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MFRO4016492

**Memorandum for the Record**

Event: Interview of [redacted]  
Type of Event: On-the-Record Interview  
Date of interview: 12/16/03  
Date memo prepared: 12/17/03  
Special Access Issues: None  
Prepared by: John Roth  
Team Number: 4  
Location: SIOC, FBI headquarters  
Classification: Secret  
Present, non-Commission: [redacted] Bob Sinton, Esq.  
Participants-Commission: John Roth and Douglas Greenburg

This memorandum provides a summary of the most important points covered in the above-entitled 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**

[redacted]

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**ALEC Station**

[redacted]

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**Pre 9/11 Intelligence on Usama bin Laden and fundraising**

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[redacted] stated that even today, we are not sure who is funding al Qaeda. He stated that the theory that rich arabs are funding it, in his view is "an easy, cop-out answer." He stated tha [redacted] but it never really amounts to anything actionable. (S)

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**Pre 9/11 disruption**

[redacted] stated that taking out hawaladars is not the best tactic to disrupt terrorist financiers. They are easy to replace and are really the small guys. Because they are everywhere, they would be hard to stamp out. [redacted]

[redacted] that the problem is that they simply move the money, with out knowing the purpose of the money transfer or even the true identity of the participants.

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**Post 9/11 activities**

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Observations regarding terrorist finance

[REDACTED]

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[REDACTED] the best approach is the one that they have taken: terrorist financing is merely a tool in the box, not a means by itself. It should be a satellite around the main intelligence investigative groups imbedded within the operators, and not a stand alone operation. Following the money without more is a waste of time - [REDACTED]

[REDACTED]

[REDACTED] was highly complementary of the CIA-FBI relationship, and believes that it will outlast the personalities who created the post-9/11 terrorist finance structures. The FBI needs the CIA because of all the foreign contacts and good will the CIA has developed,

[REDACTED] 9/11 Classified Information [REDACTED] An FBI legat, while good, can only do so much.

9/11 Law Enforcement Privacy