

RV Notes: Appointment Information/Resources

→ compiled from a variety of online sources over the past 6 months (some more recent & notable sources identified)

To Prepare:

To Do:

At meeting:

Post meeting:

General Info.:

Exchange Checklist:

To Prepare:

They don't want you to arrive more than 25 min. before your apt. time.

They will roll you through in about 1 ½ hours. Apts. are 2 hours 15 min. apart.

When you first sit down with your currency: tell them each currency and amount you have. It was advised that you have this typed out.

Type up a biography of yourself to help those at the bank know who you are.

Type up your humanitarian projects list and have several copies to hand out.

When calling the 800# let them know if you have Zim so they can direct you to the next step.

If you feel unsafe going on your own, ask the person about getting an escort when calling the 800#.

Have two forms of photo ID, social security card, pieces of mail with your name and address on them, pens and paper to take notes (take both blue and black ink pens) and your currencies with receipts ready.

Write down your currencies, name and address of whom you bought it from, day you placed the order, serial numbers and how many you bought, plus sum total of the value you bought.

If you hold more than one type of currency, I suggest that you either type out a list of how much of each you have. *Each note would have its own accounting system.*

Be prepared to sign an NDA.

Zim holders will have structured payouts on their Zim redemption. That time frame can be negotiated (3, 5, or 10 years & quarterly, bi-annual, or annual payouts on interest), with the percentage you are paid in interest dependent upon how much you have and how long you agree to your payout period.

Dress your best, be polite, be organized, try not to talk too much as some people do when in a nervous state and do not let your currency out of your sight (follow it from room to room if necessary) until you are sure you are comfortable with what they offer.

What to take to the exchange/redemption: Driver's License, passport, credit card, 2 utility bills, birth cert, SS card and a piece of mail addressed to you. I would take whatever you would take if you were to open up a bank account, or to pick up a driver's license. It's better to have too much and not need it than to have too little and need it.

Zim rates have been fixed according to how you present your project. That would include telling them the exact amount you need in six different categories: (1) the exact amount you need for your project overall, (2) the exact amount you need for yourself overall, (3) the exact amount you need for your project within the first 30 days (4) the exact amount you need for your project in the next 90 days (5) the exact you need for yourself in the first 30 days and (6) the exact amount you need for yourself in the first 90 days.

Be wise, go through the training, have a prepared list on all the things you want taken care of. Bills paid off, give account/amounts, house you have your eye on, cars... etc...everything for the first 10 days, and the first 90 days...be organized, be patient, be wise.

Have documents ready (**portable filing system with tabbed folders**) that map directly to your to-do list. Your mind will be mush at the exchange running on pure adrenaline. You will need this list.

Go in with some idea who your trustees are going to be. Who your beneficiaries are going to be and so on. Go in with a list of that. That is another list that you need to have if you don't have your trust information put together.

Bruce: You will be greeted and seated and be able to provide some identification. This is Know Your Customer portion, KYC. They already know you if you are a Zim holder. They should know if you are a Zim holder, how much you have. You do not need to bring receipts to the Redemption Center, but they will ask: You have any ID? You show them 1 or 2 picture IDs, Drivers License, Passport, Sam's Club, Military ID, Student Id, something with your picture on it. Take that and you want to bring a copy of your utility bill, something that has your address where you live if possible. They are going to ask you what your Social Security number is. Bring your Social Security Card with you. If you don't have it and you memorized it that will be fine.

Bruce: Identify your currencies. They will ask you to present your currencies. You cannot hold back and just put one currency out at a time. They will count it and verify all your currencies at once with the De la Rue Machine.

Bruce: Then they will ask you, "What are your plans for the Zim?" There you can go into a 30 second Bio and how you been of service and present your projects from your 1 sheet that you can present to them. That is the station you know when the negotiation of your Zim opens up at.

Bruce: Each appointment segment is about 2 hours and 20 minutes. **They do not want you to take more than an hour and a half for your appointment for your whole meeting.** You will be getting information on returning and getting to know the private banker. What we are stepping into is the private banking side of the bank. In this case with Wealth Management with Wells Fargo, with Private Banking with Chase Bank, whatever the case as in what HSBC is calling their people. Those people can come to you. They can bring the bank to you. Your Private Banker may want to meet with you and bring you to lunch or take you to dinner. You pick out the place, they pick up the tab and they expense it. Maybe you go to a private location where they hand something to you, give you documentation, whatever they need to do, but the difference is you no longer need to go into a retail

location. You might, but you do not have to. In this case what we are talking about, the bank will come to you.

To Do:

3, 5, or 10 years & quarterly, bi-annual, or annual payouts on interest

Do not let your currency out of your sight (follow it from room to room if necessary)

For protection you can change your name and Social Security number. Do whatever you think you need to do even if that means getting a security system and or body guards until we see people have calmed down in the world around us. **Let others do the frontline work so you can keep a low profile for a while.**

GET IN AND GET OUT FAST period.

1) At your meetings remember to get the card of everyone that you speak to if possible.

2) Get the name of a person that you can speak to if you have a question afterwards who will not violate your NDA if you speak to them.

3) Anything that comes up in a conversation that is agreed to verbally write it down and have the bank sign it with a witness present who also signs it as well as you.

4) In case there are taxes which we don't know make sure you get a written agreement that the bank will agree to release.

MZ: Remember to NEVER let your currency out of your sight.

Nflemingjr: I WOULD SUGGEST THAT IF YOU ARE GOING TO TRAVEL THAT YOU MAIL A LETTER TO YOUR SELF WITH A LARGE AMOUNT OF STAMPS AND CARRY IT WITH YOU THEY CAN NOT OPEN U.S. MAIL

Sue: I am going to do one important segmentation there. In our redemption process meeting that I hold we do an **Immediate Action Request Sheet**. What I do is i ask them to print off 4 copies, and it has: Bank wires, Cashier's checks, amount of cash you want to take, the Prestige Credit Card, and the Proof of funds letter.

Bruce: The Proof of funds is to prove up you have the money to purchase for example a house. It might be half a million, 10 million, etc. Let's call it 5 Million. If you have a Proof of Funds letter to get to the realtor so that he or she knows you have the liquidity to do that deal.

Sue: Next we do a Prestige Card, but not a Black Card. We explain ***having a Black Card is like driving an exotic car or wearing a 24-karat diamond if you are a woman. So, it makes you kind of a target.*** If you are able to get a higher rate and they ask you to sign an NDA. You want get 3 copies of the NDA. Then you want 3 copies of the transaction.

Also: **Do not go to your appointment more than 10 minutes early.** Do not be hanging out in the parking lot 30 minutes to an hour. Do not be taking the Church bus with 50 people on it.

AT THE REDEMPTION CENTER YOU STAY SEATED AT ONE DESK AND THEY COME TO YOU.

Bruce: Yes, make your decision as Sue said where you want to park your funds. It doesn't mean if it is permanent, but I will say this. If you sign documentation for a structure payout for 3, 5, 10 years, that will be parking those funds with that bank for that period of time, obviously. That is how that will be set up. So, choose wisely.

Bruce: Also, I am going to suggest do not to be in a situation where you can check your online accounts unless you are absolutely sure they are completely secure. By that you are secure. The bank will be secure, extremely safe in most cases. Your computer, your laptop is not.

Sue: Or even asking over the phone I do not know if that is a great idea.

At meeting:

They have printers that will print up to 50 Cashier's Checks for you.

When you first sit down with your currency: tell them each currency and amount you have. **It was advised that you have this typed out.**

During that time that they are verifying your currency, talk to them about your rates. Tell them you are interested in a privately negotiated rate.

You will get a temporary debit/credit card.

Your Black Card (**NOT!!**) is the card you use at the bank to access your Mother Lode Account. (**Ask for some other card – Black Card use will cause a loss of anonymity, which = dangerous**).

Make sure you get a copy of all paperwork from your exchange. **Sign in blue ink** so you can tell if it's original or not. (**3 copies → one for you, one for your Trust lawyer, & one for your CPA**)

Get Clean and Clear Certificates for each type of currency/bond you exchange or redeem. Get a letter to show a realtor that you have the funds to cover the purchase of a home.

Get with an attorney or lawyer, an accountant and a wealth management team ASAP if you are not going to use the wealth manager at your exchange/redemption to help you.

Protect your privacy! Get a company like Privacy Abroad or Virtual Shield to scramble your location so others cannot see what you do on your devices. Buy your own Internet Server.

It is simple. If you are EXCHANGING CURRENCIES, say "Exchange". If you are CASHING A CHECK, say "Cashing". If you are TRADING (Like Bartering), say "Trading". It is just that simple. USE THE CORRECT TERMINOLOGY. Be Professional.

Make sure at your appointment that you use blue ink, and don't make black and white copies, print to copies, and sign both as originals in blue ink

Don't forget, get 3 copies of all you sign, sign with blue ink! One for you, your Cpa, and Attorney!

Make sure you get clean and clear letters...

Bruce: Take 2 Blue pens with you to the meeting because you want to sign any original documents in blue ink so they can't pretend the original was signed by you if they make a photocopy of it. The photocopy would come out black. See the originals would be in blue. That is where the originals are clear.

Sue: Who would be able to keep the originals?

Bruce: **I think you would be able to keep the original and the bank would keep an original if you sign 2 copies.** The Redemption Center would want one because they would want one on file, and maybe you get signature in blue for your own records. That is going to be up to my attorney to discuss that.

Sue: *You want to make sure you get the business cards of everyone that is there.*

Sue: The purpose of this sheet is to be able to hand it to them. If they are expecting us to ask for these things, you can hand over to them and sort of check it off item by item as you go through this list. It speeds up the process and that is why I wanted to label it: **Immediate Action Request Sheet.**

Bruce: You want to get it in a situation where it is in an account where it is a structure where it pays you out in interest say every quarter. It pays out interest at a decent rate, fair rate, and spits it out in a spill over account that I can use to fund my projects. So that is how I am seeing that.

Bruce: Once we negotiate a rate and sign off on that, then you will be talking about how much the structured payout will earn in interest. That is the rate could be as low as 2% and upward to 7%. Somewhere in that range per year, per annual. You divide that by 4 and you get that every quarter approximately.

Bruce: Once you get that negotiated, you will be looking at your accounts. How many accounts, you are not going to set up every account in the world. You can set up 2 maybe 3 accounts to get started. You get your Credit Card picked out, one or two of them depending on which banks are represented at your Redemption Center. Then you go into needing any cashier checks. You have it all typed up as on the **Immediate Action Request Sheet** that Sue will have giving names, and amounts. Same thing on any wire information. This is what you intend to wire from this bank and the name of the person for that account. So, you have that information you give them.

Bruce: Then you talk about one or two credit cards. Say American Express, Visa, or Mastercard. I think you will be able to get a card that has the benefits of a Black Card, a high benefit card. I think you have to be very careful where you use a Black Card because you could be a target. I do not recommend it. I'd rather have a Gold or Platinum Card and know that I have an unlimited line on it then have a Black Card trying to be cool. That is just me.

Bruce: Beyond that there will be perks, benefits, two or more pages of things the bank wants to give you. These are for higher volume player. These things are not taxable. That is my understanding. In fact this whole event is not taxable. The only tax you pay on this at least at this point with the current tax law, you pay interest that you earn, not on the redemption of Zim or exchange of currency, but you do pay tax when that mother lode account earns interest.

Sue: They will ask you how much money you will need in the first 90 days.

Bruce: Yes, in the first 90 days. First of all how much do you want to leave in cash. You talk about any cashier checks you want to have. **I am not going to use any cashier checks. I will have 2 to 3 bank wires.** Now, when it comes to how much you are going to need tell them how you much want to have immediate access to the first 90 days. Try to figure out in your projects if you want to start funding your projects that quickly how much you will need and how much you will need personally. This is paying off debts, new home, new car, vacation, anything you need money for. It could be as much as little as \$100,000 or could be as much as \$1 Billion dollars. Whatever your number is that you will need or you want to have in that account so you can use it in the first 90 days. Now if it is a billion dollars, it is going to last a lot more than the 90 days. I am just using that as an expression. It might be \$100 million. It might be \$50 million. Try to be realistic as you plan out you are going to need the first 90 days. The reason why is when you get your first payment from your structure payout account, that should be coming into you in about 90 days.

Sue: Give yourself a cushion. Give yourself some room. Do not try to make it really precise.

Bruce: Yes, do not make it too tight. Give yourself some breathing room.

Post meeting:

Be sure to pay a salary to yourself in the businesses you set up. You can always donate it somewhere if you don't want it. Just be sure if there are taxes on it that you take care of that projection before donating you salary. CPA's and Attorneys can help.

Member: Be wise... get professional assistancego slow.

Q: Besides Lloyds of London ...any other protection when this occurs?

MZ: I plan on adding protection to all my big accounts...

MZ: I am certain once I sign a NDA they will want us quiet and out of the public. Twitch is semi-private....we may have to go private where only proven people who have exchanged can join.....even with an NDA we can talk among ourselves.....there will be a lot we can talk about post-RV.

NDA covers what you just said. NOT that you're now wealthy. That bit of info you wanna keep to yourself for other reasons.

MZ: Guys you do not want to announce to the world that you are now wealthy.....that would put a huge target on your back. Change your address to a P.O. Box as well.

Q: Mark, is "Digital" currency more SAFE in a Bank versus a Fiat currency in a Bank??

MZ: Personally I believe so

MZ: I also heard once you sign an NDA its important to put your CPA and attorney under NDA after you exchange. It's important that none of these can talk about your business.

Q: Are you deleting Facebook and Twitter and social media afterwards for security or is that overkill?

MZ: I plan on disappearing from as much of those as I can.

Everyone should get a VPN - Virtual Private Network!! VPN = Virtual Private Network...others looking at you from the outside, will see your identity from another place where you are not at.

NeedToKnow: How to remove yourself from the Internet - I'm in the process. I felt this was the time to do this...not after \$\$ <http://cyberguy>. How to erase yourself from the internet:

A complete Scrub: https://amp-usatoday-com.cdn.ampproject.org/v/s/amp.usatoday.com/amp/102890400?amp_js_v=a2&_gsa=1&usqp=mq331AQCCAE%3D#referrer=https%3A%2F%2Fwww.google.com&_tf=From%20%251%24s&share=https%3A%2F%2F

Second Currency Basket Update: Mongolia, South African, Indonesia, Bangladesh, South Korea, Pakistani, (Nigeria: If Country Stablizes), West African CFA, FRANC [Central African Franc is (XOF)]. The sign of West African CFA Franc is Fr, ISO code is XOF. West African CFA franc is subdivided into 100 Centimes. (Iranian Rial if it doesn't go in 1st basket), Afghan afghani will not be in 1st basket) Venezuela

Note: Do your research!

General Info.:

Q:What about compounding that interest back into the motherlode account?

ANSWER: I do not want to do that. I am not interested in growing that initial motherlode amounts. I am not interested in that. I am going to take that interest income and dump it into a secondary account possibly with the same major bank. Then take some of that secondary account money and dump into a third account that you can actually gift from and invest in people's lives from and fund projects with, and so on. It could be with the same bank. It could be with a different bank altogether.

When it comes to giving to organizations or to people what I am going to do is use an attorney to handle all giving. Now, if it is a \$20, \$50, or \$100 tip here and there, that is different, but if it is any real money, I am going to utilize an attorney, a legal firm to do the giving. What I am saying is by doing it this way nobody that receives the funds really knows who the donor is, who the giver of that money is. Nether words, it is a way to keep it private, keep it anonymous. That is just something I feel we all need a certain level of security and certain people not knowing essentially where this money originated.

In talking with a previous FBI person at the legislature there are Mobs that once they hear of anyone in construction or HOAs that they will come in and try take over control to steal money so the Best Thing Is To ZIP your Mouth on how much you have and don't expose yourself with unnecessary luxury.

My understanding at the Redemption Center they will be able to make you a credit card on the spot just like a real credit card with the raised lettering and the information on it for you and then you can take those to begin to purchase things right away.

Also, you will have the opportunity to get some cashier checks if you want to get some and use those for some reason.

My personal feeling is not to really use a debit card that is tied to a large account. I think if you have a small bill pay on your account such as a Judiciary account that you want to have a debit card for some reason, you can to that, but do not tie it to a mother lode or master account or even a secondary account. It is too much money that can get siphoned off somehow and you do not want that to happen in case you lose the card or it is compromised.

Bruce: A credit card gives you more protection. Even though you might have gotten into credit trouble in the past, you will have enough where with all to get credit again and have a credit card that you can use and to pay off every month responsibly, every month not even carry interest. Just pay that thing off every month.

Bruce: In my case and I am just going to tell you what I am going to do. In my master account which I call the mother lode account for a long time, I will probably do with the main bank that is seeing

over everything keep that with them because it will involve Zim. It will be involved in a structure payout, and that could be between 3, 5 or 10 years in length. 3 year, 5 year, 10 year. In my case I will go 10 years. Then I will see if I can renew it or see what the plan is after 10 years.

Bruce: Now, that master account will earn interest and it is up to you to see what the interest rate will be when you go in and when you sit down to negotiate that. You will be getting that and you will know that in 90 days or in 3 months if you like to take it that way and that is the way I plan to take it that way, quarterly, 4 times a year. Every 3 months so in 90 days minus a day or so, you will have that money in interest coming in. I am going to use the term spill over account to take that interest and have it pay over into a secondary account as a spill-over from the interest that the first account earns. Then set up other accounts you need maybe with different banks to diversify and as you put it in a position to pay out certain things, homes, cars, or whatever it is you want to buy, whatever it is you want to do with it you will have that funding available to do that.

If you do intend to bring your partner as a place holder and that is the only way I would do it as a place holder to show you are a married person. If you intend to do that, this is what I would suggest that you just say to them: This is a very significant appointment for us. I just want you to smile. You do not want to smile outwardly. That would look just fake. Tell them to practice to putting a smile internally so that kindness comes out of their eyes, warmth comes out of their eyes. There is no stress or incognizant showing up in their facial expressions that the Redemption Center person is picking up as you are trying to present a positive and practical presentation. Do this a couple of hours before hand. Tell them this is going to be wonderful. Tell them to sit there and think of a vacation and think of something pleasant. Tell them to sit there and have positive energy, smile inside, and we will be great. If they go in there and they are I do not want to be there and blah blah blah, I would reconsider bringing them with you because it is going to bring down the energy and they will pick that up.

Q: Do we have to have a trust when we go in?

ANSWER: No. you do not have to have one. If you have one already put together bring it. Bring a copy that you can leave with the Redemption Center People. Keep 2 copies for yourself. One for your attorney and one for yourself. If you don't have one they will probably do and remember Bruce is not CPA, nor Attorney, and I do not play one on TV. I believe that they will probably put you into a temporary type of trust that they call a skeleton trust, meaning bare bones, a basic trust. It probably will be a revocable living trust that can be amended or changed out because it is revocable. That is probably what you will leave with. It is good to have a name for your trust. You have up to I would say 3 months to put it in the more permanent type of trust you want. It could be still be a revocable trust. It could be irrevocable or non-revocable. You get with your trust attorneys how to set that up for you best. If you don't have time between now and the redemption or you do not have it done, do it after the redemption and get back with your private banking staff and submit that to them to sub plant the temporary trust they might have put you in.

Sue: In the sessions that we have for the redemption with the one sheet, we are visualizing after you get thru the negotiating for your Zim and you complete that, that is where the bankers from the

various banking institutions going to come up to you and introduce themselves to you and going to be looking what bank you are going to be depositing in. That is where you are going to be asking, "What is the interest rate that I can intend to expect with you and your bank?" Do we know what the rate can expect, Bruce?

Bruce: Yes, I know what they are. The interest rate across the Tier 1 Banks should be the same. The Tier 2 Banks will not offer quite as high rate of interest as Tier 1 Banks. It will be close.

Sue: You want to have that thought out. You will have a bunch of bankers coming up to you and looking at you and be aware a little mentally for that. Be decisive, make up your mind ahead of time, I suggest.

Bruce: When you go in, you will probably have an idea based on the bankers represented who is there. You know you are going to get in most cases 1, or maybe 2 HSBC representatives. If you have an Abbot Downey person, 1 or 2. Those will be representing Wells Fargo. You could have just a regular Wells Fargo management. You will meet these people. They want to help you. Chase Bank should be there. Bank of America in some cases should be there. Citibank should be there. They probably won't have all of them there unless you are in a major metro area, you probably won't have all 5 or 6 banks represented. You could have 2 to 3 in most situations. The smaller the town, you might have one. If you happen to be very rural and sent to a Tier 2 Bank, you will have Tier 2 Bank and probably have a representative from HSBC or Wells Fargo.

Some of the transaction with the mother lode account you will get a special card, you will get a key, and a special password. You will need all 3 of those to access that mother lode account. That is my understanding. All 3. If you do not have any one of the 3, you are not getting in. Password, physical key, and the card that has at least 1 or 2 chips in it, and it might be a bio readable where it has your thumb print or eye or something where it is bio identifiable to you. I do not know everything about that. It is something I heard in the past. It is something you learn.

Bruce: If you have any care about your how you feel with your confidence, your presentation, or your actual delivery that we talked about tonight and you need help with it this is where Sue comes in with her private sessions. **You can email Sue:** integratedminds@hushmail.com.

"Having a home office where you can do most of your organizational management (**Microsoft Net Meeting** is great) is even better because you won't be "in the real office" very often nor for very long when you are (only when absolutely necessary which will be a rare occasion) thus making it that much harder for anyone other than your direct reports to know who you are."

Q: What is a sweep account?

MZ: A sweep account is a holding account that will give you time to decide what to do. Time to get advice from wealth managers, attorneys, etc....time to set up trusts or whatever you decide to do.

www.dinarrecaps.com/our-blog/categorypost%20rv%20info - DinarRecaps.com (helpful info. Blog w/ links)

Possible areas of focus for efforts/donations:

- abused children
- homeless and/or veteran's support & housing → "Veteran's Retreat Network"
- energy sector – disclosure technologies?
- education – my notes & ideas, trade schools & trade school scholarships
- water purification & distribution
- infrastructure (general) – "Rebuild America" → Mississippi flood clean-up = 1st attention
- transportation (means & infrastructure) – bridges, roads, mag-lev rail
- medical technology – disclosure technologies?
- natural medicine & FDC & CDC clean-up/out → sponsoring research studies (university participation?)

- food production & environment – stop deforestation and peat mining (reestablish peat bogs) → gift farmers land (for peat bogs) and equipment/materials/BEE-HIVES to farm and revitalize their farms

<https://www.dinarrecaps.com/our-blog/exchange-apt-tips-and-checklist>

<https://www.printfriendly.com/p/g/V4kvu6> (pdf of original file w/o ads)

Exchange Checklist

Bank appointment for Currency EXCHANGE Instructions/Checklist

Bank Name _____

Bank 800# _____

“I am calling to schedule a foreign currency exchange”

My name is _____

My zip code is _____

My e-mail address is (If they ask for it) _____

I have _____ IQN (Iraqi) currency

I have _____ VNN (Vietnamese) currency

I have _____ 1000 notes from 2000 of IDN (Indonesian) currency

I have _____ 100 Trillion, _____ 50 Trillion, _____ 20 Trillion and _____ 10 Trillion 2008 AA notes of ZWN (Zimbabwe) currency

I have _____ of _____ (other foreign currency)

FILL IN THE BLANKS for EXCHANGE appointment information that you get from call the center representative:

Your appointment Information:

Date _____

TIME _____

The Location _____

The Day of Your Appointment Things To Do

1. Make sure you know where you are going. Arrive early so you can “get yourself together, take a deep breath”. Do not loiter. *If you are too early (no more than 25 minutes early), stay SECURELY in the general area but not in the bank parking lot!*
2. Remember to get in and get the EXCHANGE done, there a lot of other people behind you in line so be thoughtful of their time as well. You will have time for questions at your second appointment with your new Private Banker/Wealth Manager.
3. Be discrete, be professional, and be alert and aware of your surroundings. BREATHE! *Seriously consider hiring security to accompany you to your appointment or bring a trusted friend.*
4. *Collect business cards from everyone or take their name and phone numbers as well as the location of their regular branch office.*
5. Read and Sign the NDA. (if there is one) If it is simple and states you cannot tell anyone except your spouse, lawyer, or CPA (These are the people that need to know how you came about your money for tax purposes) how you came about all of your new found wealth, sign it and move forward with your exchange. Be prepared to uphold it! If you break the terms, you could lose your new found wealth. *If the NDA is more complex and you are not comfortable with it, simply let them know you would like to explore your options with another banking institution. They may or may not waive the NDA. REMEMBER TO GET A COPY OF THE NDA IF YOU SIGNED IT.*

The Day of Your Appointment Things NOT To Do

Do not demand anything while at the bank or act like a lunatic, you will be escorted out.

Remember the Golden Rule “Treat others the way you wish to be Treated”!!!

Items Suggestions to Bring to the EXCHANGE Appointment

(Check off the list as you put all items needed together to make sure you remember everything)

Driver's License

Second form of ID (a credit card or passport)

Your most recent utility bill (Water, power, etc.) to confirm residency in case you have never held an account with the bank you will be exchanging with or for another form of ID

Power of Attorney Paperwork (If you are exchanging for someone else)

A pad, pen to take notes, calculator

Receipts for all currency purchased or gifting letter if they were a gift in case they are needed (*Do not offer them, only do so if they are requested*)

IQN / VNN / IDN/ ZWN currency

Have your TOD designees (Transferable on Death) full legal names, phone numbers, addresses and Social Security Numbers written down that you want listed on your accounts. You can have multiple TOD designations per account (Wife/Husband, Children, Grandchildren, Nieces/Nephews, etc.)

Have a list of Cashier's Checks you will need, if any, along with the exact amounts and who they need to be Payable to

Decide in advance if you will be requesting cash for "Pocket Money" before hand and how much.

DO NOT get more than \$9,500 unless you would like Uncle Sam to visit you. Also remember the more you take with you, the bigger the target you are for thieves! BE SMART!!! Do you have a safe to store cash in????

Know the ceiling rate!!! Make sure you do not get hit with a Spread Fee! If you do not like the spread fee they are charging simply let them know (In a Professional manner) you will go to another bank.

Suggestion: New Account Numbers for each Currency EXCHANGED (DO NOT EXCHANGE ALL CURRENCIES INTO ONE ACCOUNT, OPEN SEPARATE ACCOUNTS FOR EACH CURRENCY!!!!)

Name of Bank Exchanger _____

Bank _____

Branch _____

IQN Checking Account Number _____

IQN Checking Routing Number _____

IQN Savings Account Number (Deposit 50% of your Exchange for Taxes just in case and do not touch until Tax Time) _____

Add TOD (Transferable on Death) Names to Accounts (Checking and Savings) Make sure you receive copies of the deposit slips and all account information

Get Clean and Clear Certificates – at least 10 or more (Documentation that your money is not tied to anything illegal)

Get starter checks if needed until your checks arrive

Get ATM card if you want one Set up Online Banking if wanted

*****[Inquire about Extra Insurance for your funds](#)*****

VNN Checking Account Number _____

VNN Checking Routing Number _____

VNN Savings Account Number (Deposit 50% of your Exchange for Taxes just in case and do not touch until Tax Time) _____

IDN Checking Account Number _____

IDN Checking Routing Number _____

IDN Savings Account Number (Deposit 50% of your Exchange for Taxes just in case and do not touch until Tax Time) _____

ZWN Checking Account Number _____

ZWN Checking Routing Number _____

ZWN Savings Account Number (Deposit 50% of your Exchange for Taxes just in case and do not touch until Tax Time) _____

DID YOU GET A COPY OF YOUR SIGNED NDA?

Set second appointment with a Private Banker or Wealth Manager (The bank will guide as to who you need to speak with based on your EXCHANGE/ deposit amount

This appointment will be the one in which you discuss all of your options for investment and your “perks”

Private Banker Name _____

Telephone Number _____

Appointment time _____

Location _____

Notes:

<https://www.dinarrecaps.com/our-blog/strategic-exchange-approach-suggestions>

Strategic Exchange Approach Suggestions

5/27/2019

Informative Post From Our Archives

Strategic Exchange Approach by Miracle Man

I'm certain many people will be giving you advice during this process, and although I have 17 years of experience as an investor, a former lottery winner, and a former lottery loser, I am not a financial adviser.

All of my plans are intended to give you a different perspective-in other words I understand what it's like to be suddenly wealthy and have no idea how to manage it, prioritize it, or grow it.

With that in mind, I want to help you avoid some of the pitfalls I've run into with the hope that you do not have to make the same mistakes.

My experiences have given me a unique perspective and understanding. This is MY plan and it is not intended to offer you a path to success, and does not include any promises.

...

Your mistakes are your own, just as mine have been my own.

FIRST FIVE MINUTES-This is what you've trained for.

To start with, you have to exchange your currency. This is just like you've been told your whole life, you only get chance to make a first impression, so make sure those first five minute have an impact.

You set the tone with the way your dressed, the way you shake the bankers hand, and a cold confident look in the eyes of the individual across the table that says,

- This is business.
- I know what I'm doing.
- I know how valuable the assets are that I'm holding. And,
- I'm not leaving with a dime less than I'm worth.

This is your opportunity to go on the offensive, without being offensive

1) Listen: This is an essential moment, adrenaline will be pumping, thoughts will be racing through your mind of what you're going to do, and you'll be dying to talk to blurt out something like, "Give me the best rate! Now!" Do not do that.

Listen intently to what ever questions the banker asks, minute instructions he may give you, and make sure you answer all of his questions in a way that describes the best version of who you are.

They have been trained, and they are looking to see if you're ready to have money, how well you will manage it, and if they want to be in business with you.

Your job here is to pause, answer intelligently, and ask great questions that demonstrate that you possess a foundation of basic financial wisdom and the ability to remain teachable for other opportunities that may present themselves in the future.

Possible dialogue:

“Thank you Mr. Banker for explaining those things to me, have I answered all of your questions? (wait for his/her answer)”

“That’s great, well I did want you to know that I have been a currency holder for many years and I’m excited about the rates that are available.”

“I’m sure you know that the Dinar is backed by Oil Credits, and the other currencies that I hold are backed by Gold and various Assets.”

“What may be the most exciting piece to me is that the ZIM is recognized as a Historical Bond.”

“That being said, and as long as we are clear that I know the value of what I’m holding, I will make my decisions about where I ultimately exchange and keep my money, based on finding a common accord with the institution I am working with. “

“In other words, I’ll gladly exchange with you today as long as we both agree to the value of what it is I present.”

LISTEN ACTIVELY NOT ANXIOUSLY

At this point you will take out your currency for the banker to examine, add up, and start to make offers.

Sit back, be calm, wait for this question?

“What rate did you expect to get for your currency?”

Make sure you know what you want, and ask for three times more. Don’t blink when you say it, and make sure it’s within realistic parameters that have you confidence you just might be able to get.

Listen carefully to the offers, make sure you understand the stipulations attached to each offer. Repeat the offers back to the banker so you and he/she are clear as to what is on the table.

Listen for your offer, if it’s not there, go back on the offensive, and get it.

2 MINUTE DRILL...

Know your options:

“Mr Banker, if I leave 10% in your bank for 2 years..would that qualify me for a higher rate?, and what kind of interest rates could you guarantee if I made that commitment to you and your bank?”

“In addition, if I commit these funds to your institution I’d like to make sure they are covered with an insurance wrap.”

BANKER NOW TALKS

“ Mr banker if I leave 15% in your bank, what rate can you offer, and interest from your bank?”

INSURANCE WRAP always included

BANKER TALKS.WITH OFFER

“Now mr banker if I leave 20% in your bank for 5 YEARS what rate can you offer, and guaranteed interest return?”

BANKER TALKS with OFFERS..

THE CLOSE..

“Mr Banker if I leave 25-30% of these funds in this institution (MY PERSONEL TOP % in ONE INSTITUTION) for 5 YEARS..

what rate can you offer? And what would be the guaranteed interest?”

INSURANCE WRAP MUST BE INCLUDED

BANKER MAKES OFFER

“WHAT DO YOU THINK THE BANK DOWN THE STREET OFFERED ME FOR THE SAME DEAL?”

If they have to leave the room to get approval, you just closed the deal.

Demonstrate intelligent business acumen with the ability to compromise and listen. You don’t want the banker to get offended, but you want him/her to fight for your business, and want to business with you.

Be confident with the assets you hold.

That principle extends beyond your currency, it also applies to the value you bring to the world with projects you will use that money for, the depth of your character, and the impact you will have on the lives you serve.

