EXHIBIT 76

Rapid Response Team
October 17, 2006
Existing Client – Jeffrey Epstein

Private Banker – Mary Casey – GDP 464-0374

Nature of Existing Relationship
The Epstein relationship, which includes accounts for his personal investment company – Financial Trust Company, consists of banking, asset and credit accounts with balances totaling approximately $32 million.

Cash withdrawals are routinely made in amounts for $40,000 to $80,000 several times a month, which total over $750,000 year to date.

Source of Wealth
Jeffrey Epstein is a money manager for wealthy individuals. Press articles indicate that he owns what is said to be the Manhattan's largest private house and runs his business from a 100 acre private island in St. Thomas.

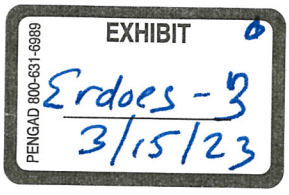
Derogatory Information reported by Security Services
The following derogatory information was identified by Security Services within related entity DDRs for Jeffrey Epstein – YHS, LLC, Ranch Lake II, Inc and Ranch Lake III, Inc – all opened with a temporary waiver

- Several newspaper articles were found that detail the indictment of Jeffrey Epstein in Florida on felony charges of soliciting underage prostitutes.

Banker Recommendation from DDR
After internal discussions with Jes Staley, Mary Erdoes, Catherine Keating, John Duffy and Mary Casey, it was decided that we will keep Mr. Epstein solely as a banking client and on a 'reactive', client service basis. We will not proactively solicit new investment business from him.

Team Meeting

Conclusion
After internal discussions with Jes Staley, Mary Erdoes, Catherine Keating, John Duffy and Mary Casey, it was decided that we will keep Mr. Epstein solely as a banking client and on a 'reactive', client service basis. We will not proactively solicit new investment business from him.



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