

Outgoing Wires (Domestic)		
Incoming Wires (International)		
Outgoing Wires (International)		
ACH Deposits		
ACH Payments		
Internal Transfer (Debits/Credits)	Low (1-10)	<\$10,000
Asset Purchases/Sales		
What is the initial/ongoing source of funding for the client's Deposit Account(s) ?		
This is a annual review. The account has already been funded. Any ongoing source of funding will be from assets obtained through personal investments and from internal transfer of funds from personal account held at JPMorgan.		
What is the purpose/intended use of account(s)? Please provide a detailed description of how the Deposit Account(s) will be used by the client.		
The purpose of this account is to earn income and create wealth for his descendants.		
Review the activity for the period overall and explain how the client's transaction profile agrees with or doesn't agree with expectations for the client based on the client relationship (purpose of accounts, occupation, business activity, etc.):		
Compliance reviews activity regularly.		
Was expected activity for the client modified in the transaction activity section of the KYC ticket?		
No		

Additional Client Information			
Please include any additional information that would further explain your knowledge of the client (family tree/history, public information, websites, etc.)			
Jeffrey Epstein is an existing client of PB. He is an active brokerage client covered on the GIO desk. Jeff is well know to the integrated team and senior management. Jeffrey Epstein has been a money manager for high net worth individuals,entrepreneur and personal investor. the team has regular discussion with Mr. Epstein and he remains very accessible. Mr. Epstein is well known to several JPM PB employees. 6-18-10: Mr. Epstein completed serving out his house arrest. We have met regularly with compliance and legal do discuss the realtionship and any potential reputational risk concerns. We continue to monitor the situation closely and monitoring the occassional news stories regarding Mr. Epstein and civil lawsuits and monitor closely money movement. Mr. Epstein is managing his own personal wealth. January 27, 2011 update: A few news stories during 2010 connects Jeffrey Epstein to human trafficking. The coverage team along with Catherine Keating and William Langford all met to discuss the situation and agreed to enhance monitoring and document a discussion with the client. Jes Staley discussed the topic with Jeffrey Epstein who replied there was no truth to the allegations, no evidence and was not expecting any problems. We will continue to monitor the accounts and cash usage closely going forward.			

Comment History			
Stage Name	Creation Date	Entered By	Comment Preview
Market Manager Approval	12/06/2013 02:36 PM	TOWNSEND C SMITH	We are exiting this relationship
CEO Approval	12/15/2013 07:04 PM	JOHN R DUFFY	approved to facilitate closing of accounts for JE

Approval History			
Stage Name	Signoff Date	Owner SID	Owner Name
Banker Attestation	11/15/2013 06:09 PM	U008568	JUSTIN D NELSON
Market Manager Approval	12/06/2013 02:36 PM	U117517	TOWNSEND C SMITH
Regional Director Approval	12/06/2013 03:39 PM	U095563	WILLIAM M SHERIDAN
CEO Approval	12/15/2013 07:04 PM	U093971	JOHN R DUFFY