

**STATEMENT FOR THE RECORD
FBI DIRECTOR ROBERT S. MUELLER III
JOINT INTELLIGENCE COMMITTEE INQUIRY**

INTRODUCTORY REMARKS

Mr. Chairman, members of the Committee, I am pleased to appear before you today with my colleague, George Tenet, to describe the hijackers' activities once they arrived in the United States. Director Tenet has provided you with an overview of how this plot came to fruition, the preparations conducted abroad, and the intelligence available at the time indicating that Usama Bin Ladin and al Qaeda desired to strike the United States.

My testimony will cover what our investigation indicates happened once these terrorists arrived on U.S. soil and how they executed their plans. I have not included a discussion of Zacharias Moussaoui and any connection to the hijackers, and all of my statements should be understood as excepting those topics. That is because of the pending capital case against Moussaoui.

After the September 11 attacks, the FBI and other members of the U.S. and Foreign Intelligence Communities, as well as the Law Enforcement Communities, worked together to find out everything we could about the hijackers and how they succeeded. Our immediate goal was simple, to prevent another attack by fully understanding this one.

As Director Tenet has said, the plans for these attacks were hatched and financed overseas over a several year period. Each of the hijackers, apparently purposely selected to avoid notice, came easily and lawfully from abroad: fifteen were Saudi Arabia nationals, two were United Arab Emirates (UAE) nationals, and one each from Lebanon and Egypt.

While here, the hijackers effectively operated without suspicion, triggering nothing that alerted law enforcement and doing nothing that exposed them to domestic coverage. As far as we know, they contacted no known terrorist sympathizers in the United States. They committed no crimes with the exception of minor traffic violations. They dressed and acted like Americans, shopping and eating at places like Wal-Mart and Pizza Hut. They came into different cities, moved around a lot and did not hold jobs. When three got speeding tickets in the days leading up to September 11, they remained calm and aroused no suspicion. One of the suicide hijackers, Nawaf al-Hazmi, even reported an attempted street robbery on May 1, 2001, to Fairfax, Virginia Police--- he later declined to press charges.

None of the nineteen suicide hijackers are known to have had computers, laptops, or storage media of any kind, although they are known to have used publicly accessible Internet connections at various locations. They used 133 different pre-paid calling cards to call from various pay phones, cell phones, and land lines.

The nineteen suicide hijackers used U.S. checking accounts accessed with debit cards to conduct the majority of financial activity during the course of this conspiracy.

Meetings and communications between the hijackers were done without detection, apparent surveillance flights were taken, and nothing illegal was detected through airport security screening.

In short, the terrorists had managed very effectively to exploit loopholes and vulnerabilities in our systems. To this day we have found no one in the United States except the actual hijackers who knew of the plot and we have found nothing they did while in the United States that triggered a specific response about them.

PRE SEPTEMBER 11

Let me begin by describing the entry of the September 11 Suicide Hijackers into the United States, beginning with the pilot trained hijackers.

Hani Hanjour (American Airlines Flight 77 suspected suicide pilot)

Hani Hanjour is the first of the hijackers to appear on record entering the United States, nearly a decade prior to the attack (there is no evidence to suggest that the plot began that long ago). Hanjour's first recorded entry was on October 3, 1991, when he arrived in New York via a Saudi Arabian flight en route to Tucson, Arizona. Hanjour lived in Arizona until mid-February 1992 and attended the University of Arizona's Center for English as a Second Language (ESL). Financial records indicate that he then returned to Saudi Arabia.

In 1996 Hanjour returned to the United States, residing briefly in Miramar, Florida before attending the English as a Second Language Center at Holy Name College in Oakland, California, during the summer of 1996. After Holy Name he again returned to Arizona and enrolled in pilot training.

Hanjour next appeared on record as arriving in Atlanta, Georgia on November 16, 1997 from abroad. After going briefly to Florida, he again traveled to Phoenix where he rented an apartment with a Bandar al-Hazmi. Hanjour and Bandar al-Hazmi trained together in January 1998 at Arizona Aviation. It was at Arizona Aviation that Hanjour received his commercial pilot rating.

Throughout 1998 and 1999, Hanjour rented various apartments in Phoenix, Mesa and Tempe. He had various roommates as well. Financial records indicate that Hanjour traveled to Las Vegas, Nevada in February 1998 and Ontario, Canada in March 1999. INS records indicate that Hanjour departed the United States from New York on April 28, 1999. However, bank

records indicate withdrawals in Arizona in the first two weeks of May 1999 from an account in his name.

On December 5, 2000 Hanjour opened an account at Citibank in Deira, Dubai and then traveled to San Diego three days later where he met up with hijacker Nawaf al-Hazmi. Al-Hazmi along with Khalid al-Mihdhar had arrived in Los Angeles on January 15, 2000 from Bangkok, Thailand. Hanjour, who already possessed a pilot's license, traveled with al-Hazmi to Arizona where he spent time at Jet Tech taking simulator lessons for a Boeing 737 from February 8, 2001 through March 16, 2001. After Arizona, Hanjour and al-Hazmi continued eastward settling in the Alexandria, Virginia area.

Khalid al-Mihdhar and Nawaf al-Hazmi (American Airlines Flight 77 - pilot-trained, but not believed to have piloted this flight)

Khalid al-Mihdhar and Nawaf al-Hazmi arrived in Los Angeles, California on January 15, 2000. On April 10, 2000, al-Hazmi took a one hour introductory lesson at the National Air College in San Diego. Less than a week later, on April 18, al-Hazmi received a \$5,000 wire transfer through a third party from "Ali" (believed to be Ali Abdul Aziz Ali) sent from the UAE. As we discovered later, Aziz sent money from the UAE to other hijackers as well.

On May 5, 2000 and May 10, 2000, al-Mihdhar and al-Hazmi each took introductory flying lessons and bought a Jeppesen flight training kit. During this time frame, al-Hazmi was also enrolled in English classes. On June 10, 2000, al-Mihdhar left the United States en route to Kuwait transiting Frankfurt, Germany. Al-Mihdhar is then believed to have returned to Saudi Arabia. Al-Hazmi, however, remained in the San Diego area.

Khalid al-Mihdhar arrived back in New York from Saudi Arabia on July 4, 2001 after spending over a year out of the country. Al-Mihdhar's role in the September 11 plot between June 2000 and July 2001--before his re-entry into the United States-- may well have been that of the coordinator and organizer of the movements of the non-pilot hijackers. This is supported by his apparent lengthy stay in Saudi Arabia and his arriving back in the United States only after the arrival of all the hijackers.

Mohamed Atta (American Airlines Flight 11 suicide pilot) and *Marwan al-Shehhi* (United Airlines Flight 175 suicide pilot)

Mohamed Atta is known to have inquired about flight training in the United States as early as March 2000, when he made e-mail Internet inquiries from Germany to several flight

schools in the United States. In May of that year Atta was issued an Egyptian passport in Hamburg, Germany, replacing one which he claimed had been lost.

On May 29, 2000, Marwan al-Shehhi arrived in Newark, New Jersey from Brussels, Belgium.

On June 3, 2000, Atta arrived in Newark from Prague, Czechoslovakia and hooked up with al-Shehhi. They remained in the New York area through July 2, 2000. While in New York, al-Shehhi was enrolled in an English language school.

Exactly one month after his arrival in the United States, al-Shehhi received from UAE a \$5,000 Western Union transfer from a Isam Mansar, an alias for Ali Abdul Aziz Ali, the same person in UAE who sent funds to Atta and al-Hazmi.

In early July 2000, Atta and al-Shehhi traveled to Norman, Oklahoma ostensibly to evaluate the program offered through the Airman's Flight School. Although they stayed the first night at a hotel paid for by Airman, they did not enroll at the flight school. Instead, they traveled to Venice, Florida and began training at Huffman Aviation. Atta and al-Shehhi both obtained their pilot's licenses, instrument certifications, and commercial pilot certificates in the fall and winter of 2000 at Huffman Aviation.

While in Venice, they also opened a joint bank account at SunTrust Bank. Between July 18 and September 18, 2000, Ali Abdul Aziz Ali, using a variety of aliases, wired approximately \$109,500 into this account. All of these wires were sent from the UAE. None triggered suspicious activity reports (SARs). As I mentioned, Aziz is the same person believed to have wired funds to San Diego for Nawaf al-Hazmi.

In September 2000, al-Shehhi and Atta continued their flight training at Jones Aviation in Sarasota, Florida but failed their Stage I flight test. From December 29, 2000 through December 31, 2000, Al-Shehhi and Atta took flight simulator lessons at Sim Center and Pan Am International. Both signed up for time on a Boeing 727 and a Boeing 767 simulator.

In early January 2001, Atta left the United States and traveled to Madrid, Spain. At the same time, al-Shehhi left the country and traveled to Casablanca, Morocco. To date, the purpose of the travel to Spain and Morocco is unknown.

Returning to the United States later that month, on January 25, 2001, Atta and al-Shehhi moved temporarily to Norcross, Georgia, where Atta visited the Advanced Aviation Flight

Training School in Lawrenceville, Georgia. The two performed flight checks at the Advanced Aviation on January 31, and February 6, 2001. It is believed that Atta and al-Shehhi remained in the Atlanta, Georgia, area through February and March 2001. It is during this time period that a crop duster pilot in Belle Glade, Florida, identified Atta as having inquired about the purchase and operation of crop dusters.

Ziad Samir Jarrah (United Airlines Flight 93 suicide pilot)

From abroad, Ziad Jarrah applied to the Florida Flight Training Center in Venice, Florida on March 26, 2000. On May 25, 2000, Jarrah received a B1/B2 multiple entry visa to enter the United States. On June 27, 2000, Jarrah arrived in the country (Atlanta, Georgia) and began his training at the Florida Flight Training Center on June 28, 2000. His training ended in December 2000. From December 15-18, 2000 and again on January 8, 2001, Jarrah took flight simulator lessons at Aeroservice Aviation in Miami, Florida on Boeing 727 and Boeing 737 simulators.

The Florida Flight Training Center is significant for another reason as well. On May 17, 2000, days after the last known flight lessons for al-Mihdhar and al-Hazmi, an individual identified as Ramzi Binalshibh made his first application for a U.S. visa, which was denied. Binalshibh reapplied for a U.S. visa on June 15, 2000, but again was denied. We know that Binalshibh attempted to enroll in the Florida Flight Training Center (FFTC), the facility where Ziad Jarrah was training at the time. In August of 2000, Binalshibh wired \$2,200 as a deposit to this flight training center in Florida. Binalshibh tried twice more to obtain a visa to travel into the United States --- in Yemen on September 15, 2000, and again on October 25, 2000. However, these requests were also denied. Binalshibh would later become a significant money person.

Possible Surveillance Flights by the Suicide Hijacker Pilots

With their training complete, it appears that the pilots began conducting possible surveillance flights as passengers aboard cross-country flights transiting between the Northeast United States and California. On each flight, the pilots were seated in the First Class section of the plane. The first of these flights occurred on May 24, 2001, when Marwan al-Shehhi flew from JFK Airport to San Francisco.

Ziad Jarrah flew from Baltimore Washington International to Los Angeles in early June 2001. Later that month, Mohammed Atta flew from Boston Logan Airport to San Francisco.

In August 2001, Nawaf al-Hazmi and Hani Hanjour flew from Dulles International Airport to Los Angeles.

Each of the return flights for these hijackers had layovers in Las Vegas. To date, the purpose of these one-to-two day layovers is not known. However, with respect to travel to Las Vegas, we know that at least one hijacker on each of the four hijacked airplanes traveled to Las Vegas, Nevada sometime between May and August of 2001. This travel consisted of an initial transcontinental trip from an east-coast city to a west-coast city, and a connection in that west-coast city to a Las Vegas-bound flight.

Arrival of Non-Pilots into the United States

Now, let me turn to the remaining hijackers, the individuals we believe were the "muscle" on the flights, responsible for keeping the passengers under control.

These hijackers arrived in the United States within a fairly short window. As I indicated, their travel may have been coordinated from abroad by al-Mihdhar. The first pair arrived on April 23, 2001 and the last pair arrived on June 29, 2001. Each of these hijackers traveled with at least one other hijacker and each transited through the UAE prior to arriving in the United States.

- Waleed al Shehri (AA#11) and Satam Alsuqami (AA#11) arrived on April 23, 2001 at Orlando, Florida.
- Majed Moqed (AA#77) and Ahmed Alghamdi (UA#175) arrived on May 2, 2001 at Dulles International Airport.
- Mohand Alshehri (UA#175), Hamza Alghamdi (UA#175), and Ahmed Alnami (UA#93) arrived on May 28, 2001 in Miami, Florida.
- Ahmed al Haznawi (UA#93) and Wail al Shehri (AA#11) also arrived in Miami but on June 8, 2001.
- Fayez Banihammad (UA#175) and Saeed Alghamdi (UA#93) arrived on June 27, 2001 at Orlando.
- Salem al Hazmi (AA#77) and Abdul Aziz al Omari (AA#11) arrived in New York on June 29, 2001.

The hijackers arriving at Miami and Orlando airports settled in the Fort Lauderdale, Florida area along with Mohammed Atta, Marwan al-Shehhi, and Ziad Jarrah. The hijackers arriving in New York and Virginia, settled in the Paterson, New Jersey area along with Nawaf al-Hazmi and Hani Hanjour.

During the summer of 2001, some of the hijackers, specifically Mohamed Atta and Nawaf al-Hazmi appear to have met face-to-face on a monthly basis to discuss the status of the operation, and ultimately the final preparations for the attack.

In July 2001, Mohamed Atta, Abdul Aziz al Omari, Nawaf al-Hazmi, Salem al-Hazmi, Khalid al-Mihdhar, Ahmed Alghamdi, and Majed Moqed purchased personal identification cards at Apollo Travel in Paterson, New Jersey. Atta purchased a Florida identification card, while the others purchased New Jersey identification cards.

In the weeks immediately preceding September 11, the suicide hijackers of Flight 77 stayed in various motels in the area of Laurel, Maryland, and used publicly available computers to gain Internet access from the local Kinko's. During this time period, numerous interactions occurred in the areas of Laurel and College Park, Maryland, among the Flight 77 hijackers and the hijackers of the other flights.

In August, the hijackers began purchasing tickets for the flights they intended to hijack. On August 24, 2001, Khalid al-Mihdhar and Majed Moqed attempted to purchase their tickets through American Airlines' website, but were unsuccessful because the address they gave could not be verified by the airlines. Al-Mihdhar and Moqed ultimately purchased their tickets with cash on September 5 at the American Airlines counter at Baltimore/Washington International Airport.

On August 28, Marwan al-Shehhi purchased his ticket for Flight 175 at the Miami International Airport. He was accompanied to the ticket counter by at least one unidentified Middle Eastern male. [To date, investigation has not positively identified the individual(s) who accompanied al-Shehhi to the ticket counter.] The next day, Mohand Alshehri and Fayez Banihammad bought two one-way first class tickets for Flight 175. The tickets, which cost \$4464.50, were purchased with Banihammad's Visa card.

On August 27, 2001, Nawaf al-Hazmi and Salem al-Hazmi purchased their tickets through the web site Travelocity.com using a VISA debit card in name of Nawaf M. al-Hazmi.

A few days later, Hani Hanjour attempted to purchase his ticket with a VISA debit card at

Advanced Travel Services, in Totowa, New Jersey. After the card was rejected because the cost of the ticket exceeded the card's credit limit, Hanjour paid for the ticket with cash.

Hamza Alghamdi purchased his ticket for Flight 175 through the Internet on August 29, 2001, using his Florida SunTrust Visa debit card. He also purchased an E-ticket for United Airlines Flight 7950, flying from Los Angeles to San Francisco, at the same time. Hamza Alghamdi's SunTrust Visa debit card was also used the following day to purchase a Business Class E-ticket for Ahmed Alghamdi for Flight 175. Also that day, Hamza Alghamdi purchased two one-way tickets for himself and Ahmed Alghamdi to fly AirTran from Fort Lauderdale, Florida, to Boston, Massachusetts, on September 7.

Just days before the attacks, the hijackers began arranging to assemble in their final departure cities. On September 5, 2001, Mohamed Atta and Marwan al-Shehhi booked airline flights at a travel agency in Boca Raton, Florida. Atta booked a U.S. Airways flight from Fort Lauderdale, Florida, to Baltimore/Washington International Airport, and al-Shehhi booked a reservation on Delta Airlines from Fort Lauderdale, Florida, to Boston, Massachusetts. That same day, al Shehri and Banihammad made their reservations for September 8, 2001, to travel from Fort Lauderdale, Florida, to Boston, Massachusetts, on AirTran.

In the days just prior to the September 11 attacks, several of the suicide hijackers of American Airlines Flight 11 and United Airlines Flight 175 were in Boston. Once they arrived in that city, the hijackers stayed in their established groups, lodging in different hotels. Hamza Alghamdi and Ahmed Alghamdi stayed at the Charles Hotel. On September 8, the two checked out of the Charles Hotel and moved to the Days Hotel in Boston.

Flight 11 hijackers Waleed al Shehri, Satam al Suqami, and Wail al Shehri are believed to have shared a room at the Park Inn in Newton, Massachusetts beginning on September 5. The room was registered to Waleed al Shehri. Abdul Aziz al Omari is also believed to have stayed at this same hotel.

Flight 175 hijackers Mohand al Shehri, Fayez Ahmed (Banihammad), and Marwan al-Shehhi stayed at the Milner Hotel in Boston. On September 9, Mohamed Atta also checked into the Milner Hotel, staying that night where he met with Marwan al-Shehhi. A telephonic message on that same day recovered from Atta's cellular telephone has Ziad Jarrah referring to Atta as "boss."

Shortly after noon on the day before the attacks, Mohamed Atta left the Milner Hotel, picked up Abdul Aziz al Omari at the Park Inn, and drove to Portland, Maine. They checked into the Comfort Inn in South Portland. Atta and al Omari were seen together on several occasions in

the Portland area later that evening but their reason for going there, to date, remains unclear.

That same day in Maryland, Flight 77 hijackers Majed Moqed and Hani Hanjour checked out of the Budget Host Valencia Hotel in Laurel, Maryland. Earlier that week, Hanjour, Moqed, Salem al-Hazmi, and Khalid al-Mihdhar had visited a Gold's Gym in Laurel, Maryland on a visitor's pass.

Finally, on September 7, Saeed Alghamdi, Ziad Jarrah, Ahmad al Haznawi, and Ahmed Alnami, the four Flight 93 hijackers, arrived in New Jersey on a Spirit Airlines flight from Fort Lauderdale, Florida.

September 11—suicide hijackers activities hours preceding the attacks

On September 11, at 6:00 AM, Mohamed Atta and Abdul Aziz al Omari boarded a U.S. Airways flight leaving Portland, Maine en route to Boston's Logan Airport. They were both carrying black shoulder bags when they passed through security. When Atta arrived at Logan Airport, he received a telephone call on his cellular telephone from a pay phone located inside Terminal "C". This call is believed to have originated from one of the Flight 175 hijackers who were waiting to board Flight 175 which was boarding in Terminal "C".

Early that same morning, Hamza Alghamdi checked out of the Days Hotel in Boston and with Ahmed Alghamdi took a taxi to the airport.

Fayez Banihammad and Mohand al Shehri, also booked on Flight 175, checked out of the Milner Hotel in the Boston area and drove a rental car to the airport, where they returned the car to the rental company.

Marwan al-Shehhi, who had received a cell phone call from Ziad Jarrah in the morning, also arrived at the airport, resulting in the Boston teams being in-place.

On September 11, Nawaf al-Hazmi, along with three others [believed to have been three of the other Flight 77 hijackers], left the Marriott Residence Inn in Herndon, Virginia and was later seen with Salem al-Hazmi approaching the American Airlines ticket counter at Dulles.

EXECUTION OF THE ATTACKS

AMERICAN AIRLINES FLIGHT 11

At approximately 7:59 AM, American Airlines Flight 11, a Boeing 767, left Logan International Airport, Boston, Massachusetts, bound for Los Angeles, California, with 81 passengers and 11 crew members on board. Five hijackers, apparently using commonly available box cutters, hijacked the aircraft approximately 14 minutes into the flight. The five hijackers aboard Flight 11 were Mohamed Atta; Abdul Aziz al Omari; Satam al Suqami; Waleed al Shehri; and Wail al Shehri.

The hijackers from Flight 11 all purchased one-way tickets in either First Class or Business Class. Each of their seats on the plane had a direct line of sight of one another and with the cockpit door. Brothers Waleed al Shehri and Wail al Shehri sat in the first two seats in First Class---the cockpit doors were easily accessible from these seats. Atta, who we believe was the pilot (he is the only hijacker on this flight known to have formally received flight training), and al Omari occupied the two middle seats of the second row in Business Class. Al Suqami sat in the aisle seat in the next to last row in Business Class.

Flight 11 was cleared for takeoff at 7:59 AM and diverted course at 8:13 AM. Twenty-two minutes later, the flight crashed into the North Tower of the World Trade Center.

As you will recall, earlier that morning, Atta and al Omari had flown from Portland, Maine, to Logan Airport. Following the crash of Flight 11, authorities recovered two pieces of luggage in the name of Mohamed Atta that had not been loaded onto that flight. A search of this baggage revealed a three page letter handwritten in Arabic which, upon translation, was found to contain instructions on how to prepare for a mission applicable, but not specific, to the September 11 operation. Copies of this letter were also recovered at the crash site of Flight 93 and in the car registered to Nawaf al-Hazmi that was found at Dulles International Airport.

UNITED AIRLINES FLIGHT 175

At approximately 7:58 AM, United Airlines (UA) Flight 175, a Boeing 767, left Logan International Airport, Boston, Massachusetts, bound for Los Angeles, California, with 61 passengers and 11 crew members on board. Shortly after takeoff, the plane was hijacked by Marwan al-Shehhi; Fayez Ahmed (Banihammad); Ahmed Alghamdi; Hamza Alghamdi; and Mohand Alshehri. Two of the hijackers on this flight sat in First Class, two others sat in Economy Class, while Marwan al-Shehhi sat in Business Class.

Marwan al-Shehhi, who was flight trained, is believed to have been the suicide pilot on this hijacked flight.

At 9:05 AM, Flight 175 crashed into the South Tower of the World Trade Center.

AMERICAN AIRLINES FLIGHT 77

American Airlines Flight 77, a Boeing 757, left Dulles International Airport at 8:20 AM en route to Los Angeles with 58 passengers and 6 crew members on board. At 8:50 AM, the last routine radio contact with the aircraft was made. Four minutes later, the aircraft began an unauthorized turn to the south and shortly thereafter, radar contact was lost. At 9:39 AM, Flight 77 crashed into the southwest side of the Pentagon, Arlington, Virginia.

Flight 77 was hijacked by five individuals---Khalid al-Mihdhar; Nawaf al-Hazmi; Hani Hanjour; Salem al-Hazmi; and Majed Moqed. Three of the hijackers were seated in First Class and two were seated in Economy class.

The lengthy and extensive flight training obtained by Hani Hanjour throughout his years in the United States makes it reasonable to believe that he was the pilot of Flight 77 on September 11. We know that Hanjour was seated in Seat 1B, the first row aisle seat of the First Class section. The other hijackers on this flight were seated in pairs further back in the airplane.

On September 12, 2001, a 1988 Toyota Corolla registered to Nawaf al-Hazmi was found in a parking lot at Dulles International Airport. A subsequent search of this vehicle revealed many documents and other items associated with the hijackers, including a three page letter handwritten in Arabic. This letter was identical to those found in luggage belonging to Atta and at the crash site of United Airlines Flight 93 in Pennsylvania.

UNITED AIRLINES FLIGHT 93

At approximately 8:42 AM, United Airlines (UA) Flight 93, a Boeing 757, left Newark International Airport en route to San Francisco with 37 passengers and 7 crew members on board. At approximately 10:03 AM, the plane hit the ground in Stoney Creek Township, in southwestern Pennsylvania. Flight data recovered from the "black box" indicated that Flight 93 was heading east at the time of the crash.

The hijackers of this flight, Ziad Samir Jarrah, Saeed Alghamdi, Ahmad Ibrahim A. al Haznawi, and Ahmed Alnami were all seated in First Class and sat in rows one, three and six, respectively. Jarrah is the presumed suicide pilot of this flight since he was the only hijacker known to have a pilot's license and flight simulator time.

SUICIDE HIJACKERS FINANCIAL ACTIVITY

In the aftermath of these attacks and the ensuing investigation, we have developed considerable information with respect to how this operation was funded. Specifically, the funding mechanism behind the conspiracy appears to center around Marwan al-Shehhi and individuals providing financial support primarily from the UAE.

Al-Shehhi received substantial funding while he resided in Hamburg, Germany. From at least March 1998, al-Shehhi received wire transfers into his Dresdner, Germany bank accounts from an individual identified only as Mohamed Yousef Mohamed Alqusaidi (believed to be al-Shehhi's brother).

In July 1999, al-Shehhi opened a checking account at HSBC in the UAE and shortly thereafter granted a power of attorney over this account to Alqusaidi. Alqusaidi continued to wire funds to Al-Shehhi from this account until approximately November 2000. After this time, the remaining funds were withdrawn from the HSBC account in the form of cash. Approximately \$100,000 flowed through this account from July 1999 to November 2000.

While in Germany, Marwan al-Shehhi, at times, transferred monies to Mohamed Atta.

On April 18, 2000, Nawaf al-Hazmi received a wire transfer in the amount of \$5,000 from Ali Abdul Aziz Ali. The funds were sent from the UAE by Ali to Adel Rafeea in San Diego, California who has said that al-Hazmi asked him to accept the funds into his account on his (al-Hazmi's) behalf. According to Rafeea, he then gave the funds to al-Hazmi.

On June 29, 2000, Ali Abdul Aziz Ali (using the alias Isam Mansur) wired \$5,000.00 to Marwan al-Shehhi. The funds were sent via Western Union from the UAE to al-Shehhi in New York, New York.

In July 2000, Marwan al-Shehhi opened a joint checking account with Mohamed Atta at SunTrust Bank in Florida. From July 2000 through September 2000 this account received what appears to be the primary funding for the conspiracy: four money transfers totaling \$109,500 from Ali Abdul Aziz Ali who used the aliases "Isam Mansur," "Isam Mansour," "Mr. Ali," and "Hani (Fawaz Trdng)." The transfers were sent from the UAE Exchange Centre located in Bur Dubai, UAE.

Some of the hijackers maintained joint bank accounts with one another or shared funds amongst each other to include for purchasing of airline tickets. In total, the hijackers opened 24 bank accounts at four different U.S. banks. Several of the hijackers, including Hani Hanjour, Fayeze Banihammad, Abdul Aziz al Omari, and Khalid al-Mihdhar, supplemented their financing by opening foreign checking accounts and credit card accounts at banks located in the UAE and in Saudi Arabia. Other hijackers, including Majed Moqed, Saeed Alghamdi, Hamza Alghamdi, Ahmed Alnami, Ahmed al Haznawi, and Wail al Shehri purchased travelers checks in the UAE, presumably with funds given them when they transited the UAE. Marwan al-Shehhi, Mohammed Atta, and Ziad Jarrah continued to maintain their bank accounts in Germany.

Al-Shehhi and Atta each had credit cards issued by German banks. Khalid al-Mihdhar, Hani Hanjour, and Abdul Aziz al Omari used credit cards drawn on Saudi Arabian banks to supplement their financing. While in the United States, both Hani Hanjour and Fayeze Banihammad had deposits made on their behalf by unknown individuals into their UAE accounts.

In the days leading up to September 11, several of the hijackers sent funds back to the UAE. Mohamed Atta, Marwan al-Shehhi, and Waleed al Shehri sent funds totaling approximately \$18,000 via Western Union to an individual identified as Mustafa Ahmed Alhawsawi in Sharjah, UAE. Additionally, Nawaf al-Hazmi sent an Express Mail package addressed to a Post Office box in Sharjah, UAE (rented in the name Alhawsawi) which contained the debit card for the First Union Bank account of Khalid al-Mihdhar. At the time, this account contained approximately \$10,000. [Note: This package was intercepted and returned to the United States subsequent to September 11.]

Mustafa Ahmed Alhawsawi had power of attorney over the UAE account for Fayeze Banihammad, aka Fayeze Ahmed. Banihammad sent \$8,000 from his U.S. account to his UAE account where the funds were withdrawn by Alhawsawi in the UAE.

Alhawsawi also maintained an account in the UAE that was opened at the same time and at the same location as the account for Banihammad. From June 25, 2001, through September 11, 2001 approximately \$102,000 was deposited to this account.

On July 18, 2001, Alhawsawi was granted power of attorney over Banihammad's Standard Chartered Bank account and was given Banihammad's VISA credit card and ATM card for his account as well. On July 23, 2001, it is believed that Alhawsawi, using the alias Hashim, sent the VISA credit card to Banihammad in Florida, via Skycom Express, an affiliate of DHL.

On August 25, 2001, a supplemental VISA card on the Standard Chartered Bank account

of Mustafa Alhawsawi was issued in the name of Abdulrahman A. A. Al-Ghamdi, who has subsequently been identified as Khalid Sheikh Mohammed, a co-conspirator, along with Ramzi Yousef, Wali Khan Amin Shah, and Abdul Hakim Murad, in the 1995 plot to bomb U.S. civilian airliners transiting the Pacific Ocean.

Mustafa Alhawsawi was in the UAE each time the hijackers were transiting. It is believed that Alhawsawi was providing the funds necessary for the hijackers to purchase travelers checks. Also, hours before the September 11 attack, Mustafa Alhawsawi withdrew most of the money from Banihammad's account using a check and an ATM card. Alhawsawi deposited these funds, as well as those received from the other hijackers, into his Standard Chartered Bank account in the UAE. Alhawsawi then transferred approximately \$42,000 from this bank account to his Standard Chartered Bank Visa Card. Once all of this had been completed, Alhawsawi left the UAE to Karachi, Pakistan. His current whereabouts are unknown.

CONCLUSION

What I have just provided is an overview of what we have learned about the U.S. activities of the hijackers before and during the attacks.

Clearly, these 19 terrorists were not supermen using extraordinarily sophisticated techniques. They came armed with simple box cutters. But they also came armed with sophisticated knowledge about how to plan these attacks abroad without discovery, how to finance their activities from overseas without alarm, how to communicate both here and abroad without detection, and how to exploit the vulnerabilities inherent in our free society.

There were no slip ups. Discipline never broke down. They gave no hint to those around them what they were about. They came lawfully. They lived lawfully. They trained lawfully. They boarded the aircraft lawfully. They simply relied upon everything from the vastness of the Internet to the openness of our society to do what they wanted to do without detection.

And just like the CIA, we do not think the threat has subsided. Those who masterminded and financed these attacks are still capable of doing so. Capturing a number of important operatives has been a huge victory but there are others, still loosely connected and still a potent threat. Nor should we forget that thousands of "foot soldiers" -- those who trained in the camps - remain disbursed. And there are those who, without direction or control, are compelled for ideological reasons to pursue jihad and kill Americans.

These realities to me mean we need a different FBI, one that does not just think in terms of cases and prosecutions. We need new structures, new training, new levels of cooperation, new technologies, more analytical capacity, and a different mind set. All of these things are being put

in place. Nothing can be paramount to preventing the next attack.

When we looked back, there were clearly things we should have done better or differently. But there are also many things we have done quite well and things we should do more of.

Since September 11 we have taken dozens of significant steps to improve the FBI. Some of those allowed us to unravel what happened on September 11. And even though more needs to be done, especially with technology, I am extraordinarily proud of the men and women of the FBI, CIA and NSA who made sacrifices and did the work that led us to knowing those responsible and who have kept us safe in the post-September 11 environment. We are working hand-in-hand towards that goal every minute of every day, seven days a week.