

Memorandum for the Record

Event: Interview of SSA Adam Drucker
Type of Event: On-the-Record Interview
Date of interview: 1/12/04
Date memo prepared: 1/13-15/04
Special Access Issues: None
Prepared by: Doug Greenburg
Team Number: 4
Location: SIOC conference room, FBIHQ
Classification: ~~Secret/Noform~~ (as indicated by paragraph)
Present, non-Commission: Bob Sinton (for first ¼ of interview); Rick Kelly (for final ¼ of interview), Adam Drucker
Participants-Commission: Doug Greenburg and Serena Wille

Comment:

On January 12, we interviewed FBI SSA Adam Drucker for approximately 4 hours. This memorandum provides a summary of the most important points covered in the interview, but is not a verbatim account. The memorandum is organized by subject and does not necessarily follow the order of the interview. The witness provided all of the information in this memorandum during the interview, except where noted by square brackets. (U)

Background

Drucker said he has a B.S. in management and an MBA from RPI. He worked 1991-95 with the Department of Labor in the Pension Benefits and Welfare area, focusing on ERISA enforcement. He joined the FBI in 1995 and worked bank fraud cases in New York for six years. About a week after 9/11, he joined the Penttbom team and relocated with it to the DC area in April 2002. In February 2003, Drucker joined TFOS, Radical Fundamentalist Financial Investigative Unit I, which focuses on the core of Al Qaeda and JI. He served as acting chief of the Unit from April 2003 – December 2003, succeeding Brian Filbert. In December 2003, Andy Bingantom (ph), formerly the [redacted] became the new chief of FIU I. Drucker has continued with FIU I as an SSA. (U)

Drucker said his initial role with Penttbom consisted of coordinating and synthesizing all of the financial investigation being done in each field office. He merged the work product from each office into a spreadsheet, which evolved into the initial timeline of the attack. When the team came to DC to prepare for the Moussaoui trial, Drucker was responsible for the financial portion of the case, which included the entire 9/11 financial story. Ultimately, Drucker came to know the plot as well as anyone because the financial story wove the entire plot together, while most of the Penttbom team was assigned to a specific flight or other sub-part of the overall plot. As a result, he has become one of the primary plot briefers. [Drucker plainly has tremendous knowledge of the plot financing details and was generally knowledgeable about nearly every plot

detail we asked about. We helped him prepare by providing many of the detailed questions in advance of the interview. He also regularly reads the detainee reports as they relate to the 9/11 plot.] (U)

Drucker said he was not attached to the FRG. He said Penttbom did the real financial investigation on 9/11. The FRG was primarily involved with putting information into the RAID database and developing link charts. (U)

Drucker said that in preparing for our interview he realized the financial spreadsheet needed a little cleaning up, which he said he was working on. He said the new version should be available in a couple of weeks. (U)

9/11 Plot Financing

Drucker said he would estimate the total operational cost of the plot once the hijackers came to the U.S. as \$280,000-\$300,000. He said this figure includes the approximately \$36,000 the hijackers had left over and returned (or attempted to return) to Al-Hawsawi. The actual amount should be reduced accordingly. Drucker said the exact amount of funds the hijackers received cannot be calculated with certainty because it is impossible to tell whether some cash deposits resulted from the re-circulation of funds, i.e. the deposit of cash previously withdrawn. (U)

Drucker said that he is confident the amount of funds the FBI has documented the hijackers received covered all of their expenses. In fact, he said the challenge has been to identify what they did with the money. They seem to have received more than they spent in that certain withdrawals have not been accounted for. He said his team can generate a breakdown of the hijackers' expenses by category (flight training, living expenses, surveillance flights etc.), which he will have done and provide to us. He said FRG had done some pie charts along these lines, which remain pretty accurate. (U)

Drucker said his figure includes only the operational expenses for each hijacker after he arrived in the U.S. It does not include the living expenses of the hijackers before they arrived, the travel of the hijackers to Afghanistan, or other travel in aid of the plot before they arrived (such as any travel by Al-Mihdhar and Nawaf Al-Hazmi in furtherance of getting U.S. visas in Spring 1999). It also excludes the travel of the hijackers to the U.S., except in a couple cases, e.g., Atta, where the expense of that travel is known. It does include travel by the hijackers from the U.S. to other countries once they were here to pursue the plot, at least where that travel was paid for out of their U.S. accounts: (U)

We asked Drucker to assess FBI Assistant Director Pistole's statement that "the 9/11 hijackers utilized slightly over \$300,000 through formal banking channels to facilitate their time in the U.S. We assess they used another \$200-\$300,000 in cash to pay for living expenses . . ." Senate Committee on Banking, Housing, and Urban Affairs, September 25, 2003, FDCH Political Transcripts at page 5. He said Pistole was simply incorrect. The hijackers did not use significant funds outside the \$300,000 of which we

are aware. Moreover, the FBI is satisfied that the hijackers' expenditures do not exceed the amounts the hijackers are known to have received. (U)

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Drucker said his figure excludes the cost of facilitators other than the hijackers. Thus, no "overhead" has been apportioned for KSM, Binalshibh or anyone else. In this regard, he said KSM was working on 2-3 other plots, so it would be difficult to apportion his costs among them. Drucker said Abdul Aziz Ali lived and worked in Pakistan for years before his 9/11 role began, so none of his living expenses were considered part of the plot. Drucker said he generally deemed expenses to be plot related if they would not have been incurred but for the plot. (U)

Drucker said Mustafa Al-Hawsawi did travel to UAE and incur expenses in furtherance of the 9/11 plot. He said Al-Hawsawi's travel and living costs are quantifiable, and he will quantify them and provide the information to us. These costs should be considered plot costs. Drucker said Al-Hawsawi documented most of his expenses

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Drucker said there is no evidence that Al Qaeda provided any funds to any hijackers before Al-Mihdhar and Al-Hazmi came to the U.S. in January 2000 [other than the funds they received]. (U).

Overall, Drucker said the hijackers lived pretty frugally, although they could have been more frugal in some respects. (U)

Wire Transfers

Ali Abdul Aziz and Mustafa Al-Hawsawi

Drucker said he expects we will soon have more information

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Drucker said Aziz lived in the UAE for several years before 9/11. He worked at the Modern Electronics Center, a computer wholesaler operating in a free trade zone in Dubai. According to Drucker, Aziz is KSM's nephew and his sister is married to Ramzi Yousef. He is "a hard-core guy". (U)

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Drucker said the FBI does not know where Aziz got the money he wired to the U.S. or where he stored it. He said Aziz had two bank accounts in the UAE, one at the Dubai Islamic Bank opened in August 2000 and one at the Middle East Bank opened in July 1998. The FBI has reviewed the bank account information, and neither account ever contained the amounts of money he sent to the U.S. Drucker suspects the funds were sent to Abdul Aziz by KSM through wire transfer, courier, or Hawala, but this is unknown. [Throughout the interview, Drucker referred to a binder of original account statements, transaction documents, and photographs from the UAE, some of which we have copies of and some of which we do not. We asked for a copy of the binder, which the FBI agreed to provide.] (U)

For every wire he sent to the U.S., Aziz brought cash to the Exchange in UAE Dirhams, which were then changed into dollars. The transaction receipts reflect the conversion. In the first transfer, the Wall Street Exchange made a picture of Ali's work ID [redacted] Aziz made his other transfers from the UAE Exchange, which either did not require ID or did not copy the ID. The FBI interviewed the personnel at all of the exchanges, none of whom remember Ali or the transactions. Upon reviewing the paperwork, they said they did the handwriting on the transaction receipts, reflecting the conversion from Dirhams to dollars. (U).

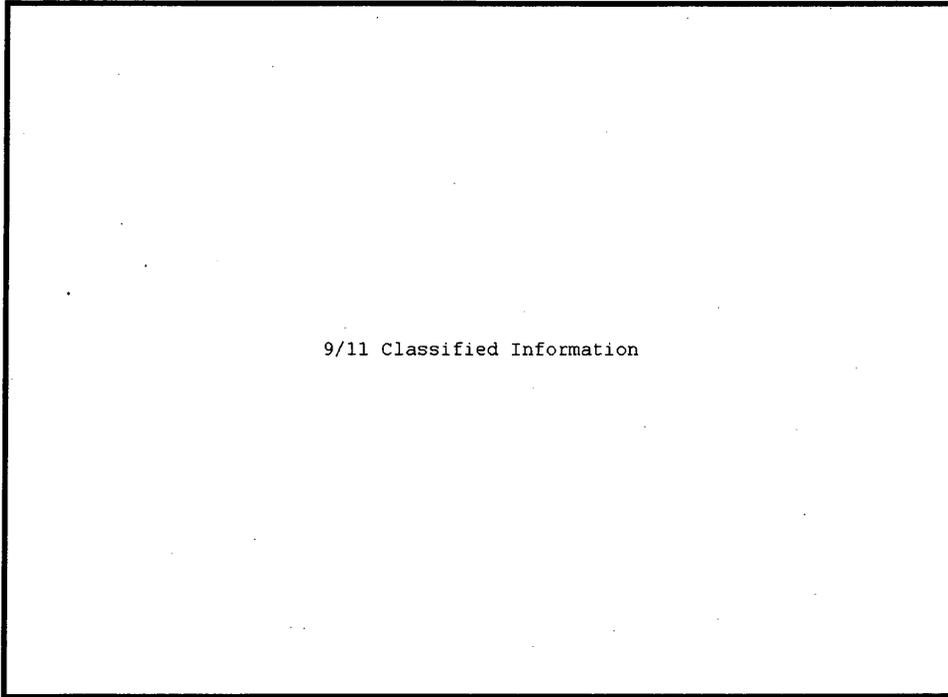
Drucker explained how the FBI was able to conclude Ali was responsible for all of the transfers. [redacted]

9/11 Classified Information [redacted] they can all be linked. [For example,

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Drucker said Citibank was the correspondent bank for the transfers from the UAE to SunTrust and believes its "know your customer" requirements were not complied with when the UAE Exchange Center failed to obtain ID. Doing so was apparently not required by UAE, although the UAE has since made it a requirement for sending any wire transfer over a relatively small amount. The requirement would apply to the 9/11 transactions. The UAE has also given the Central Bank strong powers to freeze funds based on any suspicious transaction, pending an explanation of the transaction. (U)



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9/11 Law Enforcement Sensitive

[redacted] which Al-Hawsawi used to wire money to Binalshibh on two occasions in July 2001. The Exchange personnel remembered Al-Hawsawi, who, as a black man, is distinctive in the UAE. They also recall another man was with Al-Hawsawi on those occasions. Two witnesses described this man as "a beautiful man," referring to his physical appearance and using the Arabic word that also means handsome. The beautiful man spoke good English and did the talking for Al-Hawsawi. The witnesses even remembered that he said the funds were going to be used to buy Falcons in Germany. The witnesses were shown pictures of Aziz and said he was not the beautiful man. The witnesses also claim the beautiful man came back himself a third time to send a third transfer.

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Exchange records reflect that Al-Hawsawi sent these funds and the FBI surmises that Al-

Hawsawi may have filled out the form ahead of time and gave it to the beautiful man.
The beautiful man has not been identified. One possibility

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Binalshibh

Drucker said it appears that Ramzi Binalshibh funded the wire transfers he sent Marwan Al-Shehhi from Al-Shehhi's bank account in Germany. Motassadeq had power of attorney over the account, but Binalshibh apparently had the ATM card. According to Drucker, Binalshibh said Motassadeq made a bank-to-bank transfer at Binalshibh's direction in the fall of 2000, although he claims Motassadeq did not know about the plot. [Needs follow-up to determine which transfer referred to]. (U)

Binalshibh also used Al-Shehhi's funds to send \$2,000 to set up his own account at FFTC in August 2000 in apparent anticipation of his arrival in the U.S. These funds were never moved. (U)

Al-Shehhi's UAE Account and Salary

Al-Shehhi was paid by the UAE military through 12/23/00. The money went into his UAE account and was transferred by his brother, Mohamed Yousef Mohamed, who had power of attorney over that account, to his account in Germany. The FBI does not know why the UAE military continued to pay Al-Shehhi, or why the amount he was paid was different every month.

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The brother had no knowledge of the impending plot. The FBI does not know the origin of the 10/03/00 check deposit for AED 44,418 into Al-Shehhi's UAE account, although it may have been a bonus or other payment from the military. The FBI has requested but not received a copy of the check. (U)

Cash Imported

Muscle Hijackers

The FBI has confirmed the muscle hijackers bought \$43,980 in traveler's checks, which they brought into the country. The muscle apparently brought in more funds, based on the deposits after their arrival, but the exact amount has not been determined. Drucker believes the other hijackers likely brought in traveler's checks, but this cannot be confirmed without reviewing complete records of every bank and exchange in the UAE. (U)

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Drucker said that did not recall exactly which of the hijackers declared funds at U.S. Customs, but some did and some did not. He said the FBI intranet site contains color images of all the Customs declarations and is 100% complete. He suggested it would be a better place to resolve this issue than the FBI Concordance database, which may be incomplete. (U)

Al-Mihdhar and Al-Hazmi

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Atta, Al-Shehhi, and Jarrah

Drucker said he believes Atta and Al-Shehhi probably came in collectively with about \$10,000 as well, based on their deposits shortly after their arrival. He believes Jarrah probably had \$5,000 based on his \$3,000 deposit upon arrival. He suspects Jarrah received this money in Pakistan as well. (U)

Drucker said he believed Jarrah was largely funded by the money provided to Atta and Al-Shehhi, which he contends is sufficient to support him. Jarrah's flight training cost \$16,000, of which he paid the vast majority in cash. Jarrah apparently had traveler's checks, some of which were deposited in Germany. (U)

Drucker does not believe Jarrah relied much on self-funding, although his girlfriend did pay for some – but not all – of his international trips after he arrived in the

U.S. Instead, he thinks cash or traveler's checks he brought in and funding from Atta and Al-Shehhi was sufficient to support him. Drucker did not know the source of the approximately 7,000 DM deposited into Jarrah's German account shortly before he came to the U.S., but indicated he would check on it.

Drucker said he does not know if Al-Shehhi or Atta brought back substantial funds from any of their overseas travel. Al-Shehhi declared \$1,500 when he returned from Cairo in May 2001. The 5/22/01 deposit into Al-Shehhi's account could have been funds he brought back or funds he had previously withdrawn but never spent. The 6/1/01 \$8,000 deposit could have been funds he brought back, funds brought by the muscle arriving in late May, or funds previously withdrawn and not spent. (U)

Overseas Accounts

Hanjour

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Before his role in the plot, Hanjour's travels were funded by his family. (U)

Bannihamad

Drucker said the FBI does not know where Bannihamad obtained the AED 107,000 he used to open his two SCR accounts in June 2001. [redacted] 9/11 Classified Information [redacted] The FBI assumes, but does not know, that Al-Hawsawi deposited the \$4,900 deposited on 8/20/01. This payment was necessary because Bannihamad had run out of funds. (U)

Employment and other Self-Funding

Drucker said there is no evidence any of the hijackers worked during the plot period other than Al-Hazmi's brief employment at a San Diego gas station. As noted above, Al-Shehhi was paid by the UAE military, but he did not do anything for the money. There is no evidence any of the hijackers supported themselves through any illegal activity. (U)

Return of Funds

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Drucker said that KSM had a supplemental card on Al-Hawsawi's SCB Visa account, which he had obtained earlier. He showed us a picture of KSM from his application for that card. KSM withdrew about \$1,000 on the card in Karachi on 9/13. The rest of the funds were frozen in the UAE. They remain frozen; the UAE said it will seize them if Al-Hawsawi is prosecuted. (U)

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Origin of the Funds

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Hijackers Use of U.S. Banking System

Drucker said the hijackers used both big and small banks in the U.S., and we have no idea how they chose what banks they used. Drucker said the hijackers had more the oft-quoted 24 accounts if credit and debit accounts at the same bank are considered

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separately. He said there is a newly updated list of their accounts, which we will be provided. (U)

Drucker said he did not know of the hijackers violating bank procedures or arousing suspicions at a bank other than the examples we cited [as discussed in the 9/28/01 [redacted] 302 and the 9/25/01 [redacted] 302]. He said the suspicion [redacted] described seemed to have nothing to do with terrorism or serious crime; rather generalized suspicion about their conduct. He had not seen the "alert" referenced in the [redacted] 302. The violation of procedures [redacted] described, a non customer obtaining a cashier's check, was inconsequential. Overall, Drucker said the hijackers did not engage in any conduct that should have been made the subject of a SAR or otherwise reported to law enforcement. (U)

Drucker confirmed no false SSNs were used by the hijackers. In some cases, bank personnel wrote other numbers – birthdates or passport numbers – in the SSN spot on an application. He also confirmed no SARs were filed, or were in process, before 9/11 about any of the hijackers. After the hijacker's names became public, many SARs were filed. (U)

Drucker said the post 9/11 transactions on the hijackers' cards resulted from pre-9/11 charges posting after 9/11 or recurring charges, with the exception that some hapless scam artist picked up Atta's credit card number after his card was printed in a tabloid and ordered perfume by mail order, to be delivered to Colorado. After the FBI spun up a big response to confront Atta's apparent associate, the fraudster was discovered. (U)

Drucker said that the hijackers' transactions at U.S. banks did not lead to any useful predictive model. There was nothing remarkable about their transactions that any data analysis would be able to detect, in his view. Their non-transactional patterns, such as coming in for transactions in groups and using common P.O boxes as addresses, might be more useful, although still consistent with the behavior of students or others. In any event, the tradecraft will be different next time. (U)

Generally, the same use of the U.S. banking system could be made in the future, without detection. (U)

Drucker said there is no evidence the hijackers used Hawala or any information value transfer system to move money to or within the United States. Hawala may have been used to move funds from Pakistan to the UAE, but this is entirely speculation. (U)

Atta's Wire to Hamburg

Drucker did not know why Atta sent \$1,500 to Binalshibh in Hamburg on 1/17/01. He said the funds, which were sent to Binalshibh in his real name from Atta, in a variant of his name, may have funded Binalshibh's travel to Iran, from where he entered Afghanistan. He acknowledged, however, that the money was available in Al-Shehhi's UAE account to which Binalshibh had access. (U)

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Aid from U.S. Persons

Drucker said there is no evidence that any person in the U.S. wittingly provided financing or assistance to the hijackers. The very limited financial roles played by any U.S. person consist of the following:

Omar Al-Bayoumi: Drucker said Al-Bayoumi helped Al-Mihdhar and Al-Hazmi by fronting them the first month's rent and security deposit for their apartment, which they promptly reimbursed. There is no evidence Al-Bayoumi ever paid their rent, despite some reports that he did, or provided any other financial assistance. There is no evidence any other person in San Diego provided any funds to the hijackers, with the possible exception of Yazeed Al-Salmi discussed below. (U)

Yazeed Al-Salmi: Drucker said the FBI does not know how \$1,900 of Al-Salmi's traveler's checks were deposited into Nawaf Al-Hazmi's account on 9/5/00 and withdrawn on the same day. The car insurance policy they shared, with a third person, would not have required this sum. There is no witness to the transaction except Al-Salmi, and he was not asked about it – because the FBI did not know about it – before he was deported. It is possible Al-Hazmi simply did a favor for Al-Salmi by cashing traveler's checks, but this is speculation. Al-Salmi had an account at Bank of America, but Drucker did not recall if it was open at that time, which would suggest he could have cashed his own checks. Drucker said he would check on this information and get back to us. There is no evidence Al-Salmi provided any other funds to Al-Hazmi. Al-Salmi's Bank of America account reflects nothing unusual, and Al-Hazmi has no unexplained deposits in his account. (U)

Adel Rafeea: Drucker confirmed that Rafeea was an unwitting dupe, who came forward after 9/11 to tell the FBI that he had received a wire transfer of \$5,000 for Al-Hazmi after meeting him at the mosque. There is no reason to believe Rafeea was witting, and his coming forward helped the FBI discover the wire transfer much earlier than it otherwise would have. The FBI has no idea why Al-Hazmi would have first asked Rafeea to borrow \$500, although it is possible Rafeea was wrong about that, or Al-Hazmi asked as a way to work into the wire transfer request. Drucker had no idea as to why the hijackers would bring in a third party rather than receive the funds themselves, except to suggest it was tradecraft. There is no evidence that the hijackers ever asked to borrow money from anyone else. (U).

Foreign Persons

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Drucker said there is no evidence the Hamburg associates of the hijackers had any role facilitating the 9/11 financing other than Binalshibh and the \$5,000 wired by Motassadeq at Binalshibh's direction. Motassadeq had power of attorney over Al-Shehhi's account, but did not use it to support the plot other than that one transfer. The other Germans may or may not have been involved, but had no financial role. (U)

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Drucker said the only other person who may have had any role with respect to the financing of 9/11 is the "beautiful man" who accompanied Al-Hawsawi, as discussed above. (U)

There is no evidence any financial institution had any witting role in the plot. A couple of hijackers had accounts at the Al-Rajhi Bank, and for unknown reasons Al-Shehhi wired \$200 to Abdulaziz Alomari's account at the Al Rajhi Bank in Riyadh on 9/7/01. The Bank did not play a significant role in the plot financing, however, and there is absolutely no evidence that it had any more of a witting role than any other bank where the hijackers had accounts. (U)

Financial Tracking

Drucker was extremely dubious that the hijackers' financial transactions could have been used to find them and disrupt 9/11. He said that in thinking about this issue, one must remember the pre-9/11 environment, in which obtaining records and cooperation from financial institution took a long time, and getting cooperation from any foreign government was very difficult and time-consuming in the best of circumstances. With respect to Al-Mihdhar and Al-Hazmi, Drucker said that finding where they banked would have required working through the Federal Reserve, which probably would have provided the information after sending out a request to banks. This would have taken 2 ½ to 3 weeks, in all likelihood. Had we known where Al-Mihdhar and Al-Hazmi banked and obtained the records, we could have found the other hijackers using the same bank, who were generally all linked by common P.O. Boxes and/or came to the bank together. Drucker said, therefore, it is possible we could have identified the Flight 77 hijackers, although he doubted all this could have been done in the time between the FBI learned Al-Mihdhar was in the United States and 9/11.

Drucker said it would have been even more difficult to link up the Flight 77 hijackers with the others based on financial records. The most likely way to link them would have been through checks written by Ahmed Alghamdi and Abdulaziz Alomarri on their New Jersey Bank accounts and deposited into the accounts of other hijackers in Florida. Alghamdi and Alomarri were in New Jersey with the Flight 77 hijackers until early August, when they joined the Florida-based hijackers. After going to Florida, they deposited checks into the accounts of two of the Florida-based hijackers, including Atta. [According to the Penttbom Spreadsheet, on 9/3/2001 Hamza Al-Ghamdi deposited a \$950 check from Ahmed Alghamdi into his Suntrust account and on 9/5/01 a \$1,800 check from Abdulaziz Alomarri was endorsed by Atta and deposited into his SunTrust account] In New Jersey, Alghamdi shared a P.O. box with Al-Hazmi and Alomarri shared a P.O. Box with Al-Mihdhar. Drucker said the checks would have provided the link, although he strongly doubted all of this ever could have been put together before 9/11. Drucker also doubted that even establishing the links would have prevented 9/11, as he predicted that that the FBI would have been doing surveillance right through 9/11 itself. (U)

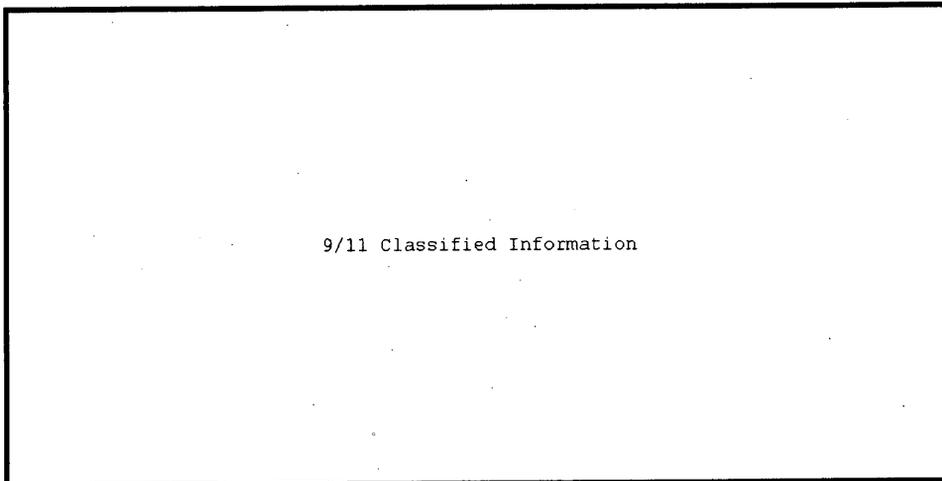
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Drucker said that even learning Binalshibh's true identity would not have immediately led to unraveling 9/11. Even if the FBI got from Western Union Binalshibh's other wire transactions, it would have learned of the wires he sent to Al-Shehhi in New York, which would not give Al-Shehhi's name, address, or bank accounts. It also would have picked up Atta's 1/17/01 wire transfer to Binalshibh, although Atta did not use his exact name. All of this information would have eventually led to identifying all of the hijackers, but only after considerable effort and time. (U)

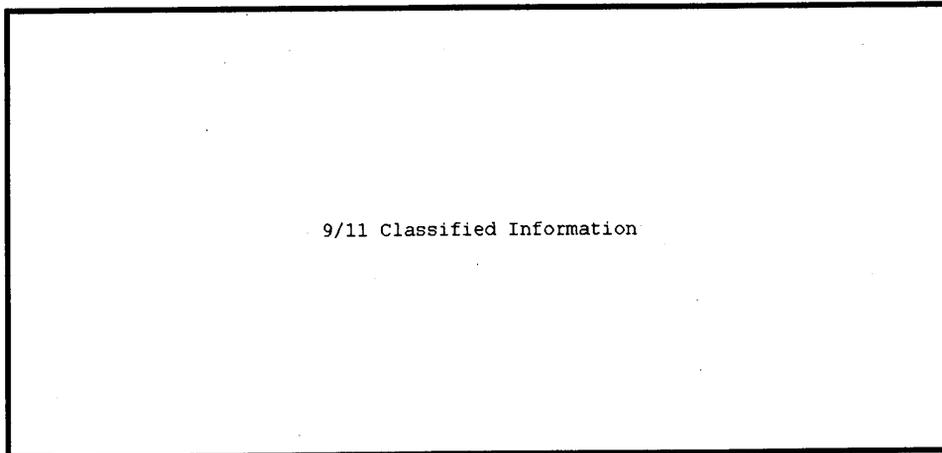
Drucker's bottom line is that all of the information needed to identify all the hijackers before 9/11 existed, but it would have been very difficult to find them from this information in the available time, under any reasonable scenario. He does not think it

would have happened given the pre 9/11 environment and said it would still be difficult today. (U)

Unanswered Questions



TFOS FIU I



The FBI seeks to develop these relationships both to (1) accelerate the ability to investigate a future 9/11 by getting overseas records; and (2) enhance its ability to track Al Qaeda and JI players through ongoing investigations. Drucker said the FBI is constantly pursuing the second goal, which effectively tests the system for the first goal. Field Offices can, and have, tapped FIU I's relationships, through TFOS. The FO TFC should coordinate these efforts. (U)

Drucker said the Saudi attitude toward cooperation on these issues changed "180 degrees" after the May 12, 2003 Riyadh bombings. The Saudi attitude moved from "we will get to it when we get to it" to one of complete cooperation. (S)

Turning to the overall anti-TF campaign, Drucker believes it is impossible to prevent Al Qaeda or JI from getting operational funding. He believes there are too many sources of funds, and operations are too inexpensive to make this possible. The key, in his view, is to follow the financial trail to go after the KSM's of the world who can use the money to cause great harm. As to NGOs, he believes that most NGOs are not dirty throughout, with the exception of the defunct Wafa. Rather, certain dirty players within NGOs divert money, which consists of a fraction of the NGO's overall funds, for terrorist purposes. Ultimately, the NGO will be at least 3 steps removed from the terrorist. In addition, Drucker said that evidence of some connection between an NGO and terrorist groups does not establish that the funds raised by the NGO are supporting terrorism. Virtually none of the millions the Treasury Dept. froze were going to be used to support terrorism. (U)

Drucker said the FBI's Chicago charities cases illustrate his point, [although his knowledge of these cases was not extensive]. The BIF case rested on some very dated information linking BIF to Al Qaeda, but the government could not prove BIF was supporting Al Qaeda. As a result, the case ended with a fraud-based RICO plea, and the rejection of the terrorism enhancement at sentencing. BIF and GRF illustrate the difficulty of using material support prosecutions to disrupt terrorist financing. In Drucker's view, the better strategy is to use criminal prosecutions for fraud or other crimes – or the threat thereof – to develop sources that might lead to operators. (U).

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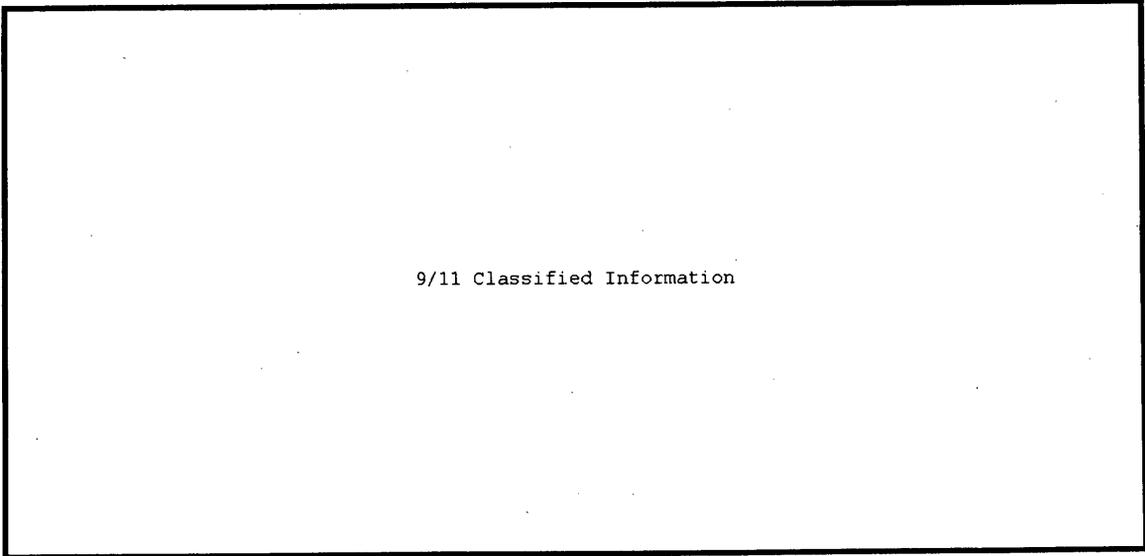
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Present, non-Commission: SSA Drucker, Pat O'Brien, Esq.
Participants-Commission: Doug Greenburg and Dieter Snell

On May 19, 2004 we interviewed FBI SSA Adam Drucker for approximately 1 and 1/4 hours, to follow up on our January 12, 2004 interview. This memorandum provides a summary of the most important points covered in the interview, but is not a verbatim account. The memorandum is organized by subject and does not necessarily follow the order of the interview. The witness provided all of the information in this memorandum during the interview, except where noted by square brackets. (U)

Recent UAE Trip



Drucker said there still may be some bad feelings in the UAE as the result of the U.S. (USAO SDNY, AUSAs Gary Stern and Dan Gill) filing a forfeiture action to seize funds belonging to the UAE Exchange Centre, which were in a correspondent account with Citibank in New York on the basis of the UAE Exchange Center's failure to comply with Citi's "know your customer" requirements in connection with the 9/11 wire transfers from Ali Abul Aziz Ali. The USG sought to forfeit \$60-70,000 in this action.

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Drucker said that the lack of an ID requirement let Ali use aliases for the transactions he made from the UAE Exchange Center. He agreed, however, that Ali could have used his actual name without being detected as a terrorist – since no one knew who he was at the time. (U)

Drucker said the FBI has not identified any additional purchase of traveler's checks in the UAE. They have obtained a CD of data from the UAE Exchange Center, but have not detected any additional traveler's check purchases. (U)

Drucker said the FBI has obtained no additional information concerning Al-Shehhi's fluctuating military salary. He suspects Al-Shehhi received certain bonuses. On one occasion, Al-Shehhi returned an overpay from the military, by a certified check. (U)

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There is absolutely no evidence Atta received a wire a transfer from the Pakistani ISI.
There is no unexplained wire transfer or any unexplained funds at all. (U)

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Drucker has no new information Atta's wire transfer to Binalshibh in January 2001. It is somewhat unusual; since Binalshibh had access to al-Shehhi's accounts why Atta would send money to him. No further information is available. (U)

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