

EXHIBIT 66

From: Ryan, Maryanne X [maryanne.x.ryan@jpmchase.com]
 Sent: 1/14/2011 2:43:08 AM
 To: Langford, William D [william.d.langford@jpmchase.com]
 CC: DeLuca, Phillip A [phillip.a.deluca@jpmchase.com]
 Subject: FW: Jeff Epstein
 Attachments: Epstein - Term Sheet 07_2010.DOC

W-

I have spent the better part of these past few days digging back into various accounts, concentrating on wire activity.

The loan referenced by the banker is actually a Stand by Letter of Credit is in the name of Jeffrey Epstein for \$1mm (\$1mm o/s) to backstop a loan from Mellon United National (Miami sub of BNY Mellon) to MC2 Models Management, LLC. The beneficiary is Mellon United National Bank. The Letter of Credit is set to expire 4/14/2011.

Some other interesting finds but no smoking guns were;

1. He sponsored in the PB in Feb 2004, the opening of DDA accounts and a cc for two 18 year olds (turned 19 days later) that appear to be part of his inner entourage. One is mentioned in many of the recaps of the escapades as a willing participant and assistant when hosting visitors. She has received about 450,000 since opening from Epstein. She also has an account in JPMS with his Bear broker. The other has received substantially less. Both can be put in Palm Beach during 2004, by way of debit charges, which was when most allegations were from. The willing participant had some lovely debit charges and spends a good deal at spa establishments. He did pay other girls, many models no huge amounts. Sugar Daddy!

2. His foundation account did pay donations to the Palm Beach Police Dept as reported just before the case started. This same foundation account did pay monies direct to models and payments direct to specialty schools (massage, culinary) and university's on behalf of models/aspiring actresses. Nothing was astronomical.

3. His business accounts Fiduciary we saw no client activity. I know his biggest client, Wexner parted ways when he was convicted. His DDR say he manages a few private clients money but never says who. I would like to know if in fact he is managing anyone's money at this point or is it all his money. We saw no evidence of disbursements even in the rocky years 08-09. When the well to do were running to their mattresses, he did not have any distributions from his accounts at Bear or JP. He does have money at other institutions so maybe it happened there.

(I will send you an interesting reading that makes me wonder whose money it is)

4. He wired at least 12 mil to his local Palm Beach bank account since 2004. That account probably holds the key.

I would like to know if Jes knows who his clients are and what his accounts here at JP and JPMS represent. See my next email.

Regards,
 Maryanne Ryan, Vice President, AML Operations | JPMorgan Chase Bank, N.A. | Legal and Compliance Department | 194 Wood Avenue South, Floor 4, Iselin, NJ 08830-2710 | W: 732.452.8071

-----Original Message-----

From: Dalessio, James
 Sent: Thursday, January 13, 2011 1:43 PM
 To: Ryan, Maryanne X
 Cc: McCleerey, Kevin
 Subject: FW: Jeff Epstein

Hi Maryanne,
 Just received from Banker
 Regards
 Jim

-----Original Message-----

From: Morris, Paul V
 Sent: Thursday, January 13, 2011 1:16 PM
 To: Dalessio, James
 Cc: Casey, Mary C
 Subject: FW: Jeff Epstein



Jim, FYI, expires in april, I believe this has been extended for a year each of the last two years. Let me know if you want to discuss. Thanks

-----Original Message-----

From: James, Shari R
Sent: Thursday, January 13, 2011 12:47 PM
To: Morris, Paul V
Cc: Lay, James
Subject: RE: Jeff Epstein

Hi Paul,

The Stand by Letter of Credit is in the name of Jeffrey Epstein for \$1mm (\$1mm o/s) to backstop a loan from Mellon to MC2 Models Management, LLC. The beneficiary is Mellon United National Bank. The Letter of Credit is set to expire 4/14/2011. Do you know if they would like to extend the expiry date of the LC?

I have attached the most recent Credit Approval Memo for your reference. Is there anything that you would like me to look into on my end?

Thanks,
Shari

Shari James | Associate | The Private Bank at J.P. Morgan | 270 Park Avenue, Floor 17, New York, NY 10017
|T: 212-464-2680 | F: 212-464-2531 | shari.r.james@jpmorgan.com

Summary of Indicative Terms and Conditions
For INTERNAL purposes only.

ACTION REQUEST:

- Annual Review of SBLC # T-625041 i/n/o Jeffrey Epstein
- Update review date to be July 31, 2011
- SRT # 202883

Date:	July 17, 2010
Banker:	Paul Morris / Mary Casey
Region:	Closely Held Business CLT
Lender:	Keith Straw
Capital Advisor:	Paul LaHiff
Analyst:	Tara Desai
Borrower:	JEFFREY E EPSTEIN SPN: 1405152 CAS: 9710670708 UCN: 801235904000
Facility Type:	SBLC #T-625041
Amount:	\$1,000,000.00 (\$1,000,000.00 o/s)
Total MEA:	\$56,000,000
Beneficiary:	Mellon United National Bank 1111 Brickell Ave, 30th Fl Miami, FL 33131
L/C Fee	Commission: \$5,000 flat payable in arrears Issuance: \$350 flat Amendment: \$150 flat Autorenewal: \$150 flat
Account to Charge	AUTO-DEBIT A/C # 739110438
Issuance Date:	4/8/05
Current Expiry:	4/14/2011
Final Expiry:	4/14/2011
Next Review Date:	7/31/2011
Guarantor:	N/A
Collateral Account Name:	FINANCIAL TRUST COMPANY INC
Collateral Account Number:	Q78805001
Collateral Description:	100% Cash and Short-Term MV:\$1.98MM MLV:\$1.94MM
Default Grade / Obligor Grade:	5 (NC) / 5 (NC)
LGD Bucket:	0.1%
Facility Grade:	1+
Purpose:	To backstop loan from Mellon to MC2 Models Management, LLC
Primary Industry:	Individual
Secondary Industry:	Individual 999940
Industry Division:	Private Household 814110
Repayment - Timing and Source:	- Cash flow - Liquidation of collateral
Documents	L/C Application, Collateral Agreement (dtd 3/30/06)
Legal Review:	N/A
Credit Bureau Score:	N/A
Governing Law	State of New York
Additional Background / Comments	As per the DDR: Summary Of Findings: Jeffrey Epstein is an existing client of PB. In years past, he was an active brokerage client. Formerly, Jeffrey Epstein was a money manager for high net worth individuals, most notably Leslie Wexner. Wexner was a JPM client and then retained Epstein as his advisor in the late 90s. Mr. Wexner terminated his relationship with Epstein in 02/2008. Mr. Epstein is well known to several JPM PB employees and to Jes Staley. Mr. Epstein was convicted of a felony charge in 2008 and was to serve an 18-month prison sentence. Jes Staley conferred with Stephen Cutler and the decision was made to keep Mr. Epstein as a client. 6-18-10: Mr. Epstein is currently serving out his house arrest. Our view is that Mr. Epstein has served his time and completing his duties to society. We are assessing the situation closely and monitoring the occasional news stories regarding Mr. Epstein and civil lawsuits. Mr. Epstein is managing his own personal wealth.