

**Financial Trust Company, Inc.**

Memorandum

To: Janet  
JP Morgan

From: Jeffrey Epstein  
December 30, 2008



Re: Account #: Financial Trust Company, Inc.  
Account # [REDACTED]

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Please transfer One Million Dollars (\$1,000,000) from the above account to  
Jeffrey E Epstein JP Morgan account # [REDACTED]

Please call Bella Klein at [REDACTED] with any questions.