

Joe Blow, Humanitarian

Redemption/Exchange Appointment

Questions to Ask / Reminders:

DATE: \_\_\_\_\_

LOCATION: \_\_\_\_\_

Rates/Contract Rates(CR)

- \_\_\_ May I please request to have an exchange advisor to assist me?
- \_\_\_ Real-Time, on-site verification of currencies **and instant deposit credit**. Some banks will try to require a 10-day hold. *This is negotiable. I have the power.*
- \_\_\_ Request Banker/United States Treasury(UST) official to sign off on each page of my currency holdings list
- \_\_\_ Contract Rates: Estimates and actual rates we have seen, including contract rates:

**IQD/Dong**

Low \$ \_\_\_\_\_

Mid \$ \_\_\_\_\_

High \$ \_\_\_\_\_

**Zim**

Low \$ \_\_\_\_\_ per 100T

Mid \$ \_\_\_\_\_ per 100T

High \$ \_\_\_\_\_

What are the Contract Rates(CR)? What can we do to help me obtain the highest contract rate possible since I have significant humanitarian projects which I am committed to?

IQD \_\_\_\_\_

DONG \_\_\_\_\_

RUPIAH \_\_\_\_\_

ZIM BONDS \_\_\_\_\_

*I cannot accept the default rates as my goals for Humanitarian Projects are substantial and multi-generational. \*\*If the contract rate I am offered is substandard, walk away. Be willing to leave. Visit the next bank that will work harder for my business. \*\*Write down all suggested Redemption Centers offered, initially. \*\*Wells Fargo is supposed to have a contract with the United States Treasury which can offer higher CRs. \*\*The banks are aware there will be other competition. This is an advantage.*

- \_\_\_ No Spread Charge. Learn the rates and make sure bank will not be charging a spread (*reduction of the rate to you because bank takes a 'fee' for facilitating the transaction*).
- \_\_\_ What is your fee/percentage for conducting the exchange for us? Is this negotiable since we are talking about a crazy amount of money? Negotiate for smaller exchange fee since we are talking about a significant

amount of money. *If they say 2%, politely ask for 1%. If they say 1%, ask for .5%.*

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- \_\_\_ May I see the screen you are viewing? *(verify I am being quoted the correct rate.)*
- \_\_\_ How soon will the funds be made available to me? When will we have access to liquidated monies?

IQD(Dinar) \_\_\_\_\_

VD(Dong) \_\_\_\_\_

IR (Rupiah) \_\_\_\_\_

ZB(Zim Bonds) \_\_\_\_\_

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- \_\_\_ How do I access the funds using the QFS \_\_\_\_\_  
\_\_\_\_\_

**NDA**

- \_\_\_ What forms will I need so I can hire a team w/o violating my NDA – since I will have to be able to talk openly to people whom I will need to work with in regards to my HP? Forms provided? Or do I make my own NDA?  
\_\_\_\_\_  
\_\_\_\_\_
- \_\_\_ Present addendum – speak openly with certain individuals
- \_\_\_ Is it necessary for my spouse to sign an NDA? He’s very discreet and will not speak openly about this appointment \_\_\_\_\_

**Security / QFS / Bank**

- \_\_\_ For safety purposes, I prefer to keep the lion’s share of the wealth in the QFS for safe-keeping. Should I put this account under the name of my LLC, for safety? Or should I just move monies into smaller accounts and have those debit cards with the name of the LLC? Present EIN number, as needed.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- \_\_\_ May I keep the different families of currencies in separate accounts in effort to help me keep them differentiated and straight in my own mind? [IQD, VD, IR, Z] Preference is not to co-mingle funds.
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- \_\_\_ How many sub-QFS accounts can I create *under the main* QFS account?

Example: Dong: 1 – lion's share total – to be transferred, periodically to two smaller accounts, as follows:

2 – smaller account for HP ready to be paid out; check-ready or transfer-ready status

3 – smaller account for miscellaneous spending; purchases; misc needs

- \_\_\_ How many debit cards may I obtain with a \$10K limit pre-loaded out of my QFS account? From my research I have learned that there is no limit to the number of pre-loaded debit cards I may request from a bank, is this the same for the QFS side? Starter checks available? \_\_\_\_\_
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- \_\_\_ Will you please provide a POD that I can sign? \_\_\_\_\_

### Bank Exclusively and/or Wealth Manager

- \_\_\_ Submit check-list resources – Request preferences and perks (see sheets)
  - \_\_\_ Ask for all accounts to be NON-testing, Non-training Account, either online or offline. Require that the bank manager be the only person with direct access to my account information. Request that no general teller is to have access. Protect and safeguard my privacy/security.
  - \_\_\_ (Jim) Special benefits for veterans if DD14 shown. Enquire at each bank re any benefits provided.
  - \_\_\_ Ask bank what kind protection it offers if debit card is lost/stolen. \_\_\_\_\_
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- \_\_\_ Do not agree to any CC that has a 'universal default clause'. It allows the bank to look through all your credit accounts, and if it sees that you're late paying a bill on another card, the bank is allowed to increase the interest rate on its (other) card(s). *(I know this is changing on the QFS side – explain how. What should I expect, going forward?)*
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- \_\_\_ With the implementation of QFS and moving away from illegal banking practices, will derivatives be going away? Or will FDIC insurance still be needed on amounts exceeding \$250,000 in banks? CDARS?

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- \_\_\_ Collect business cards from everyone or take their name and phone numbers as well as the location of their regular branch office.

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- \_\_\_ GET PRINTED RECEIPTS of all of the transactions with regard to all the accounts which include Deposits, Debits, and Current Balance.

- \_\_\_ Interest - How is this going to work under the new system within the QFS? What will this look like? What incentive do people have to put money in your bank? \_\_\_\_\_

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- \_\_\_ Do not permit WM to have complete fiduciary control over any amount of funds. I must sign for everything and maintain control at all times. Decline handing bank power-of-attorney.

**MISC / Trusts / Security**

- \_\_\_ I was advised to request a Diplomatic Passport for travel? How may we obtain one?

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- \_\_\_ Within the QFS and the return to Constitutional Law, will setting up multiple Trusts be necessary?

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- \_\_\_ I am interested in setting up a Trust to protect our Interests. Can you recommend Wealth Management Team that is independent of a particular bank which will seek for *my best interests* as opposed to that of the their employer – the bank -- that they must be beholden to?

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- Is it recommended to hire a security team? If so, can you recommend resources we can contact? \_\_\_\_\_

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