

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, Mr. LUJÁN, and Mr. WYDEN) 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.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Epstein Wall Street
5 Records Act of 2026”.

6 **SEC. 2. EPSTEIN SUPERVISORY RECORDS.**

7 (a) DEFINITIONS.—In this section:

1 (1) COVERED INSTITUTION.—The term “cov-
2 ered institution” means any current or former finan-
3 cial institution with known or alleged ties to—

4 (A) Jeffrey Epstein;

5 (B) any entity owned or controlled by Jef-
6 frey Epstein, whether directly or through any
7 representative of Jeffrey Epstein;

8 (C) Ghislaine Maxwell; or

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

11 (2) COVERED RECORD.—The term “covered
12 record” means a supervisory record (including an ex-
13 amination report, the notes of an examiner, a super-
14 visory communication between a financial regulatory
15 agency and a covered institution, an investigatory
16 filing, a matter requiring attention, a matter requir-
17 ing immediate attention, an internal communication
18 of a financial regulatory agency regarding a covered
19 institution, and any other record created or obtained
20 in connection with the financial regulatory agency’s
21 supervision of a covered institution) that—

22 (A) a financial regulatory agency main-
23 tains with respect to a covered institution; and

24 (B) relates to—

25 (i) Jeffrey Epstein;

1 (ii) any entity owned or controlled by
2 Jeffrey Epstein, whether directly or
3 through any representative of Jeffrey Ep-
4 stein;

5 (iii) Ghislaine Maxwell; or

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

8 (3) FINANCIAL REGULATORY AGENCY.—The
9 term “financial regulatory agency” means—

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

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

14 (C) the Federal Deposit Insurance Cor-
15 poration; and

16 (D) the Securities and Exchange Commis-
17 sion.

18 (4) SENIOR EXECUTIVE.—The term “senior ex-
19 ecutive”, with respect to a covered institution—

20 (A) means a current or former director, of-
21 ficer, controlling stockholder, or partner of the
22 covered institution, or any other employee of
23 the covered institution with substantial manage-
24 rial, compliance, investment, or client relation-
25 ship management responsibilities; and

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

4 (b) PRODUCTION OF SUPERVISORY RECORDS.—Not-
5 withstanding any other provision of law or regulation, each
6 financial regulatory agency shall—

7 (1) not later than 90 days after the date of en-
8 actment of this Act, submit to the Chairman and
9 Ranking Member of the Committee on Banking,
10 Housing, and Urban Affairs of the Senate, the
11 Chairman and Ranking Member of the Committee
12 on Financial Services of the House of Representa-
13 tives, the Chairman and Ranking Member of the
14 Committee on Homeland Security and Governmental
15 Affairs of the Senate, and the Chairman and Rank-
16 ing Member of the Committee on Oversight and
17 Government Reform of the House of Representatives
18 physical copies of all covered records maintained by
19 the financial regulatory agency;

20 (2) not later than 120 days after the date of
21 enactment of this Act, make publicly available in a
22 searchable and downloadable format all covered
23 records maintained by the financial regulatory agen-
24 cy, except that, in carrying out this paragraph, a fi-
25 nancial regulatory agency shall withhold or redact

1 the segregable portion of a covered record that con-
2 tains personally identifiable information of victims
3 (or the personal or medical files of victims); and

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

6 (c) INVESTIGATIONS.—

7 (1) IN GENERAL.—Each financial regulatory
8 agency shall, immediately after the date of enact-
9 ment of this Act, commence investigations into cov-
10 ered institutions and senior executives with respect
11 to covered institutions.

12 (2) SUBJECTS OF INVESTIGATIONS.—Each in-
13 vestigation shall—

14 (A) determine whether a covered institu-
15 tion or senior executive violated Federal bank-
16 ing, securities, or anti-money laundering laws;
17 and

18 (B) evaluate—

19 (i) the extent to which the covered in-
20 stitution, and senior executives with re-
21 spect to the covered institution, conducted
22 business with Jeffrey Epstein, Ghislaine
23 Maxwell, or an associate of Jeffrey Epstein
24 or Ghislaine Maxwell;

1 (ii) the extent to which the covered in-
2 stitution, and senior executives with re-
3 spect to the covered institution, failed to
4 reasonably oversee their employees who
5 willfully or negligently facilitated efforts by
6 Jeffrey Epstein, Ghislaine Maxwell, or an
7 associate of Jeffrey Epstein or Ghislaine
8 Maxwell to evade compliance, regulatory,
9 and supervisory controls and scrutiny re-
10 lating to the business and transactions of
11 that covered institution;

12 (iii) the monetary value of the busi-
13 ness relationship between the covered insti-
14 tution and Jeffrey Epstein, Ghislaine Max-
15 well, or an associate of Jeffrey Epstein or
16 Ghislaine Maxwell;

17 (iv) the extent to which the covered
18 institution had sufficient controls in place
19 to identify illicit activity conducted by Jef-
20 frey Epstein, Ghislaine Maxwell, or an as-
21 sociate of Jeffrey Epstein or Ghislaine
22 Maxwell, whether those controls were ever
23 exercised, and the outcome of exercising
24 those controls;

1 (v) any communication between the
2 covered institution and Jeffrey Epstein,
3 Ghislaine Maxwell, or an associate of Jef-
4 frey Epstein or Ghislaine Maxwell; and

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

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

14 (1) FEDERAL RESERVE; FDIC; OCC.—

15 (A) IN GENERAL.—The Board of Gov-
16 ernors of the Federal Reserve System, the Fed-
17 eral Deposit Insurance Corporation, or Comp-
18 troller of the Currency shall impose 1 or more
19 of the remedies described in subparagraph (B)
20 if, in the course of conducting an investigation
21 required under subsection (c), the Board, Cor-
22 poration, or Comptroller, as applicable, deter-
23 mines, following notice and an opportunity for
24 hearing, that a senior executive of an insured
25 depository institution—

1 (i) violated or aided or abetted a viola-
2 tion of Federal banking laws or Federal
3 anti money laundering laws in connection
4 with the financial accounts or transactions
5 of Jeffrey Epstein; or

6 (ii) engaged in conduct that otherwise
7 provides a basis for a sanction under sub-
8 section (e) or (i) of section 8 of the Fed-
9 eral Deposit Insurance Act (12 U.S.C.
10 1818).

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

13 (i) An order prohibiting any participa-
14 tion by that senior executive, in any man-
15 ner, in the conduct of the affairs of any in-
16 sured depository institution described in
17 section 8(e) of the Federal Deposit Insur-
18 ance Act (12 U.S.C. 1818(e)).

19 (ii) An order imposing a civil penalty
20 described in section 8(i)(2)(C) of the Fed-
21 eral Deposit Insurance Act (12 U.S.C.
22 1818(i)(2)(C)).

23 (2) SEC.—

24 (A) IN GENERAL.—The Securities and Ex-
25 change Commission shall seek or impose 1 or

1 more of the remedies described in subparagraph
2 (B) if, in the course of conducting an investiga-
3 tion required under subsection (c), the Commis-
4 sion determines, following notice and an oppor-
5 tunity for a hearing, that a senior executive of
6 a broker, dealer, investment adviser, municipal
7 securities dealer, municipal advisor, transfer
8 agent, or nationally recognized statistical rating
9 organization—

10 (i) violated or aided or abetted a viola-
11 tion of Federal securities laws or Federal
12 anti-money laundering laws in connection
13 with the financial accounts or transactions
14 of Jeffrey Epstein; or

15 (ii) engaged in conduct that otherwise
16 provides a basis for a sanction under sec-
17 tion 203(f) of the Investment Advisers Act
18 of 1940 (15 U.S.C. 80b–3(f)) or section
19 15(b)(6) of the Securities Exchange Act of
20 1934 (15 U.S.C. 78o(b)(6)).

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

23 (i) An order barring the senior execu-
24 tive from association with any broker, deal-
25 er, investment adviser, municipal securities

1 dealer, municipal advisor, transfer agent,
2 or nationally recognized statistical rating
3 organization pursuant to section 15(b)(6)
4 of the Securities Exchange Act of 1934
5 (15 U.S.C. 78o(b)(6)) or section 203(f) of
6 the Investment Advisers Act of 1940 (15
7 U.S.C. 80b–3(f)).

8 (ii) A civil penalty described in section
9 203(i)(2)(C) of the Investment Advisers
10 Act of 1940 (15 U.S.C. 80b–3(i)(2)(C)) or
11 section 21B(b)(3) of the Securities Ex-
12 change Act of 1934 (15 U.S.C. 78u–
13 2(b)(3)) in a court of the United States.

14 (e) CRIMINAL REFERRALS.—If, in the course of con-
15 ducting an investigation required under subsection (c), the
16 financial regulatory agency reasonably finds that a viola-
17 tion of Federal criminal law may have occurred, that fi-
18 nancial regulatory agency shall refer the matter to the At-
19 torney General.

20 (f) REPORT.—Not later than 180 days after the date
21 of enactment of this Act, the Vice Chairman for Super-
22 vision of the Board of Governors of the Federal Reserve
23 System, the Comptroller of the Currency, the Chairperson
24 of the Federal Deposit Insurance Corporation, and the
25 Chairman of the Securities and Exchange Commission

1 shall submit to the Chairman and Ranking Member of the
2 Committee on Banking, Housing, and Urban Affairs of
3 the Senate, the Chairman and Ranking Member of the
4 Committee on Financial Services of the House of Rep-
5 resentatives, the Chairman and Ranking Member of the
6 Committee on Homeland Security and Governmental Af-
7 fairs of the Senate, and the Chairman and Ranking Mem-
8 ber of the Committee on Oversight and Government Re-
9 form of the House of Representatives a report detailing
10 the findings and the outcomes of the investigations re-
11 quired under subsection (c) and any criminal referral
12 made to the Attorney General.