



July 23, 2026

Confidential Treatment Requested

The Honorable Elizabeth Warren
Ranking Member, Committee on Banking,
Housing, and Urban Affairs
United States Senate
Washington, DC 20510

Dear Senator Warren:

Thank you for your letter dated July 10, 2026. JPMC shares the view that Jeffrey Epstein's acts were reprehensible. We write to correct assertions in the letter.

Mr. Dimon testified truthfully under oath. He never met Jeffrey Epstein, never emailed him, and was not involved in any decision to have him as a client.

The record supports Mr. Dimon's testimony. When the underlying emails and exchanges are read in full, rather than through selected excerpts, they do not show that Mr. Dimon knew Epstein, met with him, communicated with him, or was involved in decisions about Epstein's relationship with the Firm. To the contrary, the contemporaneous record is consistent with Mr. Dimon's account.

The letter relies on excerpts from so-called "newly released emails" between Epstein and his assistant to suggest that Mr. Dimon was involved in certain meetings. That suggestion is not accurate. The emails are not new; they were produced years ago and have been publicly available on the federal litigation docket. More importantly, when the contemporaneous emails are reviewed in full, they show that Mr. Dimon did not attend these meetings and fail to show he was aware of them. Epstein's apparent efforts to attach himself to matters involving Mr. Dimon did not succeed. Selective excerpts do not change that record.

Two documents referenced in the letter are central to this point.

First, the letter cites a June 2009 email in which Epstein proposed a meeting to Jes Staley. Mr. Staley, a former JPMC executive, was sued by the Firm due to his actions related to Epstein. The letter references discussion of a possible meeting with Peter Mandelson. There is no evidence that these ideas were ever communicated to Mr. Dimon. Mr. Staley's response that Mr. Dimon "is in Asia" addressed the proposed meeting.¹ The records cited do not show that Mr. Dimon

¹ See Email from Jeffrey Epstein to Jes Staley (June 18, 2009), EFTA01300166; see also *Gov't of the U.S. Virgin Islands v. JPMorgan Chase Bank, N.A.*, No. 1:22-cv-10904-JSR (S.D.N.Y. July 25, 2023), ECF No. 242-16.

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participated in, was informed about, or met with Epstein in connection with that proposed meeting.

Second, the letter cites a February 26, 2010 email referencing a proposed evening meeting. That proposed meeting did not occur with Mr. Dimon. As contemporaneous documents released by DOJ confirm, later that same day Epstein's assistant wrote that Mr. Staley's office had confirmed the 9:00 P.M. meeting "will be Jes only."² The records cited do not show that Mr. Dimon was involved in that meeting.

Separately, Mr. Dimon's phone conversations with government officials, including Alistair Darling during his time as Chancellor of the Exchequer, were routine for the CEO of a global financial institution. Those calls concerned economic and policy matters relevant to global banking. The record does not support any suggestion that those calls were improper or related to Epstein.

We appreciate the opportunity to address these points and correct the record. As we have said before, with the benefit of hindsight, any association with Epstein was a mistake, and we regret it.

JPMC ended its banking relationship with Jeffrey Epstein in 2013. The Firm did not facilitate or knowingly enable illegal activity. That relationship ended before Epstein was charged by federal authorities. Public records now show that information about Epstein's criminal behavior was available to law enforcement years earlier, but was not shared with financial institutions or the public. Timely disclosure of that information could have helped prevent harm and protect victims.

Sincerely,

/s/

Kathleen Mellody
Head of Federal Government Relations
JPMorgan Chase & Co.

² See Email from Jeffrey Epstein to Lesley Groff (February 26, 2010), EFTA02429088.