See
2 attached electronic treasury statement showing
3 confirmation deposit of funds to Ameren
4 Missouri."

5 MR. FELBER: Yeah.

6 THE COURT: Anything else?

7 MS. HERNANDEZ: Another document he
8 mentions in an email to us, "See attached VOF
9 letter." I'm assuming that means a
10 Verification of Funds.

11 MR. FELBER: Funds. Yes, sir. Yes,
12 ma'am. Sorry.

13 MS. HERNANDEZ: I asked the date that
14 document was created, the name of the
15 individual who has knowledge of this document,
16 and contact information for said individual,
17 the complainant's relationship with that
18 individual, and how the complainant came into
19 possession of that document.

20 And then another email correspondence
21 where he says electronic check, EFT payment
22 receipt. I asked for information on the date
23 that document was created, the name of the
24 individuals who have knowledge of that
25 document and their contact information, and

1 complainant's relationship with those
2 individual and how the complainant came into
3 possession of that attachment.

4 THE COURT: Okay. Anything else?

5 MS. HERNANDEZ: No, that's all.

6 THE COURT: And you said that you have
7 until October 7th to answer those or -- is
8 that correct, Mr. Felber?

9 MR. FELBER: I believe so. To answer.

10 THE COURT: Answer or object.

11 MR. FELBER: Correct. And then I have --
12 for documents, I believe I have a 30-day
13 total.

14 THE COURT: I will look and see. I do
15 not know off the top of my head.

16 MR. FELBER: ESI and all that stuff. I
17 could be wrong. I wouldn't be safe because I
18 offered --

19 THE COURT: That's why I said I'd check.
20 If I don't know right off, I generally try and
21 look it up. Now, moving on for a moment
22 because that deadline hasn't passed yet, my
23 tendency is to sit and wait and see what
24 happens with it. Nonetheless, and let me see.
25 Where are we? On December -- go ahead.

1 MS. HERNANDEZ: I do have one question,
2 Judge, and I don't know if we can address. I
3 understand the date hasn't passed yet. But I
4 have received an email from Mr. Felber saying
5 that I'm going to be required to pick them up
6 from his business council, I believe, at the
7 Commission offices. I received an email from
8 Mr. Felber today stating that October 7th I
9 would have to pick up those documents.

10 And so I am concerned in terms of how
11 they will be delivered and whether I have to
12 personally go pick those documents up versus
13 them being sent, and also having to pick them
14 up from someone who's not been identified in
15 this case. And as I've told the complainant
16 before, I can't speak to anyone regarding his
17 account that's not an authorized user on his
18 account.

19 Otherwise, I would be disclosing
20 confidential account information. So I can't
21 speak to anyone. Yeah, I can't speak to
22 anyone besides Mr. Felber.

23 THE COURT: Okay, Mr. Felber, you've
24 asked them to provide discovery in a
25 particular way to you?

1 MR. FELBER: No.

2 THE COURT: Or you've asked to provide
3 discovery in a particular way?

4 MR. FELBER: So, Your Honor, and, and
5 this is what -- hear me out here, okay?

6 THE COURT: I'm anxious to. Because it
7 sounds like you're making it deliberately
8 difficult for them.

9 MR. FELBER: No, I am not making it --
10 Your Honor, when I get a piece of paper that
11 has a half cut off thing, what does that show
12 you? That shows you that somebody didn't take
13 the time to actually do their job. They're
14 not giving you what you're supposed to. That
15 being said, I'm tired of the email back and
16 forth stuff. I would rather feel comfortable,
17 especially giving my documents, knowing whose
18 hands they're going into.

19 Is that fair enough to say? Those aren't
20 just regular documents hitting an email.
21 Those are my documents that I am giving to
22 somebody and I am trusting them to do the
23 right thing. Keep in mind here, the only
24 piece of document I have from Ameren is this
25 piece of paper from Aubrey Krcmar that can't

1 even show anything that she says, "Oh, well,
2 this is a statement."

3 THE COURT: And you will be able to, at
4 the hearing, point out all the flaws that you
5 believe exist with that.

6 MR. FELBER: So if I have --

7 THE COURT: Why do you not -- why do you
8 not file the -- well, let me ask you this.

9 MR. FELBER: I feel more comfortable --

10 THE COURT: Mr. Felber, have you filed --
11 stop.

12 MR. FELBER: Sorry.

13 THE COURT: Have you filed anything in
14 this case under the Highly Confidential
15 designation yet?

16 MR. FELBER: I can't.

17 THE COURT: Why not?

18 MR. FELBER: Because EFIS doesn't allow
19 me to.

20 THE COURT: I know, but I've told you,
21 and I've given you an address to send it in.
22 All you have to do is state that you want
23 those documents designated as Highly
24 Confidential. If you just put in, you know,
25 the -- please see this motion, whatever I want

1 to request that the Judge look at and see
2 whether it's appropriate to filing.

3 If it is filed, I would like it filed
4 with a Highly Confidential designation. I
5 gave you a protective order for just that
6 purpose.

7 MR. FELBER: You did. I appreciate that.
8 However, also on that order as well, if you
9 look at number 2, which I want to reiterate,
10 it says, "All parties that have access to
11 Highly Confidential materials must sign off on
12 an NDA."

13 THE COURT: Oh, that's correct. And
14 that's inclusive of Ms. Hernandez, too,
15 according to my order. I'm well aware of what
16 my order says. But if you haven't filed
17 anything with a Highly Confidential
18 designation, and they haven't tried to look at
19 anything because there's nothing with a Highly
20 Confidential designation, then they don't need
21 to sign anything yet because they haven't
22 attempted to access anything.

23 In order to access it, they will have to
24 sign that NDA, file it with our Data Center,
25 and our Data Center controls whether or not it

1 can be accessed by Ameren, and under what
2 circumstances.

3 MR. FELBER: She told me she didn't have
4 to sign an NDA.

5 MS. HERNANDEZ: And I will say, Judge,
6 that he is correct. I did not understand the
7 order to mean that attorneys, nor staff, nor
8 the Office of Public Counsel was required to
9 sign.

10 THE COURT: Not usual. It's a little
11 stricter than normal, but I've decided to try
12 and assuage Mr. Felber's fears. So if he
13 files those with a Highly Confidential
14 designation, obviously you won't be able to
15 access them until you sign an NDA.

16 MS. HERNANDEZ: All right. Well, I'm
17 happy -- I'm happy to do that. And my
18 understanding of the protective order, too,
19 was that no internal employees could look at
20 the information, only external consultants or
21 attorneys of record, so --

22 THE COURT: That's correct. I believe
23 that's an artifact from another order. If we
24 want -- if you want to discuss. Like, if you
25 have witnesses that need to be discussed,

1 those documents, I'd prefer to take that up
2 separately. But as for right now, the order
3 stands as it is, and no. No unless --

4 MS. HERNANDEZ: And that's fine, Judge.
5 I was -- that was just my --

6 THE COURT: Yes. As of right now that
7 wouldn't -- that would -- that would apply to
8 internal Ameren employees as well. Yeah.

9 MS. HERNANDEZ: So, yeah, if it comes to
10 the point, I certainly will file a motion to
11 ask that that be amended if there is
12 something, provided that I feel a witness
13 would need to look at to be able to evaluate
14 and --

15 THE COURT: (indiscernible) at that time.

16 MS. HERNANDEZ: Yeah.

17 THE COURT: But with that in mind, Mr.
18 Felber, that gives you a way to file those
19 items, and Ms. Hernandez will have to fill out
20 an NDA to access them.

21 MR. FELBER: All right. Because that was
22 a lot of our miscommunication there because
23 we, we went back and forth, and that was where
24 it was. And then I really started defining
25 it, and I'm like, wait a minute here. I'm

1 like, I did. I think I sent her something.

2 THE COURT: It's unusual. And it's an
3 unusual protective order, and I went a little
4 bit further than I normally would to assuage
5 your fears.

6 MR. FELBER: All right.

7 THE COURT: Now, the bank statement --
8 let's talk about that. It looks like on
9 December the 12th, Ameren requested a subpoena
10 duces tecum to get documents, I believe, from
11 your bank.

12 MR. FELBER: Yes, Your Honor.

13 THE COURT: And then on the 15th, you
14 filed a premature motion to squash, that will
15 be denied because it was filed before any were
16 issued. So I'm going to let you know right
17 now, I'm denying that. And then I believe --
18 where is it? Judge Dippell issued the
19 subpoena on the 19th, and then you filed a
20 timely motion to squash also on the 19th.

21 Since that time, you've also submitted
22 multiple motions to quash for my
23 consideration, that no party has seen yet.
24 And we'll address those at the end. Okay, so
25 you're moving to quash the subpoena?

1 MR. FELBER: Yes, Your Honor, because
2 it's the same stuff. So first and foremost,
3 discovery wasn't requested. Number 1,
4 discovery wasn't requested until September.
5 During that time, I had all right -- every
6 right and my right under Commission rules and
7 regulations to preserve any and all evidence.
8 The body attachment order of your order did
9 not say for me to send in that statement at
10 that time.

11 During that time, I was actually trying
12 to work with Ms. Hernandez via email
13 correspondence, which we argued back and forth
14 about the NDA. Now that we are clear on that,
15 I do feel more comfortable. However, I, I
16 mean, I do -- I feel more comfortable, I have
17 time to answer my discovery requests. I would
18 think that you would allow me my time because
19 that -- only be where the subpoena would only
20 go ahead and follow is if I didn't answer to
21 that discovery request. However, I plan on
22 fully doing that.

23 THE COURT: Okay. So you do plan on
24 disclosing your bank records?

25 MR. FELBER: I do. Yes, Your Honor.

1 That was the full intention. However, when we
2 were arguing back and forth about the NDA,
3 things went sour. That's my fault, too.

4 THE COURT: Well, I think we've resolved
5 the NDA issue. Ms. Hernandez, do you want to
6 be heard on your subpoena?

7 MS. HERNANDEZ: Certainly. I mean, I
8 don't -- I don't see it as duplicative. I
9 think it's a request for information to a
10 third-party that can verify any information
11 the complainant ultimately provides to me. I
12 don't see the -- my data requests were
13 specifically asking for a letter from his bank
14 or anything I would get from the --

15 It may include documents because I did
16 ask for documents relative to that \$1,700
17 payment, but it's not exclusive of just that
18 document. So, I mean, I think even if I were
19 to receive information from Mr. Felber, I
20 would need a way to verify that the
21 information received is legitimate. And also,
22 as a foundation issue at a hearing, I would
23 need a custodian affidavit from a records
24 custodian to --

25 THE COURT: Custodian records.

1 MS. HERNANDEZ: Yeah. Thank you. My
2 words stumbled up. I would either have to
3 call that individual as a witness or get an
4 affidavit from that individual that the record
5 provided is, you know, business record --
6 yeah, authentic. So, I mean, I think -- I
7 mean, I understand where Mr. Felber thinks
8 that it's duplicative.

9 It certainly could provide some of the
10 same information, but it doesn't get around
11 the foundation issue I will have if I don't
12 get it from the bank, nor does it get around
13 the issue, I think, in terms of verifying
14 information that Mr. Felber provides to us.

15 MR. FELBER: I think it will verify your
16 information if I can give you everything
17 directly from themselves. And I'll tell you
18 right now, the subpoena that you're trying to
19 serve to Jeff City is useless. You would have
20 to go to Los Angeles or you would have to go
21 to New York because that's the custodial of my
22 records from them.

23 THE COURT: Well, you're moving -- you're
24 moving to quash the subpoena, Mr. Felber.
25 Your bank, to my knowledge, has not moved to

1 squash the subpoena, and the subpoena is
2 actually being served on your bank, so --

3 MR. FELBER: They can't serve it on my
4 bank without me first. Under Commission
5 rules, regulations, and tariffs in the State
6 of Missouri, I have to be served first. So I
7 go to -- I go to ahead and move to immediately
8 quashed because in the State of Missouri you
9 have to serve it directly to the -- me prior
10 to the bank.

11 That's actually a state law. Let me pull
12 it up for you. So that would be an invalid
13 subpoena, 100 percent. It would be an illegal
14 subpoena. You just openly admitted to an
15 illegal subpoena. In the State of Missouri it
16 is required that any bank -- Missouri has one
17 of the highest ones in the state.

18 We actually have that provision to
19 protect us because, technically, your bank is
20 not the custodial holder. I'm the custodial
21 holder. Banks hold your financial records.

22 THE COURT: No, they're your records, Mr.
23 Felber. I agree.

24 MR. FELBER: Hold on. I'll find the
25 exact statute. Statute RSMo 408.63, Missouri

1 Right to Financial Privacy Act, which provides
2 that --

3 THE COURT: Missouri what? Hold on. And
4 I can read.

5 MR. FELBER: Which provides that "A copy
6 of the subpoena has be served on to the
7 customer on or before the date the subpoena is
8 served on a financial institution."

9 THE COURT: All right. Give me the
10 statute number again, please. 408 dot what?

11 MR. FELBER: 408.683. You have to follow
12 the Missouri Right to Financial Privacy Act.
13 I'll tell you this right now, if you honor it,
14 I'm calling my prosecuting attorney in five
15 minutes -- I'm calling the prosecuting
16 attorney in five minutes after and I am going
17 after you for that, Judge. I would recommend
18 --

19 THE COURT: No, that is fine. And I'm
20 going to say this -- I'm going to say this
21 right now. I have warned you -- I have warned
22 you about mentioning outside actions that you
23 are pursuing that are not under the
24 jurisdiction of the Public Service Commission.
25 I don't believe they have any relevance in

1 this case whatsoever, because so far nothing
2 has come of them, and so I am not going to
3 allow you to do that.

4 You filed one document after I told you
5 not to with that in there. I redacted it.
6 But that's your only warning. Actions that
7 you are pursuing in other jurisdictions or
8 outside the PSC have no relevance to this
9 case. And the only reason you can put those
10 in, just like you just said it now, are to try
11 and intimidate me or the other parties.

12 MR. FELBER: I'm not trying to intimidate
13 you. I just don't like the law being --

14 THE COURT: When you photograph a picture
15 of yourself out in front of a facility with a
16 piece of paper that says "complaint," you know
17 exactly what you're doing. So don't tell me
18 that. I'm just telling you right now. You do
19 it again, I will dismiss your case for failing
20 to follow a Commission Order.

21 MR. FELBER: Can I speak quickly?

22 THE COURT: Sure.

23 MR. FELBER: I don't appreciate that the
24 statutes get pickpocketed what are supposed to
25 protect people. That's why they're in place.

1 It's called due process.

2 THE COURT: And I'm looking at the
3 statute, and I'm going to look at the statute
4 and decide how it applies. However, if I
5 decide that it doesn't apply, I will issue an
6 order according to that. And I don't know
7 what this says, so I'm going to look into it.
8 But you have placed your bank records at
9 issue. Your complaint did that.

10 MR. FELBER: It did, Your Honor. And I
11 have the right to do it during my discovery
12 time, too.

13 THE COURT: You do. You have till the
14 7th to object.

15 MR. FELBER: And I was never served a
16 copy of the actual --

17 THE COURT: Hold on.

18 MR. FELBER: I'm also supposed to be
19 served an actual copy, not redacted. Ms.
20 Hernandez sent me a copy, redacted. I have
21 the right under -- that other statute with
22 what I had for the EFIS access. I have the
23 right to see that. So technically, this
24 subpoena that she has right here has to be
25 quashed.

1 That's what I'm trying to tell you.
2 Because I don't have access to it. I have the
3 right to challenge anything in there. I can't
4 see one bit of it. I'm being blocked from my
5 own records.

6 THE COURT: Okay.

7 MR. FELBER: I can't see anything Highly
8 Confident. That's what I've been trying to
9 tell you.

10 THE COURT: We're going to get to that,
11 too, because that is an issue for me.

12 MR. FELBER: I haven't filed anything --
13 minus the emails I have not filed one
14 derogatory filing statement in this matter.
15 The emails are a whole different thing. I
16 just want my -- it would be easier if I'm able
17 to do it myself, knowing that it gets there.

18 But when I have to sit there and I have
19 to file something and then hope that this gets
20 filed or that gets filed or this gets filed,
21 it is frustrating because then you have a
22 whole bunch of stuff. She has a whole bunch
23 of stuff. Mr. Pringle has a whole bunch of
24 stuff. Ms. Kerr does.

25 I'm not trying to be ignorant about it,

1 Your Honor. I think I've done a very good job
2 with you on this matter, minus us butting
3 heads on everything. Could I be a little bit
4 better on the emails? I could.

5 THE COURT: You have tapered down. But I
6 am holding you more and more finally to the
7 requirements I would hold any attorney to. So
8 while you have tapered it down, and I
9 appreciate that, you have to remember why your
10 access was just restricted to begin with. And
11 it was because of abuse and harassment.

12 MR. FELBER: I know. And I will
13 apologize for that. That was my own
14 stupidity.

15 THE COURT: All right. We will get to
16 that in a moment. That's at the bottom of my
17 list, the Felber EFIS access. All right. I'm
18 going to put -- okay, I can't do anything
19 about the subpoena at this moment, but I will
20 look over what you have provided, Mr. Felber,
21 consider your argument, and I will try and
22 make a ruling before the end of this week.
23 Okay.

24 I'm going to be out of the office
25 tomorrow and Thursday, but I will be in on

1 Friday and I'll try and issue something.

2 MR. FELBER: And if you're really worried
3 about it, Ms. Hernandez, I can even push up my
4 time a little bit, so that way we can go ahead
5 and do that. If you want to name -- you
6 neither name of the person, correct? The
7 person --

8 THE COURT: What person -- what person
9 are we talking about?

10 MR. FELBER: She said she needs -- she
11 needs whoever writes the verification and
12 everything. You need their information,
13 correct?

14 THE COURT: Okay. But we're not going to
15 do that now. I'm not -- this is not -- this
16 is not for the purpose of exchanging discovery
17 in this.

18 MR. FELBER: Oh, okay.

19 THE COURT: So you have till the 7th to
20 answer, object according to you, plus
21 additional time, maybe on written documents.
22 I haven't looked into that. I'll look into
23 the subpoena. Now, I've already discussed
24 filing other actions, and that if you
25 mentioned other actions, that I will dismiss

1 your case for failing to follow a Commission
2 order. Let's talk about what you have sent me
3 over the last few days.

4 MR. FELBER: Yeah.

5 THE COURT: Okay. Over the weekend, you
6 sent in --

7 MR. FELBER: Duplicate of motions to
8 Quash and --

9 THE COURT: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10
10 documents.

11 MR. FELBER: Yeah.

12 THE COURT: Just the weekend. Now, in
13 regards to the duplicate documents, I'm trying
14 to give you your due process rights, but I'm
15 not going to allow you to step on the due
16 process rights of the other parties.

17 MR. FELBER: Understand.

18 THE COURT: When you file a motion, and
19 then, before that motion is ruled on, you file
20 another three of the exact same motions over
21 the next few days with some variation, that's
22 inappropriate because they don't know which
23 one to answer or whether they have to answer
24 all. So I'm going to reject duplicate
25 filings.

1 So you have a motion to quash the
2 subpoena on -- I've heard Ameren. If Ameren
3 wants to file a written response, they're
4 welcome to. But I'm going to reject for
5 filing those other ones. So let's look at
6 those. Okay. That's mine. I don't know why
7 you sent me something I did.

8 MR. FELBER: I did? I apologize.

9 THE COURT: My protective order. You can
10 reference it. If it's already in the case,
11 you can reference it without attaching it.

12 MR. FELBER: Okay. I just -- I
13 apologize. I put that in there just to show
14 it.

15 THE COURT: Now, this is interesting to
16 me. Forensic Analysis Report, Missouri Public
17 Service Commission. And this I believe that
18 Data Recovery Service Consultant, which I
19 believe is a company of yours, did an analysis
20 of the legality of a Commission order. Is
21 that correct?

22 MR. FELBER: I did that just -- that was
23 because of that, yes. Because we were
24 disagreeing on the NDA.

25 THE COURT: Okay. Well, I let you file

1 something from Data Recovery Services
2 analyzing the emails because it's my intention
3 to let you go down that road at the hearing if
4 you want to question the authenticity of their
5 emails with your own analysis.

6 However, Data Recovery Services is an
7 LLC. They have not applied to intervene in
8 this case. They do not have an attorney
9 representing them, which they would be
10 required to do to enter anything in this case.
11 Because they're not attorney. And they do not
12 have a right to do a legal analysis of this
13 case.

14 So I'm going to also be rejecting that
15 filing because whether Data Recovery Services
16 files it themselves or you file it on their
17 behalf, it's not an appropriate filing.

18 MR. FELBER: Okay. I probably should
19 have filed a motion for clarification. That's
20 what I probably should have done.

21 THE COURT: Clarification of what?

22 MR. FELBER: Or when it came down to the
23 NDA, I apologize.

24 THE COURT: Okay. But I think we've
25 sorted out the NDA now. All right. So it's

1 my intention to reject most of those for the
2 reasons given. Now let's move on. Hold on.
3 Let's look. And then on Monday morning, you
4 filed a Motion to Compel Compliance with Non-
5 Disclosure Agreement Requirements.

6 MR. FELBER: Which again, that was --

7 THE COURT: That seems moot at this
8 point.

9 MR. FELBER: Yeah.

10 THE COURT: Do you want to withdraw that?

11 MR. FELBER: Might as well.

12 THE COURT: (indiscernible) reject it.

13 MR. FELBER: Go ahead and just -- I
14 withdraw it.

15 THE COURT: And like I said, we gatekeep
16 that. If she doesn't sign the NDA, she
17 doesn't get to look at those.

18 MR. FELBER: Okay.

19 THE COURT: And under the terms of the
20 NDA, she can't just go showing it to people.

21 MR. FELBER: Right.

22 THE COURT: Okay. So that was Monday.
23 Later that Monday morning. What is this? You
24 want to explain this to me? It says,
25 "Missouri Public Service Commission, September

1 22nd, to the Honorable Commissioners,
2 Commission Staff Regulatory Law Judge in
3 Ameren Missouri. I failed to replace the
4 Commission, Commission staff, Regulatory Law
5 Judge in Ameren Missouri on formal notice
6 regarding continuing issues. I reserve --"

7 MR. FELBER: Yeah, that was probably one
8 of my other filings that I accidentally just
9 put in there. That was probably from a couple
10 of weeks ago. A lot of stuff, I got so much -
11 - so I got a whole bunch of emails back from
12 you guys. No, I got the one email with a
13 whole bunch of stuff in. So I apologize if
14 that's --

15 THE COURT: Wait, I'm sorry, you got an
16 email from me? Who? When you say "from you
17 guys," that's a very broad thing. We have a
18 lot of people here at the Commission.

19 MR. FELBER: I think it was in -- so back
20 -- a while back, last week, I got a long
21 feedback that was like 2,000 pages, which was
22 probably all the other stuff that you had seen
23 from whatever. And I think somehow it got
24 joined in there. So I apologize if that was
25 revealed.

1 THE COURT: Okay. I don't remember
2 seeing this before. It appears to just be
3 comments. I don't see anything derogatory
4 about it. And you're not threatening or
5 disclosing that you've -- you're pursuing
6 other actions elsewhere. Would you like me to
7 file this as comments?

8 MR. FELBER: Sure.

9 THE COURT: And that's because I want you
10 to have a record, at least, that I am not
11 trying to prevent you from expressing your
12 dissatisfaction. So that is the September
13 Monday, 11:46 file. Okay. And I believe I
14 got, maybe -- I got one yesterday afternoon, a
15 Motion to Compel access to subpoenas. And
16 that's what you just expressed to me,
17 basically, that you've received a redacted
18 form and cannot see portions of it.

19 MR. FELBER: Correct. I can't see -- I
20 can't see any bit of it. So I have no idea.
21 I have no -- I mean, I -- pretty much when I
22 filed that quash, I assumed based -- I mean --

23 THE COURT: Okay. Again, I will take a
24 look at that, and I will rule on that along
25 with the Motion to Quash. Okay. Since those

1 two seem germane, and I will file that. I am
2 going to tell you, you cite a lot of law over
3 which the PSC has no jurisdiction, a lot of
4 federal law that doesn't cross with us, and
5 some state law that doesn't.

6 And there's nothing intrinsically wrong
7 with that, and you're welcome to do it, but it
8 may result in a lot of law being in there,
9 which is actually inapplicable to your case.
10 So which date? When was this? That is 1:41
11 p.m. And I will say I've noticed your motions
12 have gotten better.

13 MR. FELBER: Thank you.

14 THE COURT: All right. I appreciate you
15 leaving out the vulgarity and name column.
16 And you filed -- I believe there was one other
17 thing today, wasn't there?

18 MR. FELBER: I think that was just for
19 the records.

20 THE COURT: You filed a motion to
21 restore.

22 MR. FELBER: Yeah.

23 THE COURT: EFIS access. We're going to
24 address that in just a second. And memorandum
25 supporting.

1 MR. FELBER: Yeah, the memorandum.

2 THE COURT: Well, I agree. I'm going to
3 both agree and disagree with you on this. And
4 we're going to see if we can craft something
5 that will work for you at this point in time.
6 I still, given the number of repetitive and
7 duplicate documents, which I consider, you
8 know, when you're filing five things a day,
9 that is abusing the EFIS system.

10 MR. FELBER: Right.

11 THE COURT: Especially when those are
12 repetitive. So I am not willing to restore
13 your access to directly file anything at this
14 time. However, I do consider it extremely
15 problematic that you can't see everything. So
16 I want to see what we can do about that. And
17 I will let you know as soon as possible.

18 MR. FELBER: Right.

19 THE COURT: My first -- my first idea is
20 just to have the Data Center mail to you each
21 document, which would have a confidential
22 designation, so that you would have a copy for
23 yourself to see. But I will also see if there
24 is an alternative way where we can give you
25 some sort of limited access because I agree

1 you have an absolute right to review those
2 things and I don't believe you can adequately
3 prepare to defend yourself or to prosecute
4 your case without it. So I will see what I
5 can do about that and I'm genuinely sorry for
6 that.

7 MR. FELBER: Okay. And one more thing to
8 add.

9 THE COURT: Hold on. So I'll put Felber
10 fee -- EFIs excess denied in part. Look into
11 Felber access to confidential documents.
12 Okay. Those were all the things on my list.
13 And I know this was a long pre-hearing
14 conference, and I knew it was going to be, but
15 I didn't like that I had to come back
16 immediately after the last one because it
17 seemed like there were a lot of loose ends
18 that didn't get tied up, and for whatever
19 reason generated a lot of motion piling here.

20 MR. FELBER: Your Honor, can I speak
21 quickly?

22 THE COURT: Please.

23 MR. FELBER: I found more further into
24 it, for bank records they have to be served in
25 Missouri. We are one of the very few states

1 because the Missouri Right to Financial
2 Privacy Act codified at RSMo 408.675 through
3 408.700.

4 "Before a bank can release financial
5 records in response to a subpoena, the
6 customer whose records are sought must be
7 notified first. This gives the customer a
8 chance to object or move to quash the subpoena
9 if they believe it is improper, due process
10 and privacy. Financial records are considered
11 highly sensitive.

12 The statute recognizes a customer's
13 privacy interest and their bank records. So
14 the law requires advance notice to the
15 customer prior to prevent secret fishing
16 expeditions." I have to have at least 10
17 days' notice prior to the bank getting a --

18 THE COURT: I will look at the 408
19 Chapter and see if any of it would be
20 applicable in this situation and see if there
21 is any of it which would relate to the
22 Commission. However, the Commission has no
23 jurisdiction over the 408 statute.

24 MR. FELBER: Right.

25 THE COURT: But, as I said, I will -- I

1 will rule on that on Friday. I'm behind on a
2 lot of stuff, but this will move to the top of
3 my list. Anything else, Mr. Felber?

4 MR. FELBER: That is it. I appreciate
5 it, Your Honor.

6 THE COURT: I feel this has been a very
7 productive conference.

8 MR. FELBER: Yeah.

9 THE COURT: All right. That was
10 everything I had to talk about. Is there
11 anything else, Mr. Felber, that you wanted me
12 to address while I'm here today?

13 MR. FELBER: I apologize for sending you
14 all the emails that I have. I'll stop. I'll,
15 you know, let it go out its course and
16 everything. Ms. Hernandez, I plan on getting
17 you everything that you need. Don't worry
18 about it. And now that I have that done, that
19 makes me feel better. So I'm glad that we got
20 that cleared up with the whole thing, and I
21 look forward to sending it in.

22 THE COURT: Okay. Ms. Hernandez,
23 anything that Ameren wants me to address at
24 this point in time?

25 MS. HERNANDEZ: Nothing to address. I

1 just wanted to clarify that I served Mr.
2 Felber with the data request on September
3 17th. So the 10 days to object, 20 days to
4 respond.

5 MR. FELBER: Okay.

6 MS. HERNANDEZ: According to the rules,
7 so --

8 MR. FELBER: Yes, sir. yeah. Yes.

9 THE COURT: 10 to object, 20 to answer?

10 MS. HERNANDEZ: Yes.

11 THE COURT: Okay. Thank you. Thank you
12 for clarifying that for me. I don't -- I'm a
13 little light on that because I do less
14 discovery in this world. Anything from the
15 Commission staff, Ms. Kerr?

16 MS. KERR: No, I don't think we have
17 anything. I think we're fine.

18 THE COURT: Okay.

19 UNIDENTIFIED SPEAKER: I've got just one
20 thing, Judge. From the very beginning, this
21 kind of correction for the record. The Staff
22 Report does say that there was no violation of
23 the 10-day notice requirement. So it's kind
24 of I wanted to make sure that was -- I think,
25 at the beginning, we may have gotten things

1 mixed up about what it said in there. So I
2 just want to make it clear.

3 THE COURT: Well, I'm not striking the
4 Staff Report. That's just --

5 UNIDENTIFIED SPEAKER: Yeah.

6 THE COURT: All right, thank you for
7 bringing that to my attention, and that is
8 good to know. With that in mind, Mr. Felber,
9 do you want to reassert your Motion to Strike
10 and have me take a look at it? That is the
11 September 5th Motion to Strike Staff Report
12 because they're saying that it says that they
13 did not violate anything.

14 So do you want me to take a look at that
15 in regard to your Motion to Strike?

16 MS. KERR: That's correct.

17 MR. FELBER: I would. Yeah. I would
18 take a look at it because --

19 THE COURT: All right, I will put down
20 that you're -- let's see. I've got subpoena,
21 add to that and Motion to Strike Staff Report.
22 And for the record, in the transcript, I will
23 -- where is that? Where's the strike? Okay.

24 I'd originally asked you if you withdraw
25 on your Motion to Strike, you said, "Yes." I

1 want to note for the record that that
2 withdrawal is canceled and I will address the
3 Motion to Strike Staff Report.

4 MR. FELBER: Yes, sir.

5 THE COURT: All right. Hearing nothing
6 else, I'd like to thank you all for your time
7 today. As I know, as I noted before, I know
8 this went on a long time and so I appreciate
9 everybody's time. At this time, I'm going to
10 adjourn this pre-hearing conference and we
11 will go off the record.

12 MR. FELBER: All right, so.

13 MS. KERR: Thank you.

14 UNIDENTIFIED SPEAKER: Thank you, Judge.

15 MR. FELBER: Close.

16 (End of audio recording.)

17

18

19

20

21

22

23

24

25

1 CERTIFICATE OF TRANSCRIPTIONIST

2

3 I, STEPHEN OMONDI, do hereby certify:

4

5 That said audio transcription is a true

6 record as reported by me, a disinterested

7 person.

8

9 I further certify that I am not

10 interested in the outcome of said action, nor

11 connected with, nor related to any of the

12 parties in said action, nor to their

13 respective counsel.

14

15 IN WITNESS THEREOF, I have hereunto set

16 my hand this 2nd day of October, 2025.

17

18 

19

20 Stephen Omondi

21

22

23

24

25

\$	2	4	9	accidentally 65:8
\$1,700 40:11, 17 41:4,6 52:16	2 25:8 26:25 47:9 61:9 2,000 65:21	4 18:2 61:9 408 55:10 70:18,23	9 61:9 9:00 5:17 6:8, 16	according 47:15 57:6 60:20 72:6
1	20 3:4 72:3,9 2024 17:5 2025 2:2 14:24 16:6 18:13 22:23 25:25 33:11, 12 34:22 35:5 41:25 75:16	408.63 54:25 408.675 70:2 408.683 55:11 408.700 70:3 4240-2.090 3:4	A	account 14:24 15:22, 23,24 16:5, 11,19 17:15 18:12,25 19:18,21 22:22,24,25 23:13 24:12, 14 25:14 27:2 28:25 33:8 37:2 40:11, 12,14,15 41:6,12,13 44:17,18,20
1 51:3 61:9 1,700 40:9 10 7:18,24 8:4 17:23 61:9 70:16 72:3,9 10- 7:17 10-day 7:5,13 8:1 37:23 72:23 100 54:13 11 25:20 11:35 42:1 11:46 66:13 12 14:6 18:3, 4,5,6 28:7 12th 50:9 13 27:18 14 5:12 15th 34:22 35:5 50:13 17th 41:25 72:3 19th 50:19,20 1:41 67:10 1st 10:18,21 17:4	22nd 65:1 23rd 2:2 4:8,9 8:4 11:2 38:5 25th 7:12 26th 7:12 27th 7:12 29th 3:25 4:7, 8,12 14:11, 15,16 2nd 75:16	5	a.m. 5:17 6:8, 17 36:20 37:3,4 42:1 able 12:20 29:10 46:3 48:14 49:13 58:16 about 4:12 7:18 20:18 27:14 28:18 31:1,20 33:13 34:11,17 39:7,9 50:8 51:14 52:2 55:22 58:25 59:19 60:3,9 61:2 66:4 68:16 69:5 71:10,18 73:1	accounts 12:6,7 Act 55:1,12 70:2 action 75:10, 12 actions 3:13 55:22 56:6 60:24,25 66:6 actual 57:16, 19 actually 7:1 8:8 12:1 33:22 34:13 37:7 45:13 51:11 54:2, 11,18 67:9 add 36:4,5 37:6 69:8 73:21 additional
	3	6	absolute 69:1 abuse 59:11 abusing 68:9 access 3:16 10:19 47:10, 22,23 48:15 49:20 57:22 58:2 59:10,17 66:15 67:23 68:13,25 69:11 accessed 22:4,13 48:1	
	3 61:9 30 5:11 30-day 43:12 30th 7:13,22 34:12,19 32 27:19 28:6 3:13 2:2	7	5 27:16 61:9 5th 5:17,23 6:8,16,21 73:11	
		8	7 18:22 61:9 7th 39:13 43:7 44:8 57:14 60:19	
		8 17:23 27:17 61:9		

27:12,13,19 60:21	Agreement 64:5	25:7,18 26:21,23 32:24 34:2 35:4 37:22 60:23 62:10	65:3,5 71:23	55:25 59:7 66:20 70:19, 21 75:11
additionally 37:25	ahead 12:25 15:17 17:20, 24 39:5 43:25 51:20 54:7 60:4 64:13	also 7:10 15:13 16:12 24:17 26:7 44:13 47:8 50:20,21 52:21 57:18 63:14 68:23	Ameren's 29:19 31:2 37:15	anybody 5:16
address 44:2 46:21 50:24 67:24 71:12, 23,25 74:2	all 4:11 6:12 7:1 9:2 10:17 11:17,19 13:15 14:17, 19 15:10 16:2,14 17:10 18:2,6,10 20:16,23 21:25 22:8,19 23:16,25 25:3,11,21 26:4,11 27:6, 8,22 28:4 31:11 33:7 34:8,21 35:14 37:16 43:5,16 46:4,22 47:10 48:16 49:21 50:6 51:5,7 55:9 59:15,17 61:24 63:25 65:22 67:14 69:12 71:9,14 73:6,19 74:5, 6,12	altered 38:7, 11	amount 3:17 15:9 18:16 24:24 26:17 31:13	anyone 3:1 41:2 44:16, 21,22
addressed 11:22		alternative 68:24	amounts 18:25	anything 20:12 21:6 28:20 32:23 34:1 42:6 43:4 46:1,13 47:17,19,21, 22 52:14 58:3,7,12 59:18 63:10 66:3 68:13 71:3,11,23 72:14,17 73:13
adequately 69:2		although 15:18 17:24	analysis 62:16,19 63:5,12	apologize 40:2 59:13 62:8,13 63:23 65:13,24 71:13
adjourn 74:10		ambiguity 30:3	analyzing 63:2	appearance 2:11
admits 8:3		amended 49:11	Angeles 53:20	appearing 2:20
admitted 54:14		Ameren 2:6, 17,20,21 7:9 10:5 12:7,21 13:19 16:3 17:22 18:9,21 20:25 21:11, 21 22:1,3,9, 11,21 23:19 24:3,6 25:1, 23 26:13,19 30:3,14,21 31:7 32:3,12 33:15 34:20, 21,25 36:3 38:21 39:8 40:17,19,21 42:3 45:24 48:1 49:8 50:9 62:2	another 11:7, 23 32:22 42:7,20 48:23 61:20	appears 66:2
advance 70:14			answer 5:9 40:1 43:7,9, 10 51:17,20 60:20 61:23 72:9	applicable 70:20
advisory 7:16			answered 13:17 23:6,7 28:8 39:11	applied 63:7
affidavit 52:23 53:4			answering 23:7 24:18	applies 57:4
after 7:5,14, 18 8:5 55:16, 17 56:4 69:16			anxious 45:6	apply 22:18 49:7 57:5
afternoon 66:14			any 6:8 7:9 16:2,22 23:18 24:2,20 36:1 38:2,3 40:6, 14,22 41:5,17 50:15 51:7 52:10 54:16	appreciate 47:7 56:23 59:9 67:14
again 16:6,13 18:24 22:7 23:24 24:9 32:22,25 41:23 55:10 56:19 64:6 66:23	alleged 40:18			
allow 46:18 51:18 56:3 61:15	allowing 41:11			
ago 12:14 65:10	along 66:24			
agree 54:23 68:2,3,25	already 15:13, 19 21:23			

71:4 74:8	16:10 39:22, 23 40:3,5,19, 24 41:1,16 42:13,22 44:24 45:2 73:24	attaching 62:11	25:7,9,18 26:24 41:10	batch 14:7
appropriate 47:2 63:17		attachment 43:3 51:8	aware 4:13 47:15	because 4:11, 17 6:25 11:21,25 13:4,7 25:16 28:23 29:13 32:16 33:9 34:13 37:7 43:17,22 45:6 46:18 47:19, 21 49:21,22 50:15 51:1,18 52:15 53:21 54:8,19 56:1 58:2,11,21 59:11 61:22 62:23 63:2, 11,15 66:9 68:25 69:16 70:1 72:13 73:12,18
approximate 40:9		attempt 12:21	awesome 20:3	
approximately 41:25	asking 2:10 8:18 9:21,25 17:17 25:17 28:18 32:12, 15 52:13	attempted 47:22		
argued 51:13		attempts 23:20 24:4	B	
arguing 52:2		attention 73:7	back 4:21 9:11 11:20 16:10 17:5,6 45:15 49:23 51:13 52:2 65:11,19,20 69:15	
argument 59:21	assigned 6:6	attorney 55:14,16 59:7 63:8,11	bank 9:9,22 12:6 18:7,16 19:12,13,17 28:3,24 29:2, 4,6,20 30:4, 15 31:8,17 32:8 39:23 40:5,7,10,12, 13,15 41:1,3 50:7,11 51:24 52:13 53:12, 25 54:2,4,10, 16,19 57:8 69:24 70:4, 13,17	before 3:20 7:5,21 11:9, 20 17:7 44:16 50:15 55:7 59:22 61:19 66:2 70:4 74:7
around 53:10, 12	assuage 48:12 50:4	attorneys 48:7,21		begin 2:10 59:10
artifact 48:23	assume 9:12 31:17	Aubrey 22:3, 12 45:25		beginning 72:20,25
as 2:6 4:23 9:24 10:9,13 11:14,17 13:21 15:3,7, 22 18:1,16 21:20 22:14 23:1,2,5,8 24:9 26:1 27:4 29:24 32:18 36:5, 10,16 37:18, 19 38:7,18 39:5,17 41:7 44:15 46:23 47:8 49:2,3,6, 8 52:8,22 53:3 64:11 66:7 68:17 70:25 74:7 75:6	assumed 66:22	audio 16:2,10, 12 23:16,25 24:11 25:3,21 27:4 74:16 75:5		behalf 2:17, 20,21,23 63:17
assuming 42:9	at 3:6,23 5:17 6:8,16,17 10:1,3,6,19 15:14 29:16 37:13 38:5,10 41:25 44:6 46:3 47:1,9, 18 48:19 49:13,15 50:24 51:9 52:22 57:2,3, 8 59:16,19 62:5 63:3 64:7,17 65:18 66:10,24 68:5,13 70:2, 16,18 71:23 72:25 73:10, 14,18 74:9	August 14:11, 14,16,24 16:6 18:12 22:23	authentic 53:6	behind 71:1
aside 2:3		authenticity 34:6 63:4	authenticity 34:6 63:4	believe 4:21 7:16,23 9:25 13:7 18:3 28:7,10 32:23 35:15 43:9,12
ask 13:2 31:22 46:8 49:11 52:16	attached 42:2,8	authorized 13:13 40:14, 17 44:17	banking 41:8 Banks 54:21 based 16:6 17:16 18:14 21:4,14 24:22 26:14 29:23 40:4 66:22 basically 66:17	
asked 5:4		availability 6:12		
		available 15:19 16:14 17:18,25 18:20,22		

44:6 46:5 48:22 50:10, 17 55:25 62:17,19 66:13 67:16 69:2 70:9 besides 35:3 44:22 best 4:19 better 59:4 67:12 71:19 between 16:3 20:6,13,25 34:21 35:5 beyond 15:8 22:15 24:24 big 36:18 bill 14:22 15:17 billed 19:1,22 billing 14:20 15:10,15 17:14 25:13 bills 15:22 bit 38:16 50:4 58:4 59:3 60:4 66:20 blocked 58:4 body 51:8 both 22:4,13 68:3 bother 8:23 bottom 59:16 bounds 33:10 Brett 2:5,12, 13	bringing 73:7 broad 15:9 18:18 21:16 25:2 65:17 bumped 4:10 bunch 58:22, 23 65:11,13 burdensome 15:10 18:18 21:16 25:3 business 2:6 30:11 31:25 37:19 44:6 53:5 busy 23:21 24:5 but 3:2 5:15 6:13 10:9,17 14:4 15:17 16:11 17:19, 20 23:12 24:11 26:4 30:2 31:9,13, 24 32:3,22,24 33:20,21 37:6 38:20 44:3 46:20 47:16 48:11 49:2,17 52:17 53:10 56:6 57:8 58:18 59:5, 19,25 60:14 61:14 62:4 63:24 67:7 68:23 69:14 70:25 71:2 butting 59:2 by 2:10 7:9 10:16 18:1, 11,20 21:10	22:3,11,21 24:16 25:6,22 29:11 32:17 40:8,24 48:1 75:6 C calculated 14:23 15:17 calculations 14:21 15:12 calendar 6:14 call 6:6 8:3 13:7,9 22:20 23:9 24:18 26:10 33:3,21 53:3 called 7:12 27:5 33:22 35:21 57:1 calling 55:14, 15 calls 7:6,8 22:25 23:1,4, 12,13 24:11, 12,15 26:11 27:3,5 33:17, 18,21 came 41:20 42:18 43:2 63:22 canceled 74:2 cannot 11:25 66:18 captioned 2:5 Carolyn 2:23 case 2:4,7 6:6 10:24 28:10	40:10 44:15 46:14 56:1,9, 19 61:1 62:10 63:8,10,13 67:9 69:4 cashed 29:5, 8,21 Center 47:24, 25 68:20 certain 17:21 certainly 17:3 32:24 49:10 52:7 53:9 CERTIFICATE 75:1 certify 75:3,9 challenge 58:3 chance 70:8 Chapter 70:19 charges 15:24 Chase 12:4 check 32:16, 22,24 42:21 43:19 circumstance s 48:2 cite 67:2 City 53:19 clarification 63:19,21 clarify 72:1 clarifying 72:12 Clark 2:8	clear 10:10 51:14 73:2 cleared 12:5 28:24 30:6 41:6,7 71:20 Close 74:15 codified 70:2 column 67:15 come 20:12 56:2 69:15 comes 38:24 39:1 49:9 comfortable 45:16 46:9 51:15,16 comments 66:3,7 Commission 2:3,22,24 3:4 6:17 12:14 25:24 26:6 44:7 51:6 54:4 55:24 56:20 61:1 62:17,20 64:25 65:2,4, 18 70:22 72:15 commissioner s 6:12 65:1 communicatio ns 16:2 17:11, 17 22:21 23:17 24:1 25:4 company 2:6 38:17 62:19 compared 38:6
--	---	--	---	--

compel 3:11 9:3,11,16 11:24 12:2,3, 9,15 13:14 64:4 66:15	25:15	considered 70:10	39:22 40:5,25 41:1 55:5 57:16,19,20 68:22	48:8 75:13
compile 10:17	computer 14:2	construe 10:12	corporate 22:1,10	count 27:15
complain 36:3	computers 22:5,13	construed 10:9	corporate- owned 22:5, 13	couple 65:9
complainant 2:5 16:5 17:12,14 18:11,20,22 20:21 21:1, 12,18 22:22 23:17 24:1,13 25:6,9,17 26:12 42:18 43:2 44:15 52:11	concerned 44:10	Consultant 62:18	correct 2:15 3:20 5:9,10, 24 7:19 9:4 10:10 11:7, 10,11 14:4,9 17:8 29:9 30:14,16 35:10,11 36:4,15 37:8, 23 43:8,11 47:13 48:6,22 60:6,13 62:21 66:19 73:16	course 6:2 20:19 71:15
complainant's 14:23 25:12 42:17 43:1	conclusive 7:8	consultants 48:20	COURT 2:1, 14,17,21,25 3:22 4:3,10, 25 5:7,13,24 6:2,10,19,23 7:17,24 8:9, 13,18,24 9:2, 6,10,15 10:3, 21,25 11:2,6, 12,19 12:8, 13,17,19 13:1,6,13,23 14:14,17,25 15:5,25 16:16,24 17:6,9 18:2 19:6,9,16,23 20:1,20 21:2, 8,24 22:7,16 23:15,22,24 24:6,20 25:10,20 26:8 27:6,13,19, 22,24 28:5, 14,18 29:1,6, 15,19 30:1, 13,19,23 31:3,5,7,14, 17 32:3,10, 12,14 33:1,5, 13,25 34:7, 16,20,25 35:6,9,12,23 36:15 37:9, 15,21,25 38:9,12,20,25 39:7,16,25	
complaint 7:22 15:8 16:9 17:1,2,4, 7,22 18:15 20:14,15 24:24 25:24 26:6,16 33:10 34:9,10,18 35:16 36:2 37:14 40:22 56:16 57:9	conclusively 8:22 12:5	contact 12:21 13:1 41:3,18 42:16,25		
complaints 17:16	conference 2:4 3:6,9,20, 22,23 11:9 13:2 69:14 71:7 74:10	contained 14:6		
completely 28:7	Confident 58:8	Contessa 5:25 6:3	correction 72:21	
Compliance 6:4 64:4	confidential 44:20 46:14, 24 47:4,11, 17,20 48:13 68:21 69:11	continued 4:14	correctly 10:7	
compromise	confirm 6:11 20:7	continuing 65:6	correlation 36:20	
	confirmation 21:12,15,17 40:5 42:3	contradiction s 7:10	correspon ce 17:21 21:11,18 25:22 31:19 33:14 34:21 42:20 51:13	
	confirmations 18:7	controls 47:25	could 10:8 12:25 33:20 39:4 43:17 48:19 53:9 59:3,4	
	confirming 41:10	conversations 41:5	council 44:6	
	connected 75:11	cookies 9:22 20:24 21:5 35:13	counsel 3:1	
	consider 59:21 68:7,14	cool 19:25		
	consideration 50:23	copies 8:21 11:14,17 15:15,20,21 23:11 24:10 37:20 40:7		
		copy 11:14		

41:22 42:6 43:4,6,10,14, 19 44:23 45:2,6 46:3,7, 10,13,17,20 47:13 48:10, 22 49:6,15,17 50:2,7,13 51:23 52:4,25 53:23 54:22 55:3,9,19 56:14,22 57:2,13,17 58:6,10 59:5, 15 60:8,14,19 61:5,9,12,18 62:9,15,25 63:21,24 64:7,10,12, 15,19,22 65:15 66:1,9, 23 67:14,20, 23 68:2,11,19 69:9,22 70:18,25 71:6,9,22 72:9,11,18 73:3,6,19 74:5 cover 16:17 34:23 covers 16:25 17:1 craft 68:4 created 22:2, 11 36:2 37:13 41:17 42:14, 23 creation 33:9 35:10 credits 15:23	CRM 37:17 cross 67:4 CSR 3:4 current 2:2 34:22 custodial 53:21 54:20 custodian 52:23,24,25 customer 6:4 17:15 31:11 55:7 70:6,7, 15 customer's 70:12 customers 37:17 cut 19:24 35:18 45:11 D data 3:11 10:5,9,13,16 13:17 14:7 15:14 16:1 28:6 35:21 38:13,16 39:9,10 47:24,25 52:12 62:18 63:1,6,15 68:20 72:2 date 2:1 5:16 6:13,14 7:9 10:14,25 14:14 24:13, 16 32:1 34:17 42:13,22 44:3 55:7 67:10	dates 41:4 day 7:18 36:14 68:8 75:16 days 3:14 5:12 7:18,24 8:4 61:3,21 72:3 days' 70:17 deadline 43:22 deal 3:24 dealing 4:6 December 5:17,23 6:8, 16 43:25 50:9 decide 57:4,5 decided 48:11 defend 69:3 defined 41:7 defining 49:24 deleted 20:23 deliberately 45:7 delivered 44:11 demand 8:2 demonstratin g 14:22 denied 7:2 50:15 69:10 denying 50:17 department 6:5 30:17,20,	22,24,25 deposit 42:3 derogatory 58:14 66:3 designated 46:23 designation 46:15 47:4, 18,20 48:14 68:22 despite 27:1 detailed 26:10 details 27:3 devices 22:6, 14 different 32:15 58:15 difficult 45:8 Dippell 50:18 directly 20:11 53:17 54:9 68:13 disagree 68:3 disagreeing 62:24 disclosing 44:19 51:24 66:5 Disclosure 64:5 disconnect 8:1,2,6 23:4, 12 33:17,18 38:5,7 disconnected 37:2	disconnection 23:10,18 24:2,11 27:4 38:2,4 discovery 3:12,22,23,25 4:4,5,6,14,15, 21,22 5:1,5 9:11,17,25 11:4,21,24 12:22 13:3,11 14:11,12 16:15 21:20, 21,22 26:18, 19,20 27:24, 25 44:24 45:3 51:3,4,17,21 57:11 60:16 72:14 discrepancy 36:18 discuss 3:9, 16 5:15 48:24 discussed 48:25 60:23 discussing 4:13 discussions 40:23 disinterested 75:6 dismiss 56:19 60:25 dispute 40:9 disputed 15:9 18:16 24:24 26:16 disputes 17:14 25:13
--	---	--	--	--

dissatisfaction 66:12	39:1 59:5,8 63:3,22 73:19	during 7:15 8:7,8 51:5,11 57:11	elsewhere 66:6	equivalent 18:8
document 10:15 30:14, 15,17,20 32:14 35:20 41:14 42:7, 14,15,19,23, 25 45:24 52:18 56:4 68:21	DR 18:19 21:7 DR1 25:8 26:24 DR10 25:10 DR12 26:9 DR2 16:13 DR3 15:15 DR4 18:21 DR5 17:23 20:20,22 DR6 21:8,9 DR7 19:8 20:8 21:24 DR9 23:15 24:21 DRS 27:6,12, 13 29:22 duces 50:10 due 13:2 27:10 57:1 61:14,15 70:9 duplicate 3:13 61:7,13, 24 68:7 duplicated 5:1 duplicates 5:4 duplicating 4:22 duplicative 18:19 25:5 26:3,23 52:8 53:8	E e-check 40:25 each 14:22 15:2,16 68:20 earliest 34:17 easier 39:20 58:16 EC-2026-0004 2:8 efforts 25:12 EFIS 3:15,16 10:24 17:25 18:23 25:9 46:18 57:22 59:17 67:23 68:9 69:10 EFT 29:10 42:21 eight 22:19 24:10 either 13:9 29:7,21 30:5 31:19 53:2 Electric 2:6 electronic 41:14,15 42:2,21 electronically 40:8 else 33:1 38:22 42:6 43:4 71:3,11 74:6	email 13:10 17:11 18:1 19:5 20:25 21:6,10,15 31:19 35:20 36:5,7,8,21, 22 37:8 40:6, 24 41:25 42:8,20 44:4, 7 45:15,20 51:12 65:12, 16 emailed 27:2 emails 10:18 14:6 25:11 35:3,9,18 36:25 37:16, 20 38:2,4 40:4,18 58:13,15 59:4 63:2,5 65:11 71:14 employees 16:3 48:19 49:8 encryption 36:12 end 4:23 50:24 59:22 74:16 ends 69:17 enough 45:19 entail 14:18 enter 2:11 63:10 equally 17:18 18:20 25:6	ESI 43:16 especially 45:17 68:11 establish 37:10 established 39:4 evaluate 49:13 even 7:21 39:2 46:1 52:18 60:3 every 33:7 51:5 everybody's 74:9 everyone 3:3 10:18 everything 7:2 12:25 13:23,24 20:10 35:4 53:16 59:3 60:12 68:15 71:10,16,17 evidence 38:18 51:7 evidencing 23:17 24:1 25:4,12 evidentiary 3:9 5:16 exact 36:19 54:25 61:20 exactly 56:17

example 7:11		18,24 13:4,	71:3,4,8,11,	65:8
exceeded 26:15	F	12,18 14:3	13 72:2,5,8	fill 49:19
Except 24:9	facility 56:15	15:20 16:19	73:8,17 74:4,	finalized 41:11
excess 69:10	fact 4:17	19:12,20,23,	12,15	finally 3:16 59:6
exchange 41:9	failed 12:14	24 20:3,9	Felber's 3:10,	financial 18:9
exchanging 60:16	23:19 24:3	26:7 27:7,22,	11,16 14:7,12	54:21 55:1,8,
exclusive 52:17	25:1	16,23 29:2,9,	41:19 48:12	12 70:1,4,10
exist 21:23	failing 56:19	18 30:4 31:25	few 3:14	find 9:7,12,21,
26:21 34:2	61:1	32:18,20	11:20 61:3,21	23 11:25
46:5	fails 8:10	33:2,3,11,15	69:25	54:24
expeditions 70:16	fair 45:19	34:5,8,12,19,	Fifth 27:18	fine 49:4
Experience 6:5	fairly 3:17	24 35:3,12,	file 4:3,15,20	55:19 72:17
explain 22:16	familiar 35:23	14,24 36:16	10:18,23	first 9:19
28:20 31:23	far 56:1	37:11,24	13:14 34:10	12:10 13:15
64:24	Fargo 12:4	38:3,10,19,23	37:19 46:8	14:12 27:8
explained 24:9 38:12	fault 4:16 52:3	39:1,12,19,22	47:24 49:10,	34:9 51:2
expressed 10:6 66:16	fears 48:12	40:2 41:20	18 58:19	54:4,6 68:19
expressing 66:11	50:5	42:5,11 43:8,	61:18,19	70:7
extent 16:7	federal 67:4	8,22,23 45:1,	62:3,25 63:16	fishing 70:15
18:14 24:8,23	fee 69:10	4,9 46:6,9,10,	66:7,13 67:1	five 4:24 19:6
26:15,18	feedback 65:21	12,16,18 47:7	68:13	55:14,16 68:8
external 48:20	feel 20:18	48:3 49:18,21	filed 4:12,18	flaws 46:4
extreme- weather 8:8	32:17 45:16	50:6,12 51:1,	6:20 7:4,13	follow 19:9
extremely 68:14	46:9 49:12	25 52:19	9:10,14 11:3,	51:20 55:11
	51:15,16	53:7,14,15,24	6,8 12:1 13:5	56:20 61:1
	71:6,19	54:3,23,24	17:4,7 25:25	for 2:4,11 3:8
	Felber 2:5,12,	55:5,11	34:12 46:10,	4:18,19 5:11
	13,16 3:14,	56:12,21,23	13 47:3,16	6:16 7:11 8:2,
	18,21 4:2,8,	57:10,15,18	50:14,15,19	14 9:9,20,22,
	16 5:3,10,18	58:7,12	56:4 58:12,	25 11:4,20
	6:20,22,25	59:12,17,20	13,20 63:19	12:16,17,21
	7:20 8:1,11,	60:2,10,18	64:4 66:22	13:2 15:6,10,
	16,20 9:1,5,8,	61:4,7,11,17	67:16,20	16 16:10
	13,18 10:16	62:8,12,22	files 37:18	17:2,17 19:3
	11:14,16,23	63:18,22	48:13 63:16	20:7,22
	12:1,11,16,	64:6,9,11,13,	filing 47:2	21:11,13,17
		18,21 65:7,19	58:14 60:24	22:19,24
		66:8,19	62:5 63:15,17	
		67:13,18,22	68:8	
		68:1,10,18	filings 3:13,14	
		69:7,9,11,20,	12:9 61:25	
		23 70:24		

23:1,9 25:16, 17 27:4,10,16 28:8,16 30:12 32:6 33:5 34:3 38:22 39:19,22 40:3,5,10,24 41:1 42:16,22 43:12,21 45:8 47:5 49:2 50:22 51:9 52:9,13,16 54:12 55:17 56:19 57:22 58:11 59:13 60:16 61:1 62:4 63:19 64:1 67:18 68:5,22 69:5, 18,24 71:13 72:12,21 73:6,22 74:1, 6	found 69:23 foundation 52:22 53:11 four 18:6 20:13 27:9 40:13 fourth 27:17 Friday 5:24 60:1 71:1 friends 40:18 from 3:1 12:3 13:17 14:23 16:5,24 17:3, 12 18:12 20:21,24 21:5 26:11 27:7 29:2 32:5,8 34:22 38:16 39:19 40:7, 11,13 41:1,3, 12 44:4,6,7, 14 45:24,25 48:23 50:10 52:13,14,19, 23 53:4,12, 17,22 58:4 63:1 65:9,11, 16,23 66:11 72:14,20 front 5:13 10:14 56:15 frustrating 58:21 full 17:1 52:1 fully 51:22 fund 41:9 funds 19:3 29:3 30:12 32:9 41:10	42:3,10,11 further 50:4 69:23 75:9 G gatekeep 64:15 gave 47:5 generally 43:20 generated 69:19 genuinely 69:5 germane 67:1 get 6:14 12:18 13:5 16:22 20:1 29:15 31:23 33:20 36:7 37:22 38:3,15,20 39:5 45:10 50:10 52:14 53:3,10,12 56:24 58:10 59:15 64:17 69:18 gets 58:17,19, 20 getting 4:5 28:8 70:17 71:16 give 53:16 55:9 61:14 68:24 given 46:21 64:2 68:6	gives 49:18 70:7 giving 45:14, 17,21 glad 71:19 go 3:17 10:20 11:20 12:25 13:21 15:1,17 16:24 17:20 33:9 36:2 39:4,14 43:25 44:12 51:20 53:20 54:7 60:4 63:3 64:13,20 71:15 74:11 goes 16:21 17:5,6 going 2:10 3:3,18 4:6,13 6:16 16:10 28:9 32:22 33:6,9 37:2 38:13,15,21 44:5 45:18 50:16 55:16, 20 56:2 57:3, 7 58:10 59:18,24 60:14 61:15, 24 62:4 63:14 67:2,23 68:2, 4 69:14 74:9 gone 41:8 good 8:14 42:1 59:1 73:8 got 4:24 5:13, 22 7:2,21 11:17 65:10, 11,12,15,20,	23 66:14 71:19 72:19 73:20 gotten 20:13 67:12 72:25 granted 5:6 grouping 31:15 guess 5:11 7:1 8:22 9:23 30:6 guys 65:12,17 H half 45:11 hand 75:16 hands 45:18 Hang 27:15 happens 43:24 happy 48:17 harassment 59:11 hat 5:14 having 44:13 head 43:15 header 37:8 heading 38:10 heads 59:3 hear 3:2 45:5 heard 52:6 62:2 hearing 3:10 5:16 9:20
--	--	--	--	---

10:1,4 28:9 46:4 52:22 63:3 74:5 help 20:9 here 3:2 20:6 36:13 38:1 39:8 45:5,23 49:25 57:24 65:18 69:19 71:12 here's 3:18 hereby 75:3 hereunto 75:15 Hernandez 2:19 4:18 6:9 9:21 10:6,11, 12,24 11:1,5, 11,13 13:15, 20 14:1,9,16, 19 15:1,6 16:1,18,21 17:3,8,10 18:5 19:7,10, 14,21 20:5,23 21:3,9,25 22:8,19 23:16,23,25 24:8,22 25:11,21 26:9,10 27:8, 15,20 29:22 30:8,16,21 31:2,4,6,9,16, 22 32:7,11, 13,21 35:2,8, 11 37:16 39:2,12,20,25 40:3 41:24 42:7,13 43:5 44:1 47:14 48:5,16 49:4,	9,16,19 51:12 52:5,7 53:1 57:20 60:3 71:16,22,25 72:6,10 Hey 34:10 highest 54:17 highly 46:14, 23 47:4,11, 17,19 48:13 58:7 70:11 hitting 45:20 hold 9:8 11:12 12:18,19 19:23 33:20 54:21,24 55:3 57:17 59:7 64:2 69:9 holder 54:20, 21 holding 59:6 honestly 30:8 honor 2:16 3:21 4:2 5:10, 19 6:22 7:20 8:12 9:5,25 13:12 20:4,9, 17 27:23 28:4 29:9 34:24 37:24 38:19 45:4,10 50:12 51:1,25 55:13 57:10 59:1 69:20 71:5 Honorable 65:1 hope 58:19 hot 7:16	hot-weather 8:7 how 12:24 14:22 15:16 20:18 27:13 34:5 41:20 42:18 43:2 44:10 57:4 However 6:7 7:15 47:8 51:15,21 52:1 57:4 63:6 68:14 70:22 I idea 34:14 66:20 68:19 identification 21:10 identified 44:14 identifying 18:10 if 8:20 9:16,24 10:6,19,21 14:3,4 15:8 23:6 30:8 31:13 32:13, 14,16 33:22 34:2,20 36:22 38:5,10 39:14 43:20 44:2 46:6,24 47:3, 8,16 48:12, 23,24 49:9,11 51:20 52:18 53:11,16 55:13 57:4 58:16 60:2,5, 24 62:2,10	63:3 64:16 65:13,24 68:4,23 70:9, 19,20 73:24 ignorant 58:25 illegal 54:13, 15 immediate 13:2,9 immediately 13:5 54:7 69:16 important 37:9 improper 21:20 26:18 70:9 in 2:4 3:2 4:4, 19 5:5,13 7:10,16 8:2, 20,23 10:14, 17,24 11:7 12:7,9 13:10 15:3 16:13 17:5,22,25 18:5,21,23 20:1,11 21:4, 7,16,22 23:13,20 24:4,10,18,25 25:3,9,19,25 26:6,20,24 27:5,8 29:16 31:10,18,23 32:7,8,15 33:8,19 34:2 35:5,10,15,17 36:5,7,13 37:5,8,17 38:6,7 39:8,	16,17 40:6,9, 10,18 41:24 42:8 44:10, 14,24 45:3,23 46:13,21,24 47:23 49:17 51:9 53:13 54:5,8,15,17 55:14,16,25 56:5,7,10,15, 25 58:3,14 59:16,25 60:17 61:6,12 62:10,13 63:7,10 65:2, 5,9,13,19,24 67:8,24 68:5 69:10,24 70:5,20 71:21,24 72:14 73:1,8, 15,22 75:10, 12,15 inapplicable 67:9 inappropriate 3:12 61:22 inbound 23:1 26:11 inception 14:23 16:5,11 18:12 22:23 include 52:15 including 17:13 22:4,12 23:18 24:2 25:22 inclusive 47:14
---	--	---	--	---

inconsistencies 7:6	institution 55:8	irrelevant 15:7 32:19	45:6,7,9 46:21 47:3, 10,23,24,25 49:3,9,24,25 50:8,15,18 52:8,15 53:9, 10,12,15 54:3,9,12,13, 15 55:13 56:5,10,19 57:4,5,7,10, 11 58:2,4,16, 17,21,25 59:8,11 60:3 62:10,11,14 63:16,22 64:12,14,20, 24 65:19,23 66:2,4,18,20 67:7 68:14 69:4,14,16,24 70:9,19,21 71:4,5,15,18, 21 73:1,2,10, 12,18	its 30:21 33:8 71:15
indicators 35:21	institutions 18:10	issue 6:8 11:22 12:22 29:17 52:5,22 53:11,13 57:5,9 58:11 60:1		J
indiscernible 49:15 64:12	intention 52:1 63:2 64:1	issued 16:14 50:16,18		Jeff 53:19
individual 42:15,16,18 43:2 53:3,4	interest 4:19 70:13	issues 3:6,25 4:6,14 13:3 17:15 25:14 65:6		Jennifer 2:19 4:18 14:4
individually 31:10	interested 39:16,17 75:10	it 3:15 4:10,19 5:12 7:1,3 8:3,5,7,20,23 9:7,15 10:9, 17 11:8,22 13:10 14:5 15:8 16:21, 24,25 17:1,3, 4,6,24 18:15 20:17,18 21:17,23 24:17,23 25:3,5 26:2, 15,18,22 28:5,22,23,24 29:5,7,8,21, 22 30:5,10,11 31:12 32:2,9, 15,18 34:6, 12,22 35:18, 21,22 36:5,6, 8,9,11,12,16, 18,19,20,23, 24 37:3,5,7, 11 38:7,11, 14,23,24 39:1,20,21 43:21,24		job 45:13 59:1
individuals 40:16,20 41:17,20 42:24	interesting 62:15			John 2:8
informal 7:19, 21,22 20:14 25:24 26:6 34:10 35:16 37:14	internal 22:2, 10 30:13,14, 17,22 31:25 32:4 48:19 49:8			joined 65:24
informally 12:22	internally 29:11 37:13			JPMORGAN 12:4
information 11:3 13:18,19 15:19,20 16:8 17:24 18:15, 19 19:8,11 20:7 23:3,5 24:6,23 25:5, 18 26:4,5,23 28:10 30:9 41:3,19 42:16,22,25 44:20 48:20 52:9,10,19,21 53:10,14,16 60:12	international 36:17 37:5			Judge 2:9 5:25 14:3 44:2 47:1 48:5 49:4 50:18 55:17 65:2,5 72:20 74:14
instances 23:19 24:3,25	interruptions 25:14		it's 8:19 9:17 19:1 20:3,16, 18 30:16 31:9,10 35:15,20 36:7,13 37:7 38:11 41:24 47:2 48:10 50:2 51:2 52:9,17 53:8 57:1 62:10 63:2,17,25 72:23	July 10:18,21 17:3 41:25
instead 37:5	intervene 63:7			June 7:16,22 25:25 33:11 34:12,19,22 35:5 38:4
	intimidate 56:11,12			jurisdiction 55:24 67:3 70:23
	into 6:14 12:18 32:6 34:1 38:15,20 41:21 42:18 43:2 45:18 57:7 60:22 69:10,23			jurisdictions 56:7
	intrinsically 67:6		item 31:21 35:15	just 5:4,6 12:20 13:21 14:10 18:3 19:10 20:5, 10,16,19 31:24 39:21 45:20 46:24 47:5 49:5
	invalid 54:12		items 12:16 49:19	

52:17 54:14 56:10,13,18 58:16 59:10 61:12 62:12, 13,22 64:13, 20 65:8 66:2, 16 67:18,24 68:20 72:1,19 73:2,4 Justin 25:25 34:14	69:13 71:15 73:8 74:7 knowing 45:17 58:17 knowledge 6:7 23:11 41:18 42:15, 24 53:25 Krcmar 17:13 22:4,12 31:23 32:21 45:25	legitimate 52:21 less 72:13 let 10:21 12:19 13:20 16:18 19:4 37:1 39:21,25 43:24 46:8 50:16 54:11 62:25 63:3 68:17 71:15 let's 7:11 15:6 17:20 18:6,18 31:14 39:8 41:13 50:8 61:2 62:5 64:2,3 73:20 letter 31:20 38:5,7 40:6 42:9 52:13 letterhead 18:9,17 21:13 26:13,22 letters 14:10 37:4 liaisons 16:4 light 72:13 like 3:7 6:13 8:14 11:25 15:2 26:21 28:5 30:24,25 31:11 45:7 47:3 48:24 49:25 50:1,8 56:10,13 64:15 65:21 66:6 69:15,17 74:6 limitation 21:19	limited 32:18 68:25 line 5:22 36:21 lined 37:8 lines 23:21 24:5 25:2 36:1 list 26:10 33:22,24 34:3 59:17 69:12 71:3 listed 33:18 36:7 little 38:16 48:10 50:3 59:3 60:4 72:13 live 24:18 LLC 63:7 lockouts 17:15 logs 33:3 long 65:20 69:13 74:8 look 10:19 32:6 38:5,10 43:14,21 47:1,9,18 48:19 49:13 57:3,7 59:20 60:22 62:5 64:3,17 66:24 69:10 70:18 71:21 73:10, 14,18 looked 60:22 looking 38:22	39:18 57:2 looks 50:8 loose 69:17 loosely 10:8 Los 53:20 lot 3:8 7:5 49:22 65:10, 18 67:2,3,8 69:17,19 71:2 Louis 6:17
K	L			M
keep 8:20,23 23:11 24:10 38:13 45:23 keeps 37:20 Kerr 2:23 5:20 6:18 11:17 58:24 72:15, 16 73:16 74:13 kind 4:22 72:21,23 King 5:25 6:3, 11 knew 4:5 69:14 know 4:10 5:2,14 8:16 10:25 11:8 13:23 16:25 17:1 30:8 31:13 37:1 43:15,20 44:2 46:20,24 50:16 53:5 56:16 57:6 59:12 61:22 62:6 68:8,17	large 3:17 last 3:14 5:5 10:1,3,4 14:5 40:13 61:3 65:20 69:16 later 10:16 64:23 law 2:9 54:11 56:13 65:2,4 67:2,4,5,8 70:14 layer 36:12 least 66:10 70:16 leaving 67:15 ledger 15:22 18:25 19:19 24:14,17 29:2 ledgers 14:20 15:10 19:24 left 23:6 legal 18:7,16 63:12 legality 62:20			ma'am 42:12 machine 23:7 24:19 made 3:15 15:18,23 18:11 22:21, 25 23:14 24:12 27:3 40:11,13 mail 68:20 maintained 22:2,11 make 32:25 34:3 59:22 72:24 73:2 makes 71:19 making 45:7,9 managed 6:11 Manager 6:4 many 27:13 materials 47:11

math 27:20	meant 29:24	42:4 54:6,8, 15,16,25	67:20 69:19	39:1,12,19,22
matter 2:9 58:14 59:2	meantime 4:4	55:3,12 62:16	73:9,11,15, 21,25 74:3	40:2 41:19,20
May's 33:11	meet 39:5	64:25 65:3,5 69:25 70:1	motions 4:4, 11,15 12:8	42:5,11 43:8, 9,11,16 44:4, 8,22,23 45:1, 4,9 46:6,9,10, 12,16,18 47:7 48:3,12
maybe 12:19 60:21 66:14	meeting 11:7	Missouri's 18:9 26:13	50:22 61:7,20 67:11	49:17,21
me 5:4,13 8:23 10:14,21 12:10,19 13:1,16,20 14:4 15:1 16:18 19:4,13 20:10,12 22:17 28:19, 20 29:12 30:2 32:6 33:21 36:1 39:21 43:24 45:5 46:8,19 48:3 51:9,18 52:11 54:4,9,11 55:9 56:11,17 57:20 58:11 61:2 62:7,16 64:24 65:16 66:6,16 71:11,19,23 72:12 73:10, 14 75:6	memorandum 67:24 68:1	misspeak 31:24	move 6:13 11:21,22 41:12 54:7 64:2 70:8 71:2	50:6,12 51:1, 25 52:19 53:7,14,15,24 54:3,22,24 55:5,11 56:12,21,23 57:10,15,18 58:7,12,23 59:12,20 60:2,10,18 61:4,7,11,17 62:8,12,22 63:18,22 64:6,9,11,13, 18,21 65:7,19 66:8,19 67:13,18,22 68:1,10,18 69:7,20,23 70:24 71:3,4, 8,11,13 72:1, 5,8 73:8,17 74:4,12,15
mean 4:25 5:1 8:16,20 28:15 30:20,24 34:9 48:7 51:16 52:7,18 53:6, 7 66:21,22	mentioned 35:13 60:25	mixed 73:1	moved 53:25	moving 6:19 43:21 50:25 53:23,24
meaning 21:15 24:25 26:2	mentioning 55:22	MO 25:25	Mr 2:13,16 3:18,21 4:2,8, 16 5:3,10,18 6:19,22,25 7:20 8:1,11, 16,20 9:1,5,8, 13,18 10:16 11:14,16,23 12:1,11,16, 18,24 13:4, 12,17 14:3,7, 11 15:19 16:19 19:12, 20,23,24 20:3,9 26:7 27:7,22,23 28:2,12,16,23 29:2,9,18 30:4 31:25 32:17,20 33:2,3,11,15 34:5,8,12,19, 24 35:3,12, 14,24 36:16 37:11,24 38:3,10,19,23	Ms 2:19,23 5:20,25 6:3,9, 10,18 9:20 10:6,10,12,24 11:1,5,11,13, 17 13:15,20 14:1,9,16,19 15:1,6 16:1, 18,21 17:3,8, 10,13 18:5 19:7,10,14,21 20:5,23 21:3,
means 5:2 41:7 42:9	mentions 42:8	moment 14:1 20:2 43:21 59:16,19	Monday 64:3, 22,23 66:13	
	metadata 35:19,21 36:1,4,5,21 37:6 38:22	money 12:7 41:11	month 15:16 36:13	
	mind 45:23 49:17 73:8	moot 64:7	more 10:15 27:9 46:9 51:15,16 59:6 69:7,23	
	mine 39:13 62:6	morning 12:2 42:1 64:3,23	most 64:1	
	minus 58:13 59:2	mostly 25:16	motion 3:10, 11 6:20 8:19, 25 9:3,11,14 11:24 12:2,15 13:14 46:25 49:10 50:14, 20 61:18,19 62:1 63:19 64:4 66:15,25	
	minute 29:16 49:25			
	minutes 55:15,16			
	miscommunic ation 49:22			
	missing 20:23			
	Missouri 2:7, 18,20 7:9 10:5 12:7 16:3 20:25 21:11,22 22:1,3,9,12, 22 23:19 24:3 25:1,23 26:20			

9,25 22:8,19 23:16,23,25 24:8,22 25:11,21 26:9,10 27:8, 15,20 29:22 30:8,16,21 31:2,4,6,9,16, 22 32:7,11, 13,21 35:2,8, 11 37:16 39:2,12,20,25 40:3 41:24 42:7,13 43:5 44:1 47:14 48:5,16 49:4, 9,16,19 51:12 52:5,7 53:1 57:19 58:24 60:3 71:16, 22,25 72:6, 10,15,16 73:16 74:13 much 6:10 35:19 38:23 39:17 65:10 66:21 multiple 20:6 50:22 my 2:8 4:16, 21,23 5:14 6:7 8:6,21 12:5,7,18 13:4 14:1 19:4 23:11 29:3,12,13 33:8 37:21 39:5,14,22 43:15,22 45:17,21 47:15,16 48:17 49:5 50:22 51:6,	17,18 52:3,12 53:1,21,25 54:3 55:14 57:11 58:4,16 59:13,16 60:3 62:9 63:2 64:1 65:8 68:19 69:12 71:3 73:7 75:16 myself 17:12 58:17 N name 2:8 36:10 40:10, 12,19 41:17 42:14,23 60:5,6 67:15 named 7:3 names 40:16 NDA 47:12,24 48:4,15 49:20 51:14 52:2,5 62:24 63:23, 25 64:16,20 necessarily 32:18 need 6:24 13:8 28:11, 12,13,21,23 29:12,13 32:14 34:10 35:14 47:20 48:25 49:13 52:20,23 60:12 71:17 needs 6:25 60:10,11	neither 60:6 never 9:13 12:11,12 36:6,18,19 37:12 57:15 New 53:21 next 17:9 18:2 61:21 nine 35:24 no 3:2 5:18 7:8,20 9:10, 13 12:11 13:4,12 19:20 28:5 34:14 37:4 43:5 45:1,9 48:19 49:3 50:23 54:22 55:19 56:8 65:12 66:20,21 67:3 70:22 72:16, 22 Non- 64:4 non-pdf 37:20 non-sufficient 19:3 30:12 32:8 none 35:25 36:2,20 Nonetheless 43:24 nor 48:7 53:12 75:10, 11,12 normal 48:11 normally 50:4 not 3:2,15 6:6, 7 7:14 8:3	9:17 10:4,10 13:12,13 19:3 21:21 23:11 26:19,21 28:18 30:8,15 31:5,10 32:12,23 33:20 35:19 37:7 38:3,13, 21 39:11,16 43:15 44:14, 17 45:9,14 46:7,8,17 47:25 48:6,10 51:9 52:17 53:25 54:20 55:23 56:2,5, 12 57:19 58:13,25 60:14,15,16 61:15 63:7,8, 11,17 66:4,10 68:12 73:3,13 75:9 note 74:1 noted 23:13 24:12 74:7 notes 22:24 23:13 nothing 20:11 47:19 56:1 67:6 71:25 74:5 notice 23:10, 20 24:4 25:1 37:23 65:5 70:14,17 72:23 noticed 67:11 notified 70:7	now 6:15 7:17 20:13 28:4 30:2 43:21 49:2,6 50:7, 17 51:14 53:18 55:13, 21 56:10,18 60:15,23 61:12 62:15 63:25 64:2 71:18 number 2:7 15:2 16:19 18:2 22:17 40:14 47:9 51:3 55:10 68:6 O object 33:7 43:10 57:14 60:20 70:8 72:3,9 objected 15:7 16:6 17:16 18:14 19:15 21:4,14 22:14 25:16 26:1,14 29:23 objection 19:15 objections 15:4,18 22:17 24:21 27:1, 10,11 obviously 48:14 occurred 24:15
--	---	---	---	---

October 39:13 43:7 44:8 75:16 of 2:2,17,20, 22,23 3:1,14 4:11,17,22 5:13,14 6:2,4, 12 7:2,3,6 8:6,21 10:14 14:12,23 15:15,20,21 16:2,5,8,11, 22 18:9 19:21 20:12,18 21:5,10,12, 15,17,21 22:17,20 23:3,10,11 24:10,25 25:25 26:2,3, 6,10,13,16,23 27:5 29:22,23 30:4,9,10,25 31:15,19 32:5,7,8 33:5, 7,8,10,11,12, 19 34:6,22 35:9,18,21, 24,25 36:2, 20,21 37:6, 13,16,20 39:22 40:5,7, 10,13,16,25 41:2,4,9,17, 18,21 42:3, 10,14,15,19, 23,24 43:3,15 44:10 45:10, 15,24,25 47:14,15 48:8,18,21 49:6,22 51:8 52:17 53:9, 13,21 54:6,8,	15,17 55:6,24 56:2,15,16 57:16 58:4, 22,23 59:11, 16,22,24 60:6,16 61:7, 16,20 62:19, 20,23 63:4, 12,21 64:1,19 65:8,10,11, 13,18 66:18, 20 67:2,3,8 68:6,25 69:17,19,25 70:19,21 71:2 72:21,22,24 74:16 75:1, 10,11,16 off 5:14 11:22 19:24 20:19 35:18 43:15, 20 45:11 47:11 74:11 offered 43:18 office 3:1 6:17 48:8 59:24 offices 44:7 official 10:15 18:8,17 21:13 26:12,22 offthis 28:17 Omondi 75:3, 19 on 2:17,20,21, 23 3:5,8,25 4:7,20,23 5:22 6:6,19, 20 7:4,9,12, 22 9:9 10:16, 21 11:12,21 12:15,18	14:11 15:24 16:7 17:16 18:6,8,14 19:6,23 21:4, 12,14 22:4,13 23:4,6,9 24:22 26:12, 15,21 27:16, 21 29:20,23 33:18 34:7,12 36:2,3,10,17, 20 37:4 38:11 39:3 40:4,12, 15 42:22 43:21,25 44:17 47:8,11 50:8,13,19,20 51:14,21,23 52:6 54:2,3, 24 55:3,6,7,8 57:17 59:2,3, 4,25 60:21 61:15,19 62:2,24 63:16 64:2,3 65:5 66:24 68:3 69:9,12 71:1, 16 72:2,13 73:25 74:8 one 3:2 9:12 11:22,25 12:10 14:1, 13,19 17:16 18:5,24 19:4 21:3 22:14 25:16 26:1 27:21 29:22 33:7 34:3 38:5 44:1 54:16 56:4 58:4,13 61:23 65:7,12 66:14 67:16 69:7, 16,25 72:19	ones 54:17 62:5 only 6:11 28:2 37:18 45:23 48:20 51:19 56:6,9 openly 8:3 54:14 order 47:5,8, 15,16,23 48:7,18,23 49:2 50:3 51:8 56:20 57:6 61:2 62:9,20 originally 9:20 34:14 73:24 other 3:13 12:16 35:6,9 40:22 56:7,11 57:21 60:24, 25 61:16 62:5 65:8,22 66:6 67:16 Otherwise 44:19 our 30:10,16 37:16,17 47:24,25 49:22 out 14:6 20:9 31:15 37:12 45:5 46:4 49:19 56:15 59:24 63:25 67:15 71:15 outbound 22:21 23:9,12 24:10 26:11	33:3,20 outcome 75:10 outlining 15:16 outside 16:8 18:15 20:11 32:5 33:10 55:22 56:8 outstanding 3:24 11:24 28:6 39:10 over 3:18 10:20 36:10 39:25 59:20 61:3,5,20 67:2 70:23 overly 15:9 18:17 21:16 25:2 overseeing 2:9 own 7:10 25:17 30:16, 21 35:10 58:5 59:13 63:5 owners 40:14 P p.m. 2:3 36:20 37:3,4 67:11 pages 18:4 65:21 paper 40:8 45:10,25 56:16 paperwork 20:16
--	--	---	--	--

part 69:10	personal 22:5,14	portions 66:18	pro 2:14	22:23 23:20
partially 6:11	personally 44:12	position 29:20	probably 19:1	24:4 25:1
particular 19:21 34:18 44:25 45:3	phone 7:6 8:21 12:18 23:7,8,9 27:5 33:3,17,18	possession 25:19 35:10 41:21 42:19 43:3	63:18,20 65:7,9,22	26:4,20 31:25 33:23 34:21 35:1 38:21 44:24 45:2 53:9
parties 2:11 47:10 56:11 61:16 75:12	photograph 56:14	possible 68:17	problem 5:17, 18,21 30:3	provided 13:19,25 15:3,21 16:13 17:22 18:24 19:7,17,18 20:8,10 23:1, 4,5 24:14 26:5,7 30:10 32:24 35:4 38:15 41:14 49:12 53:5 59:20
party 50:23	pick 44:5,9, 12,13	possibly 37:2	problematic 68:15	
party's 36:9	pickpocketed 56:24	potential 23:10	procedural 2:4 3:5,8,20	
passed 43:22 44:3	picture 56:14	pre-hearing 3:6 11:9 69:13 74:10	process 4:23 5:1 8:5,6 41:9 57:1 61:14,16 70:9	
past 3:3	piece 45:10, 24,25 56:16	prefer 49:1	produce 38:14	
payee's 41:13	piling 69:19	premature 50:14	produced 26:12	provider 26:14 36:8
payer's 41:12	pinpoint 7:3	prepare 28:16 69:3	production 21:12,17	provider's 26:22
payment 12:5 31:14 32:1 40:9,11,12,17 41:4,6,8 42:21 52:17	place 56:25	presenting 28:9	productive 71:7	provides 52:11 53:14 55:1,5
payments 15:23 18:11, 25 19:2 31:11	placed 29:16 57:8	preserve 51:7	proposals 25:15	providing 29:20 30:4
PDF 37:18	plan 6:16 51:21,23 71:16	pretty 19:25 35:19 38:23 66:21	prosecute 69:3	provision 54:18
people 56:25 64:20 65:18	please 22:7 23:22,24 40:1 46:25 55:10 69:22	prevent 66:11 70:15	prosecuting 55:14,15	PSC 25:25 56:8 67:3
per 31:10	plus 28:6 36:18 60:20	previous 12:9	protect 54:19 56:25	Public 3:1 25:23 26:5 48:8 55:24 62:16 64:25
percent 54:13	point 7:7 46:4 49:10 64:8 68:5 71:24	principle 20:18	protective 47:5 48:18 50:3 62:9	pull 10:22 13:20 19:4 39:15,21 54:11
period 7:5,13, 15 16:9,16 17:2 33:5 34:23	pooled 31:12	Pringle 58:23	prove 33:21 38:1	
permanently 41:12	portion 30:4	prior 7:14 8:4 54:9 70:15,17	provide 11:13 16:12 21:6,22	
person 39:23 60:6,7,8 75:7		privacy 55:1, 12 70:2,10,13		

pulling 14:10 purpose 47:6 60:16 pursuant 3:4 pursuing 55:23 56:7 66:5 push 60:3 put 15:24 32:14 34:1 46:24 56:9 59:18 62:13 65:9 69:9 73:19 Q qualify 9:24 quash 50:22, 25 53:24 61:8 62:1 66:22,25 70:8 quashed 54:8 57:25 question 10:4 44:1 63:4 questions 39:14,17 40:4 quick 16:22 quickly 56:21 69:21 quite 10:10 R railed 65:3 raised 17:14	rather 45:16 read 55:4 ready 28:8 real 16:22 really 49:24 60:2 reason 56:9 69:19 reasons 64:2 reassert 73:9 recall 14:5 receipt 42:22 receive 52:19 received 14:11 27:7,9, 25 38:2 41:1 44:4,7 52:21 66:17 recognizes 70:12 recommend 55:17 record 2:12 32:1,4 37:19 48:21 53:4,5 66:10 72:21 73:22 74:1,11 75:6 recorded 30:9 recording 74:16 recordings 16:2,10,12 22:20 23:1, 16,25 25:4 27:5	records 7:7 8:21 9:9 14:20 15:11 17:12 22:20 25:12 30:10, 11 51:24 52:23,25 53:22 54:21, 22 57:8 58:5 67:19 69:24 70:5,6,10,13 recovery 38:17 62:18 63:1,6,15 redacted 56:5 57:19,20 66:17 reference 13:21 39:21 41:24 62:10, 11 referenced 12:8 40:6 referring 7:25 regard 73:15 regarding 17:14 23:18 24:2 33:8 40:8,21 41:3 44:16 65:6 regards 13:11 61:13 regular 45:20 regulations 51:7 54:5 regulatory 2:9 6:4 16:4 65:2, 4 reiterate 47:9	reject 61:24 62:4 64:1,12 rejected 29:7, 21 30:6 rejecting 63:14 relate 70:21 related 17:11, 21 75:11 relating 25:24 relation 31:18 relationship 41:19 42:17 43:1 relative 52:16 release 70:4 relevance 16:7 18:14 21:4,14 24:22 26:15 29:23 55:25 56:8 remember 3:19,23,25 10:7 59:9 66:1 remind 3:3 repay 19:2 repetitive 68:6,12 replace 65:3 report 3:11 6:21,23 7:11 8:3,9,10,11 20:11 33:19 37:22 62:16 72:22 73:4, 11,21 74:3	reported 75:6 reports 7:13 representing 63:9 request 5:5,9 13:8,10 14:13,19 15:7,14 16:1 17:10 20:21 22:8 26:3 27:9,16,17,18 32:17 47:1 51:21 52:9 72:2 requested 11:3 13:18,24 18:15,20 21:9 24:23 25:6 50:9 51:3,4 requesting 14:10 16:8 requests 3:12 4:21 10:5,9, 13,17 13:17 14:8,12 18:5, 6 27:9,19 28:6 39:9,10 51:17 52:12 require 21:21 26:19 38:14, 21 required 44:5 48:8 54:16 63:10 requirement 72:23 requirements 59:7 64:5 requires 70:14
---	--	--	--	---

reserve 65:6	32:2,9	rules 21:21 51:6 54:5 72:6	says 13:8 20:17 37:22 42:21 46:1 47:10,16 56:16 57:7 64:24 73:12	33:2
resolution 25:15	revealed 65:25	ruling 59:22		seeks 21:17 25:3
resolve 12:22 13:3 25:13	review 69:1	S		seem 67:1
resolved 30:2 52:4	reworded 20:17,19		scope 15:8 22:15 24:23 26:16	seemed 69:17
respective 75:13	right 5:14 6:15 9:2 11:17,19 13:15 14:17 18:2 19:7 27:22 28:4 31:16 34:8,23 35:14,19 36:10 43:20 45:23 48:16 49:2,6,21 50:6,16 51:5, 6 53:18 55:1, 9,12,13,21 56:18 57:11, 21,23,24 58:3 59:15,17 63:12,25 64:21 67:14 68:10,18 69:1 70:1,24 71:9 73:6,19 74:5, 12	safe 43:17	screens 20:6	seems 8:14 64:7
respond 39:13 72:4		said 3:24 5:8, 23 7:12 9:10 10:2 11:25 12:13 13:6,7 18:3 19:16, 17,18 33:19 36:25 42:16 43:6,19 45:15 56:10 60:10 64:15 70:25 73:1,25 75:5, 10,12	screenshots 19:1	seen 13:16 50:23 65:22
responded 4:20 15:14 18:21 25:7		same 20:16 51:2 53:10 61:20	script 23:3,8	send 31:18 35:17,20 36:19 37:17 46:21 51:9
Respondent 2:7		save 37:18	se 2:14	sending 71:13,21
response 15:3 17:22 21:7 26:24 31:23 37:15 62:3 70:5		saved 37:17	second 27:16 39:8 67:24	sends 36:23
responses 14:6 18:22 25:8		say 7:11,17 9:3 13:6 22:7 23:3,24 24:9 28:14 30:19, 24 31:14 33:6,7 34:10 35:2 45:19 48:5 51:9 55:20 65:16 67:11 72:22	seconds 11:20	sensitive 70:11
responsive 19:8		saying 4:4 29:7 31:21 33:23 34:15 41:23 44:4 73:12	secret 70:15	sent 8:21 9:21 10:5,15 14:6 15:20 17:12, 17,25 25:22 35:3,25 36:6, 22 37:5,7,12, 20 40:4,8 41:25 44:13 50:1 57:20 61:2,6 62:7
restore 67:21 68:12	rights 61:14, 16		security 35:22 36:11	separately 49:2
restricted 59:10	road 63:3		see 9:24 10:21 15:6 16:18 17:20 18:6,18 19:10 28:20 32:16 33:22 41:13 42:1,8 43:14, 23,24 46:25 47:1 52:8,12 57:23 58:4,7 66:3,18,19,20 68:4,15,16,23 69:4 70:19,20 73:20	September 2:1 5:5 6:20 51:4 64:25 66:12 72:2 73:11
result 67:8	roughly 14:5		seeing 4:11 66:2	serve 53:19 54:3,9
resulted 23:20 24:4,18	RSMO 54:25 70:2		seeking 15:10 28:1,2 32:4	served 54:2,6
retains 24:7	rule 3:4,5 12:14 13:8 66:24 71:1			
returned 19:2 30:6,11 31:15,21	ruled 61:19			

55:6,8 57:15, 19 69:24 72:1	19:2,22 22:24 27:3 41:5 42:2 64:20	someone 44:14	spoken 40:20, 21	13,15,16,20, 24 30:5 31:20 38:24 39:5,8, 23 41:15 42:2 46:2 50:7 51:9 58:14
service 11:13 17:15 23:10, 18 24:2 25:13,23 26:5 55:24 62:17, 18 64:25	shows 8:5,9, 11 29:3,21 30:18 36:8,9 45:12	something 6:15 28:16 30:25 31:18, 20 32:5 34:25 36:23 49:12 50:1 58:19 60:1 62:7 63:1 68:4	spot 36:2	
service- disconnection 24:15	side 36:10	sometime 17:5	squash 50:14, 20 54:1	statements 12:3 15:16 18:7,17 31:8
services 8:7 63:1,6,15	sign 47:11,21, 24 48:4,9,15 64:16	soon 68:17	St 6:17	states 24:17 36:13 41:15 42:1 69:25
set 2:3 14:12 36:16 75:15	signals 23:21 24:5	sorry 4:16 14:1 16:20 20:3,5 23:23 31:6 35:8 42:12 46:12 65:15 69:5	staff 2:22,24, 25 5:22 6:5, 21,23 8:2 15:15,21 16:13 17:23 18:21 19:8 20:8,11,15 25:8 26:24 33:19 37:22 48:7 65:2,4 72:15,21 73:4,11,21 74:3	stating 44:8
setting 39:3	signers 40:15	sort 31:19 68:25	25:8 26:24 33:19 37:22 48:7 65:2,4 72:15,21 73:4,11,21 74:3	statute 54:25 55:10 57:3,21 70:12,23
seven 19:3 22:8	since 13:16 22:22 33:8 50:21 66:25	sorted 63:25	staff's 3:10 8:9,10,11 15:14	statutes 56:24
several 7:3	sir 6:1 42:11 72:8 74:4	sought 70:6	standard 23:2	step 61:15
short 12:19	sit 43:23 58:18	sounds 28:5 45:7	stands 49:3	Stephen 75:3, 19
shorten 12:20	situation 70:20	sour 52:3	start 3:19 34:9	still 5:8 15:20 27:2,25 68:6
shortly 11:9	six 19:1 21:13	sourced 21:25 22:9	started 7:21 8:4,5 49:24	stop 46:11 71:14
should 6:7 10:19 11:14 25:18 29:4,10 63:18,20	slow 14:2	speak 6:1 44:16,21 56:21 69:20	starting 2:12	stricter 48:11
show 8:10 9:24 12:4 28:19,24 30:5 31:12 35:17 37:11 45:11 46:1 62:13	some 10:7 13:21 14:7 24:8 27:11 30:4 31:19 33:19 38:16 40:3 53:9 61:21 67:5 68:25	SPEAKER 72:19 73:5 74:14	state 46:22 54:5,8,11,15, 17 67:5	strike 3:10 6:21 8:13,19, 25 73:9,11, 15,21,23,25 74:3
showed 8:22 24:14 30:11 32:1 36:17, 18,19	somebody 36:22 45:12, 22	specifically 52:13	stated 15:13 23:9 40:24	striking 73:3
showing 15:22 18:25	somehow 65:23	spoke 41:2	statement 9:9,22 19:12, 13,17 28:3, 13,15,21,25 29:1,3,6,12,	struck 6:24, 25
				stuff 7:2 13:4 43:16 45:16 51:2 58:22, 23,24 65:10,

13:22 71:2		than 32:23 48:11 50:4	13:13 15:2 24:16 27:1 35:6 36:9 42:20 43:11 47:20 49:24 50:13,17,19 58:19,21 61:19 64:3	third 27:17
stumbled 53:2	T	thank 2:21,25 6:9,10 9:2 11:19 33:1 53:1 67:13 72:11 73:6 74:6,13,14	theory 20:17	third-party 52:10
stupidity 59:14	take 45:12 49:1 66:23 73:10,14,18	that's 3:17 5:11,24 8:18 9:18,19 10:1 11:3 13:7 14:9 19:13 27:6 28:4 30:13,14,15 31:5 36:6 37:18 38:6,23 43:5,19 44:17 47:13,14 48:22,23 49:4 52:3 53:21 54:11 56:6,25 58:1,8 59:16 61:21 62:6 63:19 65:14, 17 66:9,16 73:4,16	there's 3:8 7:5,10 22:17 47:19 67:6	this 2:3,9 3:7, 8 5:25 6:6 8:9,10 9:19 11:9 12:2 13:16 16:14, 19 17:2 18:5 19:12 20:14 30:23 31:21 33:8,10 34:8, 11,18 37:9 40:10 42:15 44:15 45:5,24 46:2,8,14,25 55:13,20 56:1,8 57:7, 23 58:14,19, 20 59:2,19,22 60:15,17 62:15,17 63:8,10,12 64:7,23,24 66:2,7 67:10 68:3,5,13 69:13 70:7,20 71:2,6,24 72:14,20 74:8,9,10 75:16
submitted 50:21	talk 39:7,9 50:8 61:2 71:10	theirs 36:17	THEREOF 75:15	
subpoena 4:18,20 5:3,4 50:9,19,25 51:19 52:6 53:18,24 54:1,13,14,15 55:6,7 57:24 59:19 60:23 62:2 70:5,8 73:20	talked 34:17	them 10:13 12:23,24 27:15 33:19 36:3 37:12 38:14 44:5, 13,24 45:8,22 48:15 49:20 53:22 56:2 63:9	these 33:7 37:1	
subpoenas 66:15	talking 4:12 7:18 27:14 31:1 33:13 34:14 60:9	themselves 29:11 53:17 63:16	They've 38:12	
Subsection 3:5	tapered 59:5, 8	then 4:3 7:24 9:15 10:13	thing 28:2 37:18 45:11, 23 58:15 65:17 67:17 69:7 71:20 72:20	
substantive 3:6	tariffs 54:5		things 10:8 19:24 52:3 68:8 69:2,12 72:25	
sunshine 26:3	technically 34:13 54:19 57:23		think 14:4 16:21 17:4 19:6,14,16 31:9 32:4 50:1 51:18 52:4,9,18 53:6,13,15 59:1 63:24 65:19,23 67:18 72:16, 17,24	
supervisors 16:4	tecum 50:10		thinking 28:4	
supporting 14:20 15:11 67:25	telecommunic ations 26:14		thinks 53:7	
supposed 9:23 45:14 56:24 57:18	telephone 22:20			those 4:24 9:23,24 10:17,18,19, 20,22,23 11:3 12:5,6 14:18 15:18 16:13 17:13 22:4,12 23:12,13 24:12,15 27:1,10,12 33:4,20 35:6, 9,25 36:25
sure 13:20 15:5 19:4 32:25 56:22 66:8 72:24	tell 13:16 53:17 55:13 56:17 58:1,9 67:2			
system 37:17 68:9	telling 12:10 19:13 56:18			
	tendency 43:23			
	terms 21:4 24:25 26:6 29:23 32:7,8 44:10 53:13 64:19			

37:4,12 39:15 40:20,23 41:4,16,18, 20,21 43:1,7 44:9,12 45:19,21 46:23 48:13 49:1,18 50:24 56:9 62:5,6 64:1,17 66:25 68:11 69:1,12 though 17:23 thought 4:19 10:8 19:18 threatening 8:6 66:4 three 17:10 61:20 through 13:22 14:24 15:2 16:6 18:12 22:23 25:14 29:4 39:14 41:8 70:2 Thursday 59:25 tied 69:18 till 57:13 60:19 time 2:2,3 5:8 7:3,9 10:6 15:15 16:16 24:13,16 33:5 34:23 36:11, 17,19,23 37:5,6,13 39:4 45:13 49:15 50:21 51:5,10,11, 17,18 57:12	60:4,21 68:5, 14 71:24 74:6,8,9 time-date 36:12 timeline 20:19 timely 50:20 times 20:13 tired 45:15 to 2:10,11 3:3, 4,9,10,11,15, 16,17,18 4:6, 13,14,20,21 5:8,21 6:6,7, 11,13,16,21, 24,25 7:14,25 8:4,6,10,13, 19,25 9:3,7, 11,12,16,21, 23 10:5,19,20 11:20,21,22, 24 12:2,3,9, 14,15,20,22 13:2,3,8,11, 14,21,23 14:6 15:1,3,7,14, 19,21,23 16:7,11,13, 14,23,24 17:1,5,12,16, 18,21,22,25 18:14,16,21, 22 19:1,8,10 20:1,5,7,9,12 21:3,7,22 22:16,18,22, 25 23:5,8,11, 17,19 24:1,3, 8,21,23 25:1, 7,8,9,12,16, 19,23,24 26:1,5,7,11,	15,18,20,24 27:3,12 28:9, 11,19,20 29:4,10,15, 23,24 30:1 31:18,22,23 32:12,15,22, 25 33:6,7,9, 22 34:1,3,10, 17,20,22 35:3 36:1,2,4,21, 23 37:1,2,10, 17 38:1,6,13, 14,15,17,21, 24 39:1,3,13, 14,20 40:17, 19,22 41:12, 13,19,24 42:3,8 43:7,9, 23 44:5,9,11, 13,16,21,24, 25 45:2,6,13, 14,19,21,22 46:3,19,21,22 47:1,2,9,10, 15,18,21,22, 23 48:4,7,8, 11,14,17,24, 25 49:1,7,9, 10,13,18,19, 20 50:4,10, 14,16,20,22, 25 51:7,9,12, 17,20 52:5,9, 11,16,19,20, 24 53:2,14, 18,19,20,21, 24,25 54:6,7, 9,10,14,18 55:1,6,11,12, 20 56:2,3,5,8, 10,12,20,24 57:3,6,7,11, 14,18,23,24	58:1,2,3,8,10, 17,18,19,25 59:6,7,9,10, 15,18,24 60:5,14,19,20 61:1,7,13,14, 15,23,24 62:1,3,4,13, 15 63:3,4,7, 10,12,14,22 64:1,4,10,17, 20,24 65:1,3 66:2,6,10,11, 15,16,25 67:2,7,9,20, 23 68:2,4,12, 13,16,20,23 69:1,3,7,11, 14,15,24 70:1,5,8,14, 15,16,17,21 71:2,10,12, 21,23,25 72:1,3,6,9,24 73:2,7,8,9,11, 14,15,21,25 74:1,3,6,9 75:11,12 today 2:4,10 9:8 10:20 11:1 12:10 44:8 67:17 71:12 74:7 Today's 2:1 4:9 toggle 20:6 told 9:20 12:24 44:15 46:20 48:3 56:4 tomorrow 59:25	too 4:23 16:1 36:10 38:8 39:6 47:14 48:18 52:3 57:12 58:11 top 5:14 43:15 71:2 total 18:3 31:12 43:13 touch 12:20 toward 18:11 towards 6:15 7:8 trace 29:10 tracking 9:22 20:24 21:5 35:13 36:23 transaction 31:11 41:11 transcript 73:22 transcription 75:5 TRANSCRIPTI ONIST 75:1 transcripts 17:11 25:22 26:2 transmitted 20:24 21:5 22:3,11 treasury 18:7 28:3,12,14,21 29:1,3,24 30:17,19,22, 24,25 41:15 42:2
---	--	---	--	---

tried 39:3 47:18 true 75:5 trust 27:21 trusting 45:22 try 43:20 48:11 56:10 59:21 60:1 trying 9:16 19:10 20:5,6 37:10 38:1 51:11 53:18 56:12 58:1,8, 25 61:13 66:11 two 35:16 67:1 type 30:9 U ultimately 52:11 unable 9:6,12 13:3 under 7:15 46:14 48:1 51:6 54:4 55:23 57:21 64:19 understand 9:16 44:3 48:6 53:7 61:17 understandin g 37:21 48:18 unduly 15:9 18:18 21:16 25:3	UNIDENTIFIED D 72:19 73:5 74:14 Union 2:5 United 36:13 unless 49:3 unreachable 23:21 24:5 25:2 unsourced 21:25 22:9 until 11:22 39:12 43:7 48:15 51:4 unusual 50:2, 3 up 4:10 10:22 13:20 14:10 19:4 36:1,4,5, 21 37:6,8 39:3,15,21 43:21 44:5,9, 12,14 49:1 53:2 54:12 60:3 69:18 71:20 73:1 us 16:22 17:18 35:3 37:6 40:4 42:8 53:14 54:19 59:2 67:4 use 38:17 used 21:10 useless 53:19 user 44:17 usual 48:10	utility 14:22 18:12 V vague 18:16 21:4 24:25 26:1 29:24 30:1 vagueness 21:14 variation 61:21 vendor 21:10, 15 vendor's 21:13 verification 41:9 42:10 60:11 verify 34:5 52:10,20 53:15 verifying 18:10 53:13 versus 44:12 very 6:10 59:1 65:17 69:25 71:6 72:20 via 13:10 20:25 21:6 35:20 51:12 violate 73:13 violation 72:22 violations 7:4 VOF 42:8	vulgarity 67:15 W wait 43:23 49:25 65:15 want 3:9 8:13 10:20 11:20, 21 13:23 15:1 16:23,24,25 28:19,20,25 29:6 33:11,22 39:14 46:22, 25 47:9 48:24 52:5 58:16 60:5 63:4 64:10,24 66:9 68:16 73:2,9, 14 74:1 wanted 71:11 72:1,24 wanting 38:17 wants 62:3 71:23 warned 55:21 warning 8:8 56:6 way 39:4 44:25 45:3 49:18 52:20 60:4 68:24 we 3:19,24 4:5,13 5:15, 21 6:14 7:15 8:22 9:19 11:20 12:25 13:21 15:7, 13,18,21 16:6,11	17:16,19 18:24 19:7, 14,15 20:7 21:3,6,13 22:14,23 23:4,11 24:10 25:7,15 26:1, 4 27:1,14 29:22 30:9 31:9,13,23,24 32:7,23,24 34:5 35:4 37:16,18,19 38:20 39:4,13 40:3,5 41:22 43:25 44:2 48:23 49:23 51:13,14 52:1 54:18 59:15 60:4,9 62:23 64:15 65:17 68:4,16,24 69:25 71:19 72:16,25 74:10 we'll 20:1 29:15 39:7 50:24 we're 18:6 19:6 34:7 38:15 58:10 60:14 67:23 68:4 72:17 we've 11:22 30:2 40:24 52:4 63:24 weather 7:16 week 5:5 14:5 59:22 65:20 weekend 61:5,12
---	--	--	--	--

weeks 12:14 65:10	33:1,5 34:15, 16 36:3 37:10,25 38:22 39:9, 17,18 41:7, 14,22 43:23 45:5,11,14 47:15 48:1 55:3,10 56:17,24 57:7,22 58:1, 8 59:20 60:8 61:2 63:20,21 64:23 66:16 68:16 69:4 73:1	33:7 42:21 43:25 49:23 50:18 51:19 53:7 68:24 73:23	why 4:3,23 6:23 8:13 22:17 28:21 32:2,9 36:6 37:9,21 43:19 46:7,17 56:25 59:9 62:6	64:4 65:12 66:25 67:4,7 68:3 71:20 72:2 73:8 75:11
welcome 62:4 67:7		Where's 73:23	will 9:1 28:24 31:12 32:24 38:20 43:14 44:11 46:3 47:23 48:5 49:10,19 50:14 53:11, 15 56:19 57:5 59:12,15,19, 21,25 60:25 66:23,24 67:1,11 68:5, 17,23 69:4 70:18,25 71:1,2 73:19, 22 74:2,11	withdraw 64:10,14 73:24
well 4:23 7:1 8:18 9:8 10:12 11:8, 15,18 15:3,22 17:6 18:1 19:6,14 23:2 24:8 27:4 28:5 31:14 33:9 34:7 35:2 36:10,11 37:1 38:8 39:2,5 46:1,8 47:8,15 48:16 49:8 52:4 53:23 62:25 64:11 68:2 73:3	whatever 46:25 65:23 69:18	wherein 17:13	withdrawing 8:24	within 40:21
Wells 12:3	whatsoever 56:1	whether 10:4 22:1,10 24:17 40:7 44:11 47:2,25 61:23 63:15	without 21:18 54:4 62:11 69:4	witness 6:5 49:12 53:3 75:15
went 9:19 15:8 17:24 29:3 49:23 50:3 52:3 74:8	when 4:5 7:17 9:6 10:22 16:14 17:4 22:24 23:13 24:12,14 27:3,5 28:14 30:18,19,23 33:6,25 34:8, 9,13,16 35:14,20 36:7,22 41:16 45:10 52:1 56:14 58:18 61:18 63:22 65:16 66:21 67:10 68:8,11	which 4:23 7:4 10:25 13:15 19:4 36:13,17 47:9 51:13 55:1,5 61:22 62:18 63:9 64:6 65:21 67:3,9, 10 68:7,21 70:21	witnesses 40:22 48:25	won't 48:14
what 3:18 4:17,25 5:2,4 7:24 8:18 9:15,19 10:1 12:17 13:7, 16,17,18,19 14:14,17 15:2 16:16 19:11, 22 20:7,17, 20,21 23:5,8 27:24,25 28:8,10,15,21 29:1,19,24 30:20 31:23 32:4,7,23	where 5:8 7:8, 11 9:19,21 10:22 19:2 23:19,20 24:3,4 25:1	while 9:11 11:7 59:8 65:20 71:12	willing 68:12	word 30:7
		who 28:17 36:8 39:23 41:17 42:15, 24 65:16	with 2:12 3:19,24 4:6 5:17,18,21 6:8 7:1,6 12:23 16:4 18:22 20:19 21:11,18 23:5 25:8,25 31:25 33:14,15 34:14 36:21 37:3 39:2,3 40:19,20,21 41:2 42:17 43:1,24 46:5 47:4,17,19,24 48:13 49:17 51:12 56:5,15 57:21 59:2,10 61:21 63:5	words 53:2
		who's 44:14		work 39:3 40:19 51:12 68:5
		whoever 60:11		worked 39:2
		whole 35:24 58:15,22,23 65:11,13 71:20		working 6:15 34:7
		whom 33:14		world 72:14
		whose 45:17 70:6		worried 60:2
				worry 71:17
				worth 3:14
				would 3:24 5:21 6:13 7:14 8:13,14

9:24 12:4 23:6,8 24:9 30:5 31:17,18 32:5 33:15, 16,17,21 34:23 35:2,4 37:3,11 44:9, 19 45:16 47:3 49:7,13 50:4 51:17,18,19 52:14,20,22 53:2,19,20 54:12,13 55:17 58:16 59:7 63:9 66:6 68:21,22 70:19,21 73:17 wouldn't 11:8 43:17 49:7 writes 60:11 written 25:11, 21 60:21 62:3 wrong 14:4 43:17 67:6	9:1,5 10:3 11:5 12:1 14:9 24:9 27:23 32:10 34:24 37:24 38:19 42:11 49:6 50:12 51:1,25 62:23 72:8,10 73:25 74:4 yesterday 27:11 66:14 yet 3:15 4:14 43:22 44:3 46:15 47:21 50:23 York 53:21 yourself 56:15 68:23 69:3	
Y		
yards 35:24 yeah 2:13 4:2 29:18 31:4 42:5 44:21 49:8,9,16 53:1,6 61:4, 11 64:9 65:7 67:22 68:1 71:8 72:8 73:5,17 year 36:14 yes 2:16 3:21 4:2 5:10 6:22		