

# THE EPSTEIN FILES: Inside America's Fragmented Archive of a National Scandal

*In hopes of Untangling the Media and Political Hype  
to know what the FACTS are to date.*

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## Introduction: The Archive Without a Center

Few modern scandals have generated as many theories, rumors, and unanswered questions as the case of Jeffrey Epstein. His 2019 arrest on federal sex-trafficking charges—and his death six weeks later inside a high-security Manhattan jail—sparked a frenzy of speculation that has never fully subsided. At the center of that speculation lies a single phrase: *the Epstein files*.

To the public imagination, the words conjure a massive dossier of incriminating photographs, secret client lists, witness statements, surveillance tapes, and financial trails linking the wealthy and powerful to Epstein’s criminal world. But the truth is far more complex. There is no single “Epstein file” and never has been. Instead, the United States government accumulated at least four distinct archives, each created under different circumstances, handled by different agencies, governed by different laws, and politically contested in different ways.

Understanding what the federal government actually possessed—and when—requires reconstructing the tangled bureaucratic history behind these separate bodies of documents. What emerges is not the portrait of a centralized conspiracy, but of something uniquely American: a fragmented, overlapping patchwork of intelligence, law enforcement, financial oversight, and judicial secrecy that left no single institution with the whole picture.

This essay traces the evolution of the Epstein records across thirty years, from the earliest bank warnings in the 1990s to congressional battles in 2024 and 2025. It is an examination not only of a notorious case, but also of how the United States stores, guards, and sometimes obscures its own most sensitive information.

## Bottom Line Up Front: Narrative Summary

By the time Jeffrey Epstein was hauled into a Manhattan courtroom in July 2019, the federal government already had a paper trail on him. For years, banks like JPMorgan had quietly filed suspicious activity reports — SARs — on his sprawling offshore transfers and unexplained cash flows. Those reports fed into Treasury’s financial-intelligence system, building what would later be described on the Senate floor as a “big Epstein file,” sitting in a cabinet somewhere inside the Treasury Building. [Congress.gov/Al Jazeera](https://www.congress.gov/Al Jazeera)

When FBI agents raided Epstein’s New York townhouse in 2019, they added something new: raw evidence. Hard drives. Photos. Videos. Handwritten notes. Interview transcripts with victims and witnesses. All of it went into the FBI’s investigative holdings and the Justice Department’s case file. Those records — the purest “Epstein files” in the criminal sense — have lived inside DOJ ever since. Department of Justice

Then Epstein died in jail, and the focus shifted. Civil suits proliferated. Virginia Giuffre sued Ghislaine Maxwell; discovery in that case created boxes of testimony and exhibits. The U.S. Virgin Islands sued JPMorgan, accusing the bank of enabling a sex-trafficking operation; their filings pointed to more than a billion dollars in suspicious Epstein-linked transfers and warned that the bank had been reporting its concerns to U.S. regulators for years. [WSJ/Al Jazeera](https://www.wsj.com/Al Jazeera)

By the time Joe Biden took office in January 2021, three different bureaucracies held three very different versions of “the Epstein files”:

- The **Treasury Department**, with its SAR-driven financial dossier.
- The **FBI and DOJ**, with the 2019 criminal case archive.
- The **federal courts**, with sealed and unsealed civil and criminal records.

The Biden administration didn’t create those files; it inherited custody of DOJ, FBI, and Treasury. But what it did with them — and what it didn’t — became the opening act for the political fight that followed.

Inside the Senate Finance Committee, Ron Wyden’s investigators pushed hardest on the money trail. Over “more than three years,” they rattled Treasury’s cage, demanding full access to the Epstein banking file. Eventually, in 2024, they got something: a closely supervised session in the Treasury Building, no photocopies allowed. What they saw stunned them. According to Wyden’s later Senate speech, the Treasury file documented 4,725 wire transfers worth nearly \$1.1 billion in and out of a single Epstein account, plus hundreds of millions in other accounts. Congress.gov/Senate Committee on Finance

To Wyden, that looked less like a closed chapter and more like 4,000+ unexplored leads.

But while Democrats on Finance were chasing financial records, public attention gravitated toward the FBI’s materials — the hard drives, videos, and rumored “client list.” When Donald Trump returned to office, his new attorney general Pam Bondi leaned into the idea that a secret list existed and that she would expose it. Then, in July 2025, DOJ and the FBI abruptly reversed course. They released an unsigned memo describing an “exhaustive review” of all Epstein *investigative holdings and declaring that there was no client list, no evidence of an elite* blackmail operation, and no reason to unseal further files. Department of Justice/Wikipedia

The memo infuriated nearly everyone: Trump’s base, who felt misled; Democrats, who viewed it as stonewalling; and victims, who saw yet another institution closing ranks. In the Senate, Wyden used the moment to spotlight the still-locked Treasury file, arguing that the government was ignoring obvious financial leads while insisting the story was over. Congress.gov

On the House side, pressure built in a different way. A bipartisan pair — Republican Thomas Massie and Democrat Ro Khanna — moved to force the release of unclassified DOJ Epstein records. Facing that revolt, the House Oversight Committee, chaired by James Comer, preemptively subpoenaed DOJ and began dumping what it received: tens of thousands of pages, much of it old court filings, police reports, and already public records, plus a thin sliver of genuinely new material like Customs flight logs. AP News/Reuters/Oversight Committee

At the same time, Comer’s committee subpoenaed Epstein’s estate and released estate documents, including will and contact lists — more fodder for public speculation, but still not the central FBI or Treasury files. Oversight Committee/The Guardian

By late 2025, the phrase “Epstein files” had become a political Rorschach test. To some, it meant the long-sealed civil materials judges were still unspooling. To others, it meant the Treasury SARs and banking reports that senators had glimpsed but not obtained. To many, it meant the FBI’s seized evidence — the drives and photos that DOJ insisted contained no neat list of VIPs to expose.

The reality, laid out in the record, is more bureaucratic and more damning: multiple arms of the U.S. government have had different, overlapping Epstein files for years. Under Biden, they largely stayed inside the executive branch, with a narrow window cracked open at Treasury. Under Trump’s second term, DOJ declared there was nothing more to see, then — under congressional pressure — started trickling those files to Capitol Hill anyway.

Whether there is a smoking gun in any of those sets of documents remains an open question. What’s no longer in doubt is that the files exist, that they were in federal hands long before the political fights of 2025, and that the battle over how much of them the public will ever see has only just begun.

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## Updated Notes for November 15th: *Recently news media and Democrat pundits*

*have promoted snippets of the Epstein emails. The interpretations of the contents of redacted segments by those same pundits was to infer that Donald Trump knew about the Epstein young girls and that Trump participated in a Thanksgiving Dinner with Epstein on Thanksgiving Day 2017.*

- 1. The flaws in their inferences are:*
- 2. It was the Biden Administration that redacted the files, to include the name of the VICTIM mentioned, despite the fact that she had already went public and wrote a book where she states that she met Trump and he was a nice man that was very courteous. Her book reflects no involvement by Trump on Epstein Island sexcapades.*
- 3. Democrat members of congress and the media have openly stated that the emails prove that Trump was with Epstein on Thanksgiving 2017; however, Trump was President on that date and was with the US Coast Guard having Thanksgiving Dinner with the troops as covered by every major news service.*
- 4. Democrat pundits have inferred that, because an email with a partially redacted statement that says Trump is a danger ... means that he was a danger to the girls, but that clearly doesn't makes sense since, why would Epstein be concerned about Trump being dangerous to the girls when in fact, if Trump was involved with the activities on the island, anything Trump could have been used to protect Epstein and Maxwell --- but was not. The danger in later emails indicates that Trump was a danger to Epstein's operation and recruiting of girls.*
- 5. In fact, the recently released emails and files show that Donald Trump told Maxwell to stop trying to recruit his (Trump's) female employees.*
- 6. Emails indicate Donald Trump is one of the people that reported Epstein to Law Enforcement.*

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## I. The Early Warnings (1990s–2008)

### *When the government first learned Epstein's name*

Epstein's name first began appearing inside federal systems long before the public took notice. Through the late 1990s and early 2000s, JPMorgan Chase—Epstein's primary bank between 1998 and 2013—repeatedly filed Suspicious Activity Reports (SARs) with the U.S. Treasury's Financial Crimes Enforcement Network (FinCEN). These SARs flagged unusual wire-transfer patterns, offshore structures, and account movements inconsistent with Epstein's ostensible status as a “money manager” for unspecified clients (Farrell and Meckler).

Under federal law, banks are required to file SARs without notifying the customer, meaning Epstein may never have known how much attention his transactions drew. By the time he entered the public eye during the 2005–2008 Florida investigations, Treasury already possessed what might be considered the *first layer* of the “Epstein file”: financial intelligence reports suggesting a long pattern of suspicious activity.

Simultaneously, the FBI's Miami and New York field offices began accumulating a separate investigative trail during the Florida case, including interviews, draft reports, and communications with state and local prosecutors. Some of these records informed the controversial 2007 non-prosecution agreement between Epstein and federal prosecutors (“Non-Prosecution Agreement”).

At this early stage, then, the U.S. government already held:

- **Financial intel reports (Treasury/SARs), and**
- **Investigative notes and case documents (FBI/DOJ).**

These records were siloed inside their respective agencies—never merged, never compared.

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## II. The 2019 Federal Case: The Second Archive

The turning point came on July 6, 2019, when FBI agents arrested Epstein at Teterboro Airport on a federal indictment out of the Southern District of New York. Over the next two days, the bureau executed sweeping search warrants on Epstein's Manhattan townhouse and other properties, removing:

- Computers and servers
- Hard drives
- A large volume of photographs
- Video recordings
- Handwritten notes, ledgers, and calendars
- Personal correspondence

- A room arranged for potential surveillance

This seizure created the *second* Epstein archive: the DOJ/FBI investigative file, which became the nucleus of public demands for disclosure. Much later, politicians and commentators would insist this archive must contain a “client list,” blackmail material, or proof of a broader network. But the FBI treated it as an active criminal investigation file, bound by the rules governing evidence.

Epstein’s sudden death in August 2019 shifted the focus again. Without a living defendant, the investigation did not automatically close—particularly because potential co-conspirators remained under scrutiny—but the momentum changed. Materials seized in 2019 remained in DOJ custody, sealed from public view. As journalist Meryl Gordon of *The New York Times* noted, “the files did not evaporate when Epstein died—they simply moved deeper into the federal bureaucracy” (Gordon).

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### III. The Third Archive: Court-Controlled Materials (2015–2024)

While federal investigators built their file, an entirely separate documentary universe grew out of civil litigation. In 2015, Virginia Giuffre filed a defamation suit against Ghislaine Maxwell, alleging that Maxwell had facilitated Epstein’s abuse of underage girls. The case generated thousands of pages of depositions, discovery exchanges, emails, schedules, photographs, and sealed exhibits (Maxwell v. Giuffre).

These materials were held not by the executive branch, but by the federal courts, under the authority of the Southern District of New York. Judges determined what could be unsealed or released, independent of DOJ. This separation later caused confusion: when Judge Loretta Preska ordered the release of a tranche of documents in January 2024, the public and media referred to them as “Epstein files,” conflating the civil records with DOJ’s investigative materials.

The truth was straightforward: these were court files, not Justice Department files. They overlapped with government-held evidence only where parties to the civil litigation chose to include such materials.

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### IV. The Fourth Archive: The U.S. Virgin Islands and JPMorgan Chase (2020–2023)

A fourth archive emerged through a lawsuit filed by the U.S. Virgin Islands (USVI) against JPMorgan Chase in 2022, alleging the bank knowingly facilitated Epstein’s trafficking activities. The complaint and discovery process revealed that JPMorgan had processed more than \$1 billion in suspicious transfers for Epstein and had filed SARs to Treasury flagging possible criminal activity (Viswanatha and Scurria).

Because these filings appeared in court dockets—and to some extent in DOJ’s possession—they created a hybrid archive: half judicial, half executive, and partially available to the public. But once again, this material was *not* consolidated with the FBI/DOJ files or the main Treasury SAR archive.

By 2023, then, the federal government effectively presided over four parallel Epstein archives—none identical, none unified.

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## V. The Biden Years (2021–2025): Custody Without Clarity

When Joe Biden took office on January 20, 2021, his administration inherited custody of all three executive-branch archives:

1. The Treasury SAR file,
2. The FBI/DOJ investigative file, and
3. Portions of the USVI litigation material held by federal agencies.

The court-controlled civil files remained under judicial authority. No court had ordered DOJ to unify, release, or disclose its investigative materials.

But Congress wanted answers.

## The First Battle: Senate Finance vs. Treasury

No agency faced more pressure than the Treasury Department. Beginning around 2021–2022, Senate Finance Committee Chairman Ron Wyden sought full access to the Treasury SAR file. The department resisted, citing confidentiality laws, privacy statutes, and ongoing reviews.

By 2024, Wyden’s staff had been investigating Epstein’s finances for “over three years.” In a July 2025 floor speech, he revealed that the Biden administration had allowed limited, supervised access to parts of the Treasury Epstein file in 2024 (“Wyden Speech”). His investigators were permitted to view, but not copy, documents at the Treasury Building.

What they saw astonished them. Wyden later described the file as containing:

- **4,725 wire transfers,**
- **Nearly \$1.1 billion** in movements within a single Epstein account, and
- Additional substantial sums in related entities.

To Wyden, this was not a closed case but an untouched investigative roadmap.

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## VI. The Trump Return and the 2025 Document War

When Donald Trump returned to office in January 2025, his new Attorney General, Pam Bondi, publicly suggested the DOJ would expose “the truth” behind the Epstein case. But the pivot came swiftly. In July 2025, DOJ and the FBI issued a joint, unsigned memo claiming:

- ✓ They had conducted an “**exhaustive review**” of all Epstein investigative holdings;
- ✓ They had found **no “client list”**;
- ✓ They had discovered **no further evidence** requiring criminal action against uncharged individuals;
- ✓ They would release **no additional records** to the public.

The backlash was immediate—from both parties. Biden-era critics accused DOJ of burying evidence; Trump allies accused DOJ of a bureaucratic mutiny against political transparency. Most importantly, the memo intensified congressional demands for direct access to the files.

### The House Oversight Subpoenas

Facing bipartisan pressure from Representatives Thomas Massie and Ro Khanna, the House Oversight Committee subpoenaed DOJ in the summer of 2025. The result was unprecedented:

- ✓ **August 2025:** DOJ delivers the first batch of Epstein-related case files.
- ✓ **September 2025:** House Oversight releases **33,295 pages** to the public.

Most of the documents were old:

- ✓ Police reports
- ✓ Copies of already public filings
- ✓ Case summaries
- ✓ Witness statements without identifying new suspects

But a smaller fraction included previously unseen FBI documents and snippets of investigative leads. The release also reopened longstanding questions about flight logs, customs records, and the integrity of evidence handling.

Yet even after these disclosures, the **Treasury SAR file remained largely sealed**.

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## VII. Why “The Epstein Files” Never Existed as One Archive

Throughout 2024 and 2025, journalists and lawmakers frequently demanded “the Epstein files,” as if the government maintained a single folder or hard drive containing every scrap of evidence. But historically, this was never possible.

Each of the four archives existed for different institutional reasons:

### 1. Treasury SAR File

- ✓ Created by financial regulation
- ✓ Held by Treasury
- ✓ Governed by anti-money laundering statutes
- ✓ Never consolidated with DOJ evidence

### 2. DOJ/FBI Investigative File

- ✓ Created by federal search warrants
- ✓ Held by DOJ
- ✓ Governed by criminal-procedure laws
- ✓ Partially shared only after congressional subpoena

### 3. Court-Controlled Civil File

- ✓ Created by civil suits
- ✓ Held by federal judges
- ✓ Governed by sealing orders and evidentiary rules
- ✓ Partially unsealed in 2024

### 4. USVI Litigation File

- ✓ Created by civil litigation
- ✓ Held by courts and banks
- ✓ Governed by discovery rules
- ✓ Overlapped with Treasury intel but independently maintained

These archives share a subject but not a structure. They overlap, but they do not merge. The “Epstein file,” as a singular object, is a fiction of public imagination—yet each of the real archives contains its own version of the truth.

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## VIII. What the Fragmentation Means

The fragmented nature of the Epstein records produced several consequences:

**A. No Single Agency Ever Saw the Full Picture:** Not the Treasury, FBI, DOJ, or the courts—ever had all the documents. This diffusion made oversight more difficult and conspiracy theories easier to sustain.

**B. Political Actors Exploited the Gaps:** Because no archive was complete, politicians could selectively invoke the version of the “Epstein files” that suited their narrative.

**C. Congress Arrived Late to the Fight:** Congress only forced major disclosures in mid-2025, years after Treasury and DOJ had already developed their archives.

**D. Victims Remained in the Dark:** The opacity of the institutions involved left victims uncertain about what evidence truly existed and whether it supported—or hindered—their search for justice.

**E. The Public Received Only Fragments:** The media’s use of the phrase “Epstein files” obscured the reality that what was released in 2024 and 2025 represented only small slices of four vastly larger archives.

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## IX. Conclusion: The Legacy of an Archive in Pieces

The case of Jeffrey Epstein is, in many respects, a case study in the limits of American transparency. It shows how the country’s fragmented regulatory, investigative, and judicial systems can create multiple overlapping narratives—each true in its own way, yet none complete.

By the end of 2025, the United States had:

- A partially disclosed DOJ file,
- A court file with major gaps,
- A USVI financial record trail spread across lawsuits, and
- A still-largely shielded Treasury intel file.

These were the **Epstein files**—plural, not singular; incomplete, not comprehensive.

Future historians may judge the United States not by what these archives contained, but by why they were so fractured, so contested, and so resistant to consolidation or sunlight. In that sense, the story of the Epstein records is not only about a criminal empire but about the architecture of American institutions themselves.

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## Appendix A: Bottom Line Questions and Answers

### 1. What we know.

**The FBI maintains a dedicated portal titled “Jeffrey Epstein” on its FOIA Vault site, indicating they hold investigations and document holdings on the case. FBI/AP News**

- ✓ A July 2025 memo by the U.S. Department of Justice (DOJ) and the FBI states that they conducted “an exhaustive review of investigative holdings relating to Jeffrey Epstein” (which implies the files or records were already in the hands of the FBI/DOJ at that time). Department of Justice/Bloomberg
  - ✓ There is no reliable public statement indicating that the files were transferred to the State Department in any significant role; most of the public discussion centers on the FBI/DOJ.
  - ✓ According to a timeline from Encyclopaedia Britannica, the “Epstein files” refer to thousands of pages of documents related to criminal investigations into Epstein. Encyclopedia Britannica
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### 2. When did the FBI get the Epstein files?

For the FBI, there isn’t a single “handoff date,” because they generated and seized a lot of those records themselves:

- The FBI investigated Epstein during the 2000s (around the time of his Florida case) and again in the 2019 federal sex-trafficking case in New York. ABC News
- In July 2019, when he was arrested, FBI agents executed search warrants on his properties and seized hard drives, images, and documents — all of which went directly into FBI/DOJ custody as part of the federal investigation. ABC News

So in reality, the FBI has had Epstein case files since at least the mid-2000s, and certainly since the July 2019 arrest. Obama Administration, Trump (1<sup>st</sup> Admin) and Biden Administration. Obama

When people now say “the Biden administration had the files,” what they mean is that when Biden took office on January 20, 2021, his administration inherited control over DOJ and FBI, and therefore over those existing case files. There is no later, separate date where the files were “handed to” the FBI; they were already there.

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### **3. Did Congress acknowledge that the Biden administration had Epstein-related files before Nov 2024?**

Yes – for certain categories of documents, especially Treasury financial records, there’s on-the-record acknowledgment that Biden-era officials had them and allowed limited access.

#### **a. Treasury / banking “Epstein file”**

Sen. Ron Wyden (D–OR), chair of the Senate Finance Committee, has described a large Treasury file of suspicious activity reports (SARs) and other banking data on Epstein. In mid-2025 he said:

- ✓ His staff had been investigating Epstein’s finances “for over three years.”
- ✓ “Last year the Biden administration allowed our investigators to look at portions of the file. We did that at the Treasury Building.” Yahoo News

A Washington Post piece summarizing Wyden’s pressure on Treasury notes that:

- ✓ Treasury holds Epstein-related SARs.
- ✓ The Biden administration previously allowed Wyden’s team to view some of those reports (without copying them) during its tenure. The Washington Post

Since Wyden is saying this on the Senate floor and in official communications, it’s effectively Congress acknowledging that:

By sometime in 2024 (“last year” relative to his 2025 speech), the Biden administration had this large Treasury Epstein file in its possession and allowed congressional investigators to review portions of it.

So your statement that “*Congress already acknowledged that the Biden administration had possession of the files sometime before November 2024*” is basically aligned with what Wyden and other Democrats have implied — specifically about Treasury’s financial file, not just the FBI case file.

#### **b. General DOJ / FBI holdings under Biden**

Other official and semi-official sources reinforce that:

- ✓ The Justice Department and FBI conducted a review of their “investigative holdings relating to Jeffrey Epstein,” memorialized in a memo released in mid-2025. That memo confirms DOJ/FBI had an extensive body of Epstein material and decided no further public releases would be made, and that there was no “client list.” Department of Justice

- ✓ A later fact-check by PolitiFact notes that the Biden administration did not publicly release Epstein files while in office, even though the investigations were under DOJ/FBI control during Biden's term. PolitiFact

That all logically implies:

DOJ/FBI had Epstein investigative records well before Nov 2024, and those records were under the Biden administration's control from Jan 2021 through Jan 2025.

What's new in 2025 is not that DOJ/FBI *got* the files, but that they started turning them over to Congress in large batches under subpoenas from the new Trump-era DOJ leadership. The Washington Post

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#### **4. What about the State Department?**

Here the record is much thinner:

- The public reporting and congressional fights are overwhelmingly about DOJ, FBI, and Treasury, not State.
- State would naturally have some related material (passports, visas, consular records, diplomatic cables mentioning Epstein, etc.), but there's no major public evidence that State was holding the central "Epstein files" trove in the way DOJ/FBI and Treasury were.

So when politicians or commentators talk about "the Biden administration having the Epstein files," they are almost always referring to:

1. DOJ/FBI case files (criminal investigation materials), and
2. Treasury financial records (SARs and the big "Epstein file" Wyden keeps referencing).

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#### **5. Putting it together in a timeline**

Very roughly:

- **2006–2008** – Early federal investigations; FBI and DOJ begin accumulating Epstein-related records.
- **July 2019** – Epstein arrested; FBI raids his properties and seizes a large new trove of material (drives, images, documents). DOJ/FBI hold these from this point on. ABC News<sup>+1</sup>
- **Jan 20, 2021 – Jan 20, 2025 (Biden term)** –

- Biden administration oversees DOJ, FBI, and Treasury; meaning **Epstein investigative files and financial SARs are under their control** during this entire period.
  - According to Sen. Wyden and later reporting, **in 2024** his staff is allowed **limited, in-person viewing of a large Treasury “Epstein file”** but cannot copy it. The Sun
  - **Mid-2025 (Trump term) –**
    - New Trump-appointed DOJ leadership concludes there is **no “client list”** and promises no further general releases, but at the same time begins **turning over large batches of Epstein-related documents to the House Oversight Committee** under subpoena. The Washington Post
- 

## **5. Direct answer to the point**

- **FBI:** Had Epstein files long before Biden — they created and seized much of that evidence, especially in 2019. Under Biden (2021–2025) those files were under his administration’s control, but there is no separate “handoff” date in 2024.
- **Treasury “Epstein file”:** Congress (through Sen. Wyden) has explicitly said that the Biden administration allowed investigators to view this file in 2024, which is a clear acknowledgment that the admin possessed it before Nov 2024.
- **State Department:** There’s no solid public record that State was a primary custodian of the core “Epstein files” in the way DOJ/FBI/Treasury were.

## Appendix B: Sen. Ron Wyden’s Key Floor Remarks (Quoted or Described in Official Reporting)

### 1. “The Treasury file contains ‘millions of pages’ on Epstein.”

Wyden said on the Senate floor that the U.S. Treasury Department maintains a *massive* Epstein-related financial dossier:

**“There is a large file at the Treasury Department that contains millions of pages relating to the financial activities of Jeffrey Epstein.”**

This is the “Epstein Treasury File” that became the core of the 2023–2025 dispute between Wyden and the Executive Branch.

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### 2. The Biden administration allowed Wyden’s investigators to review part of the file in 2024.

Wyden stated:

“Last year, the Biden administration allowed our investigators to look at portions of the file. We did that at the Treasury Building.”

This is the *exact acknowledgment* that under Biden, Treasury had the Epstein file before 2024, *and* Congress was given partial access during that year.

Wyden emphasized that access was limited, supervised, and did not allow copying of any documents.

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### 3. Wyden says his staff had been examining Epstein’s financial data “for over three years.”

Wyden said:

**“My staff has been investigating Jeffrey Epstein’s finances for over three years.”**

Given that these remarks were made in mid-2025, “over three years” places the start of the Finance Committee’s access fight around 2021–2022, during the Biden administration’s early term.

This reinforces that **Treasury already had the Epstein-related SARs (Suspicious Activity Reports) and banking data throughout Biden’s administration.**

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#### **4. Treasury refused to release or allow full congressional review.**

Wyden complained on the floor that even though Congress has statutory authority to review financial intelligence:

**“Treasury has refused to allow the Finance Committee the access that Congress is entitled to by law.”**

**“No copying, no meaningful review — only limited viewing under supervision.”**

This directly refers to access-denial during 2023–2024, i.e., the Biden-era Treasury Department.

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#### **5. Wyden stresses these are not “conspiracy-theory files” but official records already held by the government.**

On the floor:

**“These are not conspiracy files. These are official banking records held by the United States Treasury and obtained from banks under federal law.”**

This is important because it distinguishes the **Treasury SARs and financial intelligence file** from:

- FBI evidence
- DOJ prosecution files
- civil court documents

Treasury’s file is a completely different trove — and HUGE.

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#### **6. Wyden’s closing position: Treasury should release the Epstein financial file to Congress in full.**

Wyden concluded:

**“The Treasury Department must release the entire file to the Finance Committee.”**  
**“Congress has a right to know who financed Jeffrey Epstein and how.”**

This was part of his push in 2024–2025 to force the administration (then Biden, later Trump) to stop blocking access.

**Appendix C: What Wyden’s remarks confirm that – if Democrats really wanted to release any or all of the files, they could have done so during the Obama and or Biden Administrations.**

**✓ 1. The U.S. Treasury possessed a huge Epstein financial file long before Nov 2024 Presidential election.**

Wyden’s reference to “*last year*” (relative to 2025) means access occurred in **2024**, and ***therefore the Biden administration had the file before that, likely years before.***

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**✓ 2. Congress — via Wyden — directly acknowledged Biden administration custody of the file.**

His floor remarks explicitly state:

“The Biden administration allowed our investigators to look at portions of the file.” (2020-2024)

That is the clearest, most official acknowledgment that the administration had the file prior to November 2024.

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**✓ 3. The access fight took place entirely under Biden.**

Wyden’s “over three years” comment means the Finance Committee had been requesting full access *since early in Biden’s presidency.*

This lines up with:

- ✓ 2021–2023 → Treasury stonewalling
- ✓ 2024 → Limited access granted
- ✓ 2025 → Renewed push under the new Congress

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**✓ 4. These remarks refer to Treasury’s file, not FBI or State.**

Wyden’s remarks deal with:

- ✓ Treasury
- ✓ Suspicious Activity Reports (SARs)

- ✓ Financial intelligence

He was not referring to:

- ✓ FBI seized materials (photos, hard drives, interviews)
- ✓ DOJ prosecution files
- ✓ State Department communications or consular records

The Treasury file is *separate* and extremely large.

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## Appendix D: Side-by-Side Comparison of All Major “Epstein Files”

This table contrasts the four distinct bodies of Epstein-related documents:

1. **Treasury Financial Intelligence File (SARs)**
2. **FBI / DOJ Criminal Investigation Files (2019 case)**
3. **Court-Sealed or Court-Controlled Files**
4. **Virgin Islands & Maxwell Litigation Records**

### 1. Overview Table

Category	Custodian	What It Contains	When Gov. Obtained It	Biden Admin Possession?	Congressional Access Before Nov 2024?	Key Notes
<b>Treasury Epstein File (SARs)</b>	U.S. Treasury, FinCEN	Suspicious Activity Reports, bank data, wire records, offshore transfers, millions of pages	Gathered over decades; updated through 2010s–2020s	<b>Yes — fully held by Treasury from Day 1 of Biden admin (Jan 2021)</b>	<b>Yes — Wyden confirmed investigative staff were allowed limited review in 2024</b>	This is the file Wyden says has “millions of pages”; access was restricted and supervised
<b>FBI/DOJ Criminal Files (2019 NY case)</b>	FBI & DOJ	Evidence seized in 2019 raid: hard drives, photos, videos, emails, victim interviews, witness statements, case summaries	July 2019 (Epstein arrest)	<b>Yes — DOJ/FBI custody from 2019 through Biden admin</b>	<b>No — Congress did NOT get much access until 2025 under Trump DOJ</b>	Includes seized items from NYC mansion, Virgin Islands, and Zorro Ranch. Formally blocked from public release.
<b>Court-Sealed Files (civil cases)</b>	Federal courts (SDNY)	Depositions, sealed testimonies, documents from Giuffre, Maxwell, and Doe lawsuits	2015–2020	<b>Not “held” by Biden admin, but subject to DOJ influence only through legal process</b>	<b>No — access governed by judges, not the executive branch</b>	Some portions were unsealed in early 2024 by Judge Preska
<b>Virgin Islands &amp; Maxwell Records</b>	Federal court + DOJ + Virgin Islands AG	Financial settlements, flight logs, depositions, subpoenas, JPMorgan disclosures	2020–2023 updates	<b>Yes, but mostly indirect — DOJ had some materials; others remained with courts or USVI AG</b>	<b>Congress had very limited access until 2025</b>	Produced massive disclosures during USVI vs. JPMorgan litigation, but not centralized in federal custody

## **2. Category-by-Category Deep Dive**

### **A. Treasury's Epstein Financial Intelligence File**

**Custodian:** U.S. Treasury → FinCEN

**Later referenced by:** Sen. Ron Wyden on Senate floor

#### **What it contains:**

- ✓ Suspicious Activity Reports (SARs) on Epstein and related individuals
- ✓ Wire transfers (domestic and international)
- ✓ JPMorgan, Deutsche Bank, and other institutional reports
- ✓ Entities linked to Epstein's shell companies and offshore foundations
- ✓ Possibly millions of pages (Wyden's words)

#### **When the government obtained it:**

- ✓ These reports accumulate continuously from banks as early as the 1990s–2000s, through the 2010s.
- ✓ Treasury already possessed all of this when Biden took office in January 2021.

#### **Biden administration possession:**

**✓ Yes — full possession from the start (Jan 20, 2021).**

#### **Congressional access before Nov 2024:**

**✓ Yes. Confirmed by Wyden.**

Wyden states: “Last year, the Biden administration allowed our investigators to look at portions of the file at the Treasury Building.”

This would have occurred **in 2024**.

#### **Key notes:**

- ✓ Access was supervised and no copying was allowed.
- ✓ Wyden's fight with Treasury lasted 3+ years, starting during Biden's presidency.
- ✓ This is the file Congress has said is the least disclosed and potentially most revealing.

## B. FBI / DOJ Criminal Investigation Files (2019 case)

**Custodian:** FBI + DOJ (Southern District of New York)

### **What it contains:**

- ✓ Evidence seized during July 2019 FBI search warrants
- ✓ Hard drives, digital media
- ✓ Photographs and videos
- ✓ Emails, logs, personal notes
- ✓ Interviews with victims and witnesses
- ✓ Leads developed in the 2019 sex-trafficking case

### **When the government obtained it:**

- ✓ **July 6–8, 2019** — FBI seized evidence at Epstein’s NYC townhouse and other facilities.

### Biden administration possession:

✓ **Yes — inherited January 2021 and retained entire term.**

### **Congressional access before Nov 2024:**

**X No. Biden DID NOT Release the files, or any part of the files to Congress? WHY?** These files remained **entirely within DOJ custody** and were not handed to Congress until **August 2025**, when the new Trump DOJ turned over the first large batch of FBI/DOJ files to the House Oversight Committee.

### Key notes:

- ✓ *DOJ’s July 2025 memo concluded there was no “client list” in these files.*
- ✓ *These were the materials subject to a judge’s restricted-access orders.*

## Appendix E: Court-Sealed Civil Case Files

**Custodian:** Federal courts (SDNY), not the Executive Branch

### **What they contain:**

- ✓ Ghislaine Maxwell’s depositions
- ✓ Giuffre vs. Maxwell civil case materials

- ✓ Testimony from various Jane Does
- ✓ Redacted or sealed witness statements
- ✓ Exhibits used in civil litigation

### **When the government obtained it:**

**The courts hold these files, not DOJ**—unless DOJ subpoenaed them.

### **Biden administration possession:**

✗ Can a US President arbitrarily release the files to the public? NO — these are judicial files, not executive files. **DOJ cannot release them unless a judge unseals them.**

### **Congressional access before Nov 2024:**

✗ No — same reason. **Access controlled entirely by the courts.** Therefore, it is clear that neither the Democrat-Led House nor the Republican-Led House could LEGALLY release any part of the files. Therefore, the leaks during the Democrat-Led House were ILLEGAL.

### **Key notes:**

- ✓ Judge Loretta Preska unsealed certain Maxwell-related files in **January 2024**, independent of the Biden administration.
- ✓ These unsealings created public confusion over what “Epstein files” were.

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## **U.S. Virgin Islands + JPMorgan + Maxwell Litigation Records**

**Custodian:** U.S. Virgin Islands Attorney General, federal courts, JPMorgan’s disclosures

### **What they contain:**

- ✓ Bank monitoring records from JPMorgan
- ✓ Names appearing on wire logs
- ✓ Virgin Islands subpoenas
- ✓ Depositions from bank executives
- ✓ Settlement documents
- ✓ Flight logs produced in civil discovery

### **When obtained:**

2020–2023 litigation cycles.

### **Biden administration possession:**

✓ **Partially:** DOJ had SOME of these materials, but:

- ✓ Most records were **in court custody**,
- ✓ or belonged to the **Virgin Islands AG**,
- ✓ or were produced by **JPMorgan**.

These were **not centralized** in DOJ/FBI files.

### **Congressional access before Nov 2024:**

**X Very little.** Not released to Congress until later subpoenas in 2025. However, someone did because of leaking information that may or may not have been true. Public interest in the contents of the files and the expectation and hopes of the Democrat Party that Trump's name would be mentioned in an illicit or actionable prosecutorial contexts made any claimed knowledge attractive to send to the public. Once a lie is told, even without any proof of the story, the media and public will accept it as fact when repeated over and over again, especially by accepted media news.

### **Key notes:**

- ✓ Virgin Islands litigation revealed a huge amount of financial detail.
  - ✓ But these files were *not* considered part of the main "Epstein file" held by the Executive.
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## Appendix E, Summary: Which Epstein Files the Biden Administration Possessed Before Nov 2024

File Category	Held by Biden Admin Before Nov 2024?	Proof / Basis
Treasury Financial Intelligence File	YES	Wyden: “The Biden administration allowed investigators to review part of the file last year [2024].”
FBI/DOJ Criminal Investigation Files	YES	DOJ/FBI possessed these continuously since mid-2019.
Court-Sealed Civil Files	NO	Controlled by judges, not Executive Branch.
Virgin Islands & JPMorgan Litigation Files	PARTIAL / LIMITED	Some DOJ copies existed but primary control was courts and USVI AG.

### **The Most Important Distinction:**

When Senators said the “Biden administration had the Epstein files,” they were referring primarily to:

**The massive Treasury Epstein financial file (SARs) → We have congressional acknowledgment of this.**

**DOJ/FBI’s existing criminal files → Under Biden’s control but not released.**

The court-controlled documents and USVI litigation files are *not* what Congress meant by “Biden had the files.”

### **Timeline of the “Epstein Files” (1990s–2025)**

#### **1990s–2000s – Banking + early SARs**

- Epstein banks with JPMorgan (1998–2013), running large, unusual transfers. Al Jazeera
- Banks begin filing Suspicious Activity Reports (SARs) to the U.S. Treasury/FinCEN over the years, creating the backbone of the later “Treasury Epstein file.” Al Jazeera

#### **2005–2008 – First major criminal exposure**

- Florida investigations and a controversial non-prosecution agreement generate FBI and DOJ case materials, plus local law-enforcement files, but most remain sealed or scattered.

## 2013 – JPMorgan relationship ends

- JPMorgan cuts ties with Epstein, but his historic transactions remain in bank records and SARs already sent to U.S. regulators. Al Jazeera

## 2019 – New York federal case and huge FBI seizure

- **July 6, 2019** – Epstein is arrested in New York for sex trafficking. Wikipedia
- FBI raids his properties (NYC townhouse, etc.), seizing hard drives, images, documents, and other materials — this becomes the core **FBI/DOJ investigative file**. Department of Justice
- Weeks after his August 2019 death, JPMorgan alerts the U.S. government to **over \$1 billion in suspicious transactions** tied to Epstein — more SAR-style financial reporting into Treasury. The Guardian

## 2020–2023 – Civil suits + USVI litigation + unsealed bits

- U.S. Virgin Islands sues JPMorgan over Epstein’s accounts, alleging more than \$1 billion in processed payments; their complaint and discovery point again to extensive SARs sent to Treasury. WSJ
- Ghislaine Maxwell’s criminal case and related civil suits (Giuffre v. Maxwell) generate **sealed and partially sealed court files**; these are controlled by judges, *not* the executive branch. The Guardian

## January 2024 – Court unseals civil “Epstein documents”

- Judge Loretta Preska in SDNY unseals a tranche of documents from Giuffre v. Maxwell, including names and references from prior discovery. Media call these “Epstein files,” but they’re really **court records**, not FBI/Treasury files. The Guardian

## Jan 20, 2021–Jan 20, 2025 – Biden administration’s custody

- From **day one**, the Biden administration controls DOJ, FBI, and Treasury — therefore:
  - All **FBI/DOJ investigative holdings** (from 2019 raid and earlier) are under its control. Department of Justice
  - Treasury is sitting on a large Epstein SAR file, built up over years.

## 2024 – Congress gets partial access to Treasury file

- In a July 17, 2025 floor speech, Sen. Ron Wyden reveals that “last year” (2024) the Biden administration allowed Finance Committee investigators to view portions of a large “Epstein file” at the Treasury Building. [Congress.gov/Senate Committee on Finance](https://www.congress.gov/senate/committees/finance)
- Wyden says the file details 4,725 wire transfers totaling nearly \$1.1 billion in just one Epstein account, plus hundreds of millions in others — all potential investigative leads. [Congress.gov](https://www.congress.gov)

### **July 6–7, 2025 – DOJ/FBI memo: no “client list,” no more releases**

Under Trump’s second term, the DOJ and FBI issue an unsigned memo stating:

- ✓ They conducted an “exhaustive review” of investigative holdings on Epstein. Department of Justice
- ✓ They found **no “client list”** and no basis to continue investigating uncharged third parties. Wikipedia/AP News
- ✓ They will not release additional Epstein documents to the public. PBS

### **August–September 2025 – DOJ files start going to Congress**

- ✓ Aug 2025 – After a subpoena from House Oversight, DOJ agrees to begin turning over Epstein-related case files to the committee. [Politico](#)
- ✓ Aug 22, 2025 – DOJ sends the first batch of FBI/DOJ files to the House Oversight Committee. [The Washington Post](#)
- ✓ Sept 2, 2025 – House Oversight releases 33,295 pages of “Epstein records” received from DOJ, much of it previously public material. [Oversight Committee/TIME](#)

### **Late 2025 – Continuing drips**

- ✓ The committee also subpoenas and receives records from Epstein’s estate, including will and “black book” type materials. Oversight Committee+1
  - ✓ Additional bank-related documents show JPMorgan flagged about **4,700 transactions** over \$1 billion as possibly tied to human trafficking. The Guardian/Magzter
-



# Appendix F: Flowchart-Style Map of Who Held What, When

Think of it as four rivers of documents feeding into Congress in 2025.

## 1. Treasury “Epstein File” (SARs)

**Banks → Treasury/FinCEN → (Limited) Congress**

- Banks (JPMorgan, etc.)
  - file SARs over years →
- **Treasury/FinCEN** builds “big Epstein file” (millions of pages, 4,725 wires, ≈\$1.1 billion in one account) [Congress.gov](#) <sup>+2</sup> [Senate Committee on Finance](#) <sup>+2</sup>
  - Biden-era Treasury keeps it internal
  - **2024**: small supervised viewing by Senate Finance staff
  - Still **not** fully transferred to Congress or public as of late 2025.

## 2. FBI/DOJ Criminal Files

**Epstein properties → FBI → DOJ → Congress (2025)**

- 2019 raids (NYC townhouse, etc.)
  - Evidence (drives, images, interviews) seized by **FBI**
  - Stored as **DOJ/FBI investigative holdings**
  - Remain inside DOJ through Biden years
  - **July 2025 DOJ memo**: no client list; no more public releases [Department of Justice/AP News](#)
  - **Aug–Sept 2025**: first large batches sent to **House Oversight** under subpoena. [Politico/Oversight Committee](#)

## 3. Court-Controlled Civil/Criminal Records

**Civil suits & Maxwell case → Federal Courts → (Partial) Public Unsealings**

- *Giuffre v. Maxwell* & related suits
  - Depositions, discovery, sealed exhibits controlled by **SDNY judges**
  - **Jan 2024**: Judge Preska unseals a tranche; media call them “Epstein files.” The *Guardian* [*note – never trust the Guardian to be accurate or fully truthful*]
  - Courts, not DOJ, control what’s public; Congress only gets what it separately requests or what’s already public.

## 4. USVI & Bank Litigation Records

**US Virgin Islands AG + JPMorgan → Federal Court → Public / Media / Some DOJ**

- USVI v. JPMorgan
  - Complaints, expert reports, discovery show >\$1 billion in Epstein-related transfers; banks flagged to regulators. [WSJ+2](#) [Al Jazeera+2](#)
  - Many documents unsealed or quoted in media
  - Some copies end up in DOJ folders; others remain court/public only
  - House Oversight later subpoenas estate and bank-related documents. [Oversight Committee+1](#)

So structurally:

**Bank SARs and USVI litigation feed Treasury and courts. FBI/DOJ have the criminal case file. Courts control civil/Maxwell material. Congress only starts getting large bundled sets in late 2025.**

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## **Appendix G: Quotes & Notes**

### **1. Sen. Ron Wyden (Treasury file)**

- “Somewhere in the Treasury Department... is a big Epstein file that is full of actionable information — ‘follow the money’ details.” [Congress.gov](#)
- “Last year, the Biden administration allowed our investigators to look at portions of the file... at the Treasury Building.” [Congress.gov](#)
- “Treasury’s Epstein file details 4,725 wire transfers... nearly \$1.1 billion flowing in and out of just one... account.” [Congress.gov](#)

### **2. DOJ/FBI memo (July 2025)**

- DOJ and FBI conducted “an exhaustive review of investigative holdings relating to Jeffrey Epstein.” Department of Justice
- The memo said there was no “client list” and “no credible evidence [of] blackmail” involving prominent individuals. [Wikipedia/AP News](#)

### **3. H.R. 4405 – “Epstein Files Transparency Act”**

- The bill would require DOJ to publish “all unclassified records... in DOJ’s possession that relate to the investigation and prosecution of Jeffrey Epstein.” [Congress.gov](#)

### **4. House Oversight (September 2, 2025)**

- Oversight released 33,295 pages of Epstein-related records provided by DOJ, with more production expected. [Oversight Committee/TIME](#)

### **5. USVI v. JPMorgan**

- USVI alleged JPMorgan processed more than \$1 billion in transactions for Epstein and reported them to U.S. Treasury as suspicious. [WSJ/Al Jazeera](#)

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