ONE HUNDRED EIGHTEENTH CONGRESS

# Congress of the United States
## House of Representatives
COMMITTEE ON THE JUDICIARY
2138 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515–6216
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judiciary.house.gov

April 24, 2024

Mr. James Dimon
Chief Executive Officer, JPMorgan Chase & Co.
c/o Brian Rabbitt
Jones Day
51 Louisiana Avenue NW
Washington, DC 20001

Dear Mr. Dimon:

The Committee on the Judiciary and the Select Subcommittee on the Weaponization of the Federal Government are continuing to conduct oversight of federal law enforcement's receipt of financial information about American citizens without legal process and its engagement with the private sector. The Committee and Select Subcommittee previously wrote to JPMorgan Chase and issued a subpoena to compel the production of certain documents and information.[1] Based upon documents obtained by the Committee and Select Subcommittee, we believe that JPMorgan Chase possesses additional information necessary for our oversight.

After receiving documents and information from several entities, the Committee and Select Subcommittee learned that the financial surveillance occurring in the United States is much broader than the Federal Bureau of Investigation (FBI) simply requesting, without any legal process, a list of customers' transactions from Bank of America. On March 6, 2024, the Committee and Select Subcommittee released an interim staff report detailing its findings to date on how federal law enforcement is using private banks to pry into the private transactions of American customers.[2] That report highlighted how, following January 6, 2021, federal law enforcement commandeered financial institutions' databases, sought to treat sweeping classes of otherwise lawful transactions as potentially "suspicious," and profiled Americans using

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[1] Letter from Rep. Jim Jordan, Chairman, H. Comm. on the Judiciary, to Mr. James Dimon, Chief Exec. Officer of JPMorgan Chase & Co. (June 12, 2023); Letter from Rep. Jim Jordan, Chairman, H. Comm. on the Judiciary, to Mr. James Dimon, Chief Exec. Officer of JPMorgan Chase & Co. (Sept 15, 2023); Letter from Rep. Jim Jordan, Chairman, H. Comm. on the Judiciary, to Mr. James Dimon, Chief Exec. Officer of JPMorgan Chase & Co. (Nov. 16, 2023).

[2] *See* STAFF OF H. COMM. ON THE JUDICIARY, 118TH CONG., REP. ON FINANCIAL SURVEILLANCE IN THE UNITED STATES: HOW FEDERAL LAW ENFORCEMENT COMMANDEERED FINANCIAL INSTITUTIONS TO SPY ON AMERICANS (Comm. Print 2024).

Merchant Category Codes (MCCs), "typologies," and "indicators" that treated protected political and religious expression as indicative of domestic violent extremism.[3]

The Committee and Select Subcommittee remain concerned about how and to what extent federal law enforcement and financial institutions continue to spy on Americans by weaponizing backdoor information sharing and casting sprawling classes of transactions, purchase behavior, and protected political or religious expression as potentially "suspicious" or indicative of "extremism."

Given the threat that such financial surveillance presents to Americans' civil liberties, the Committee and the Select Subcommittee are expanding our oversight of the relationship between financial institutions and federal law enforcement to better understand its nature and duration. As we continue our oversight, we ask that you please provide the following documents and information from January 1, 2021, to the present:

1. All documents and communications referring or relating to the use of typologies, or other keywords, search terms, and techniques, including documents and communications from the Financial Crimes Enforcement Network (FinCEN) or any other federal agency, that may be used to identify, query, monitor, flag, target, or limit certain kinds of transactions;

2. All documents and communications referring or relating to the use of artificial intelligence or other machine learning processes used to identify, query, monitor, flag, target, or limit certain kinds of transactions;

3. All documents and communications between or among JPMorgan Chase and any federal agency referring or relating to domestic extremism or domestic violent extremism;

4. All documents and communications, including internal manuals, organizational structures, policies, procedures, or training materials, that are responsible for, or refer or relate to, the flagging, reporting, or sharing of transaction data, customer information, or other suspicious activity with federal law enforcement;

5. All documents and communications between or among JPMorgan Chase and the FBI's Office of the Private Sector or Strategic Partner Engagement Section; and

6. All documents and communications between or among JPMorgan Chase and FinCEN's Strategic Operations Division, Office of Stakeholder Integration and Engagement, Office of Operational Information and Development, or the Office of Global Threat Engagement Center.

Please produce all documents and information as soon as possible but no later than

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[3] *See id.*

5:00 p.m. on May 8, 2024.

Pursuant to the Rules of the House of Representatives, the Committee is authorized to conduct oversight of matters involving civil liberties and criminal law.[4] In addition, H. Res. 12 authorized the Committee's Select Subcommittee on the Weaponization of the Federal Government to investigate "issues related to the violation of the civil liberties of citizens of the United States."[5] H. Res. 12 also authorized the Select Subcommittee to investigate "how executive branch agencies work with, obtain information from, and provide information to the private sector, non-profit entities, or other government agencies to facilitate action against American citizens."[6]

If you have any questions about this matter, please contact Committee staff at (202) 225-6906. Thank you for your prompt attention to this matter.

Sincerely,

Jim Jordan
Chairman

cc:     The Honorable Jerrold L. Nadler, Ranking Member

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[4] Rules of the U.S. House of Representatives, R. X (2023).
[5] H. Res. 12 § 1(b)(1).
[6] *Id.*