119TH CONGRESS
2D SESSION

S. _____

To require the disclosure of supervisory records of certain financial institutions that relate to Jeffrey Epstein, and for other purposes.

IN THE SENATE OF THE UNITED STATES

Ms. WARREN (for herself, Mr. BLUMENTHAL, and Mr. LUJÁN) introduced the following bill; which was read twice and referred to the Committee on _____

A BILL

To require the disclosure of supervisory records of certain financial institutions that relate to Jeffrey Epstein, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ''Epstein Wall Street Records Act of 2026''.

SEC. 2. EPSTEIN SUPERVISORY RECORDS.

(a) DEFINITIONS.—In this section:

(1) COVERED INSTITUTION.—The term ''covered institution'' means any current or former financial institution with known or alleged ties to—

(A) Jeffrey Epstein;

(B) any entity owned or controlled by Jeffrey Epstein, whether directly or through any representative of Jeffrey Epstein;

(C) Ghislaine Maxwell; or

(D) an associate of Jeffrey Epstein or Ghislaine Maxwell.

(2) COVERED RECORD.—The term ''covered record'' means a supervisory record (including an examination report, the notes of an examiner, a supervisory communication between a financial regulatory agency and a covered institution, an investigatory filing, a matter requiring attention, a matter requiring immediate attention, an internal communication of a financial regulatory agency regarding a covered institution, and any other record created or obtained in connection with the financial regulatory agency's supervision of a covered institution) that—

(A) a financial regulatory agency maintains with respect to a covered institution; and

(B) relates to—

(i) Jeffrey Epstein;

(ii) any entity owned or controlled by Jeffrey Epstein, whether directly or through any representative of Jeffrey Epstein;

(iii) Ghislaine Maxwell; or

(iv) an associate of Jeffrey Epstein or Ghislaine Maxwell.

(3) FINANCIAL REGULATORY AGENCY.—The term ''financial regulatory agency'' means—

(A) the Board of Governors of the Federal Reserve System;

(B) the Office of the Comptroller of the Currency;

(C) the Federal Deposit Insurance Corporation; and

(D) the Securities and Exchange Commission.

(4) SENIOR EXECUTIVE.—The term ''senior executive'', with respect to a covered institution—

(A) means a current or former director, officer, controlling stockholder, or partner of the covered institution, or any other employee of the covered institution with substantial managerial, compliance, investment, or client relationship management responsibilities; and

(B) does not include an employee of the covered institution who was not involved in the management of the covered institution.

(b) PRODUCTION OF SUPERVISORY RECORDS.—Notwithstanding any other provision of law or regulation, each financial regulatory agency shall—

(1) not later than 90 days after the date of enactment of this Act, submit to the Chairman and Ranking Member of the Committee on Banking, Housing, and Urban Affairs of the Senate, the Chairman and Ranking Member of the Committee on Financial Services of the House of Representatives, the Chairman and Ranking Member of the Committee on Homeland Security and Governmental Affairs of the Senate, and the Chairman and Ranking Member of the Committee on Oversight and Government Reform of the House of Representatives physical copies of all covered records maintained by the financial regulatory agency;

(2) not later than 120 days after the date of enactment of this Act, make publicly available in a searchable and downloadable format all covered records maintained by the financial regulatory agency, except that, in carrying out this paragraph, a financial regulatory agency shall withhold or redact

the segregable portion of a covered record that contains personally identifiable information of victims (or the personal or medical files of victims); and

(3) provide a written description of the basis for each withholding and redaction under paragraph (2).

(c) INVESTIGATIONS.—

(1) IN GENERAL.—Each financial regulatory agency shall, immediately after the date of enactment of this Act, commence investigations into covered institutions and senior executives with respect to covered institutions.

(2) SUBJECTS OF INVESTIGATIONS.—Each investigation shall—

(A) determine whether a covered institution or senior executive violated Federal banking, securities, or anti-money laundering laws; and

(B) evaluate—

(i) the extent to which the covered institution, and senior executives with respect to the covered institution, conducted business with Jeffrey Epstein, Ghislaine Maxwell, or an associate of Jeffrey Epstein or Ghislaine Maxwell;

(ii) the extent to which the covered institution, and senior executives with respect to the covered institution, failed to reasonably oversee their employees who willfully or negligently facilitated efforts by Jeffrey Epstein, Ghislaine Maxwell, or an associate of Jeffrey Epstein or Ghislaine Maxwell to evade compliance, regulatory, and supervisory controls and scrutiny relating to the business and transactions of that covered institution;

(iii) the monetary value of the business relationship between the covered institution and Jeffrey Epstein, Ghislaine Maxwell, or an associate of Jeffrey Epstein or Ghislaine Maxwell;

(iv) the extent to which the covered institution had sufficient controls in place to identify illicit activity conducted by Jeffrey Epstein, Ghislaine Maxwell, or an associate of Jeffrey Epstein or Ghislaine Maxwell, whether those controls were ever exercised, and the outcome of exercising those controls;

(v) any communication between the covered institution and Jeffrey Epstein, Ghislaine Maxwell, or an associate of Jeffrey Epstein or Ghislaine Maxwell; and

(vi) whether any documents related to Jeffrey Epstein, Ghislaine Maxwell, or an associate of Jeffrey Epstein or Ghislaine Maxwell were destroyed, and, if so, when and why the documents were destroyed and who authorized the destruction.

(d) MANDATORY CONSIDERATION OF INDUSTRY PROHIBITION AND CIVIL PENALTIES FOR EXECUTIVE MISCONDUCT.—

(1) FEDERAL RESERVE; FDIC; OCC.—

(A) IN GENERAL.—The Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, or Comptroller of the Currency shall impose 1 or more of the remedies described in subparagraph (B) if, in the course of conducting an investigation required under subsection (c), the Board, Corporation, or Comptroller, as applicable, determines, following notice and an opportunity for hearing, that a senior executive of an insured depository institution—

(i) violated or aided or abetted a violation of Federal banking laws or Federal anti money laundering laws in connection with the financial accounts or transactions of Jeffrey Epstein; or

(ii) engaged in conduct that otherwise provides a basis for a sanction under subsection (e) or (i) of section 8 of the Federal Deposit Insurance Act (12 U.S.C. 1818).

(B) REMEDIES.—The remedies described in this subparagraph are the following:

(i) An order prohibiting any participation by that senior executive, in any manner, in the conduct of the affairs of any insured depository institution described in section 8(e) of the Federal Deposit Insurance Act (12 U.S.C. 1818(e)).

(ii) An order imposing a civil penalty described in section 8(i)(2)(C) of the Federal Deposit Insurance Act (12 U.S.C. 1818(i)(2)(C)).

(2) SEC.—

(A) IN GENERAL.—The Securities and Exchange Commission shall seek or impose 1 or

more of the remedies described in subparagraph (B) if, in the course of conducting an investigation required under subsection (c), the Commission determines, following notice and an opportunity for a hearing, that a senior executive of a broker, dealer, investment adviser, municipal securities dealer, municipal advisor, transfer agent, or nationally recognized statistical rating organization—

(i) violated or aided or abetted a violation of Federal securities laws or Federal anti-money laundering laws in connection with the financial accounts or transactions of Jeffrey Epstein; or

(ii) engaged in conduct that otherwise provides a basis for a sanction under section 203(f) of the Investment Advisers Act of 1940 (15 U.S.C. 80b–3(f)) or section 15(b)(6) of the Securities Exchange Act of 1934 (15 U.S.C. 78o(b)(6)).

(B) REMEDIES.—The remedies described in this subparagraph are the following:

(i) An order barring the senior executive from association with any broker, dealer, investment adviser, municipal securities

dealer, municipal advisor, transfer agent, or nationally recognized statistical rating organization pursuant to section 15(b)(6) of the Securities Exchange Act of 1934 (15 U.S.C. 78o(b)(6)) or section 203(f) of the Investment Advisers Act of 1940 (15 U.S.C. 80b–3(f)).

(ii) A civil penalty described in section 203(i)(2)(C) of the Investment Advisers Act of 1940 (15 U.S.C. 80b–3(i)(2)(C)) or section 21B(b)(3) of the Securities Exchange Act of 1934 (15 U.S.C. 78u–2(b)(3)) in a court of the United States.

(e) CRIMINAL REFERRALS.—If, in the course of conducting an investigation required under subsection (c), the financial regulatory agency reasonably finds that a violation of Federal criminal law may have occurred, that financial regulatory agency shall refer the matter to the Attorney General.

(f) REPORT.—Not later than 180 days after the date of enactment of this Act, the Vice Chairman for Supervision of the Board of Governors of the Federal Reserve System, the Comptroller of the Currency, the Chairperson of the Federal Deposit Insurance Corporation, and the Chairman of the Securities and Exchange Commission

shall submit to the Chairman and Ranking Member of the Committee on Banking, Housing, and Urban Affairs of the Senate, the Chairman and Ranking Member of the Committee on Financial Services of the House of Representatives, the Chairman and Ranking Member of the Committee on Homeland Security and Governmental Affairs of the Senate, and the Chairman and Ranking Member of the Committee on Oversight and Government Reform of the House of Representatives a report detailing the findings and the outcomes of the investigations required under subsection (c) and any criminal referral made to the Attorney General.