

EXHIBIT 174

From: Bloom, Matthew [matthew.bloom@jpmorgan.com]
Sent: 2/23/2015 4:48:21 PM
To: john1.cipriani@citi.com
Subject: Citibank Reference #20150194 (Epstein)

Hi John,

I hope you're staying warm.

Below are responses to the questions in your [REDACTED] regarding Jeffrey Epstein and Financial Trust Company Inc.

Thanks.

Matt

=====

An comprehensive AML review of account activity involving external accounts of Jeffrey E. Epstein at JPMC/Bear Stearns with multiple Citi clients has revealed the following wire activity of concern:

From January 1, 2006 to October 1, 2013, using account numbers [REDACTED] 0438 (JPMorgan Chase) and [REDACTED] 2512 (Bear Stearns) held in the name of Jeffrey Epstein or Jeffrey E Epstein sent 76 wires totaling \$4,275,123.66 to various Citi clients and others. (See wires attached).

In addition, From January 31, 2006 through May 22, 2007, the Financial Trust Company Inc. (linked to Jeffrey Epstein) using account number [REDACTED] 5612 (Bear Stearns correspondent Citi account) sent 7 wires totaling \$8,325,000 to non-Citi accounts belonging to Jeffrey Epstein. (See wires attached).

Note: Please refer to negative news link regarding the client Epstein:

<http://www.thecrimson.com/article/2006/7/31/billionaire-harvard-donor-arrested-for-soliciting/>
To assist Citi with its investigation of Jeffrey Epstein and his account activities, the following information is being requested:

Please confirm that Jeffrey Epstein or Jeffrey E. Epstein and Financial Trust Company Inc. is or was a client of JPMorgan Chase and Bear Stearns. If so, please respond to the following inquiry: Yes, they were JPMC customers

1.
Question:
Are accounts [REDACTED] 0438 and [REDACTED] 2512 currently active and if not, when were the accounts closed?

Answer:
Accounts are closed. [REDACTED] 0438 closed 2/27/14. There is no record of acct. [REDACTED] 2512, as it was a Bear Stearns account

2.
Question:
Who was responsible for the closures (JPMC or client) and what was the reason for the closures?

Answer:

JPMC was likely responsible for the closures due to continuing negative media on Epstein

3.

Question:

Who are or were the signers, their addresses and occupations on the accounts?

Answer:

Harry I. Beller is signer on acct. [REDACTED] 0438

His address is [REDACTED]

He is a CPA and the CFO of New York Strategy Group

4.

Question:

If known, what was the purpose for the wires that were identified above?

Answer:

The wires from account [REDACTED] 2512 appear to be nothing more than transfers between Epstein's accounts

Wires from account [REDACTED] 0438 were to [REDACTED]

[REDACTED] JEFFREY EPSTEIN and FINANCIAL TRUST COMPANY INC, KIRKLAND AND ELLIS LLP (law firm), and POTAMKIN CADILLAC BUICK

Wires from account #739110438 to non-Citibank customers included wires to ALAN M. DERSHOWITZ (attorney), ATTERBURY GOLDBERG (law firm), BLACK SREBNICK KONAPAN & STRUMPF (law firm), FOWLER WHITE BURNETT PA (law firm), GERALD B. LEFCOURT PC (attorney), HYPERION AIR INC, LSJ LLC (wealth management firm), MARTIN G. WEINBERG PC (law firm), ZORRO DEVELOPMENT CORP, GUY FRONSTIN (attorney). Wires also went to the following individuals, who are models: [REDACTED] (NOTE: JPMC KYC information on Epstein cites that he likes to support emerging models.)

5.

Question:

What other accounts does or did the clients maintain with JPMC? When were the accounts opened and if closed, when were they closed and why?

Answer:

The following accounts were closed by JPMC due to negative media on Epstein:

[REDACTED] 0663 (Opened 10/18/06. Closed 12/2/13)

[REDACTED] 1001 (Opened 12/9/99. Closed 12/17/13)

[REDACTED] 4006 (Opened 5/10/11. Closed 1/30/14)

[REDACTED] 3620 (Opened 2/21/13. Closed 12/4/13)

[REDACTED] 1005 (Opened 5/16/02. Closed 5/20/13)

[REDACTED] 5001 (Opened 8/20/99. Closed 9/30/13)

[REDACTED] 0001 (Opened 3/10/10. Closed 9/13/13)

[REDACTED] 2705 (Credit Card) (Closed)

[REDACTED] 7668 (Credit Card) (Closed)

[REDACTED] 2953 (Credit Card) (Closed)

[REDACTED] 0342 (Credit Card) (Closed)

[REDACTED] 3879 (Credit Card) (Closed)

6.

Question:

If the accounts are active, who or what entities are the primary sources and beneficiaries of funds into the active accounts for Epstein/Financial Trust Company in the last year?

Answer:

No accounts are active

7.

Question:

Is there any activity in these accounts that show Epstein/Financial Trust is or was making third party payments to credit cards of clients with accounts at other financial institutions? If so, please identify the recipients of the payments and the bank the accounts are with?

Answer:

No

8.

Question:

If it is possible to determine, were there any third party payments from accounts [REDACTED] 0438 and [REDACTED] 2512 to external credit card accounts? If so, please identify the recipients of the payments and the bank the accounts are with?

Answer:

Could not identify any payments to external credit cards

9.

Question:

If it is possible to determine, In the year prior to the closures of accounts [REDACTED] 0438 and [REDACTED] 2512, who or what entities were the primary sources and beneficiaries of funds into and out of the account?

Answer:

Primarily transfers from internal JPMC accounts

Matthew Bloom | Vice President - Compliance Manager | AML Investigations | Legal & Compliance | J.P.Morgan Chase & Co. | 3 Chase Metrotech Center, Floor 6, Brooklyn, NY 11245-0001 | T: 212 623 2158 | Matthew.Bloom@jpmorgan.com |