US BANK EXPOSÉ

BANKING SYSTEM TACTICS UNMASKED

EXCHANGE

THE DAY **YOUR MONEY DIED**

On the weekend of November 15, 2014 while something **historical** took place most of us were sound asleep.

That autumn morning in Brisbane, the G20 leaders posed for photo ops, approved a series of proposals, cast stones at Russian President Vladimir Putin and then whisked back to their respective countries.

It all happened so fast, that few leaders realised what they endorsed. They had rubber-stamped the Financial Stability Board's "Adequacy of Loss-Absorbing Capacity of Global Systemically Important Banks in Resolution," which **completely changed** the traditional rules of banking.

Russell Napier, writing in ZeroHedge, called it **"the day money died."**

While we still feel confident our money is still *in the bank,* it is future deposits that can now be counted as **dead,** unlike coins and paper bills which cannot be tracked or, according to Napier, given a "haircut."

But, that also recently changed.
Keep reading, you'll be glad you did...

THE DAY **YOUR MONEY DIED**

Napier continued by stating that bank deposits are now "just part of commercial banks' capital structure." In plain English, this means your future bank deposits can be **"bailed in" or confiscated** to save megabanks from ventures that have gone wrong.

Instead of banks focusing on their clients' needs, these new rules prioritize payment of banks' derivatives obligations to <u>each other.</u> This puts depositors like you at **the end of the line.**

Furthermore, banks now target **pension funds** for their latest bail-in plan, calling the tactic "bail-inable" bonds.

"Bail-ins" have been implemented by banks to avoid future government bailouts and eliminate the fall of too big to fail (TBTF) entities. However, the end result is a bail-in movement as megabanks are saved from bankruptcy by <u>expropriating the funds of depositors and creditors.</u>

The fact is that bail-ins will likely have **worse consequences than bailouts for depositors,** since deposits under $250,000 in the US are protected by federal deposit insurance, which in itself has become severely underfunded due to the banks' exponentially growing derivative claims.

ARE U.S. BANKS **STRAPPED** FOR **CASH?**

Recent financial trends point to a looming **cash shortage** among U.S. banks.

Americans are finding it harder than usual to withdraw physical cash from their bank or retirement accounts.

As U.S. banks endeavor to turn your cash into "zero's in cyberspace," they are launching an all-out war on cash, making those who deal with physical money out to be **terrorists** or **money launderers.**

At the same time, stocks for most U.S. banks have taken a nose dive. The Federal Reserve is pushing the idea of negative interest rates on bank deposits.

NIRP (Negative Interest Rate Policy) will allow U.S. banks to charge you **on-going fees** on all accounts with a positive cash balance.

Economic metldowns in countries like Ukraine, Cyprus and Greece show that governments have the power to do this.

This special report exposes new U.S. banking policies anyone with a bank account should be aware of; Suspicious Activity Reports [SARS], Negative Interest Role Policy's (NIRP) and Bail-in's.

SARS (SUSPICIOUS ACTIVITY REPORTS)

> The vast majority of financial institutions file SARS... In appropriate cases, we encourage those institutions to consider whether to take more action, specifically, to alert law enforcement.
>
> Leslie Caldwell - Assistant Attorney General

To regulate money flow, including deposits that you put in a bank, the government is setting a limit on the **amount of cash that can be withdrawn.**

Most of us have heard of CTRs, [Currency Transaction Reports), which are filed for any withdrawal over $10,000.00.

However. SAR's are required for movements **as small as $5,000.00.**

When Should SARS Be Filled **And Submitted To Authorities?**

According to details obtained from the FDIC website, here are the instances when a SARS **must** be filed:

(1) Insider abuse involving any amount.

(2) Transactions aggregating $5,000 or more where a suspect can be identified.

(3) Transactions aggregating $25,000 or more regardless of potential suspects.

(4) Transactions aggregating $5,000 or more that involve potential laundering or violations of the Bank Secrecy Act.

SARS (SUSPICIOUS ACTIVITY REPORTS)

To curtail the chances of money laundering, banks are mandated to fill out SARS on a regular basis. The fact is, **there is a minimum quota of SARS** that banks are required to submit to authorities since US. government regulation requires all banks to file mandatory SARS involving their customers.

Banks can even be fined severely if the SARS submitted are deemed insufficient, and their banking charter can be revoked as the hammer falls on the banks' management if they fail to comply with U.S. regulations. In some instances, **individuals could even face prison time.**

Could There Be Existing SARS **With Your Name On Them?**

If you are an investor with an extensive portfolio or are involved in substantial cash transactions, there is a high likelihood that your banker may have submitted a SAR about you.

Accordingly to the U.S. government, as of October 2015, more than 3 milIion SARS have been submitted. However, the Justice Department claims that the number of SARS filed so far is insufficient. The Justice Department is now actually encouraging banking executives to **get the police involved** when dealing with customers.

A senior official from the Justice Department was quoted as telling banks to **pick up the phone and dial 911,** whenever they become suspicious about a customer. The official said:

"[We] encourage those institutions to consider whether to take action: specifically, to alert law enforcement authorities about the problem, who may be able to seize the funds, initiate an investigation, or take other proactive steps."

In summary, as stipulated by the Federal Deposit Insurance Corporation, banks are required to file a SAR when "a transaction is made or attempted by a customer either with the bank or its associate, which is in excess of $5,000.00."

Have you recently been involved in such a transaction? **The odds are, that you have.**

NIRP (NEGATIVE INTEREST RATES POLICY)

> "Current economic realities might push interest rates below the zero mark."
>
> Janet Yellen - U.S. Federal Reserve

We heard a lot about NIRP in 2016. However, have you ever imagined what happens when a bank's interest rate falls **BELOW** zero?

Banks will charge you a fee for keeping your money with them. As crazy as it may sound, most banks in Europe have lowered their interest rates to less than zero. Japan has also followed suit as these countries are cutting their interest rates in a bid to re-negotiate their economies, while others do this to dispel foreign investors.

Whatever the reason, cutting interest rates is an unconventional option which can have dire **negative consequences** on the global economy.

The possibility that all banks will agree to lower interest rates below the zero mark would inevitably lead to one World Central Bank in the future.

Recent Developments

Just last year, the Bank of Japan shocked everyone when they decided to adopt a less than zero interest rate. This came less than 2 years after Europe's Central Bank (ECB) took the lead in dropping interest rates **below the zero mark.**

Since alternatives to stimulating their economy were quickly exhausted, it is no surprise a large number of other countries are willing to try out this technique. They understand that negative interest rates hinder banks' ability to hold cash on behalf of their customers, who do not want to pay useless fees, and instead **promote risk taking** by putting more money in the economy.

NIRP (NEGATIVE INTEREST RATES POLICY)

The ECB now charges banks **0.4% interest** to hold money overnight, a practice that began on March 10th of last year. By contrast, banks that extend loans to customers are offered **a premium** by the ECB.

Denmark and Sweden have both utilized negative interest rates to maintain their currency strength against the Euro. For the first time in 45 years, Switzerland decided to cut their deposit rate below the zero mark.

Since interest rates are controlled by the Central Bank, a negative interest rate will surely affect all fixed income securities.

Statistics show that as of February 2016, over **$1.7 trillion of government bonds will be in the negative.**

Such a failure in U.S. bonds means that, if you were to invest in a government bond and wait until it matures, you have **no chance of getting all your money back.**

Although most banks are hesitant to implement negative interest rates in the fear of losing customers, others are embracing it and see it as **their only chance** to generate revenue since interest rates on loans controlled by the government continue to plummet in an attempt to stimulate a volatile economy.

BAIL-IN'S

> I think U.S. authorities could do it today - and I mean today!
>
> Paul Tucker - Central Bank Of England Deputy Governor

Because there are no more taxpayer bailouts coming from the Federal Reserve, top Wall Street banks are now on their own. This means that rather than using taxpayers' money to cushion banks' wasteful spending, it's the money in **your bank account** that will instead be used to <u>bail out the banks.</u>

To make matters worse, banks have been given power to **seize funds in any account** whenever they send the economy in a tail spin like they did in 2008.

If you've ever heard your grandparents telling about their experience with the Great Depression in the 1930s, you must prepare for a similar economic disaster.

How Can Banks Do This?

By contract, whenever you deposit your money in a savings account, the right of ownership to that money is <u>taken away from you.</u>

The money now officially belongs to the bank.

To the banks, the money you keep in their custody is simply an <u>unsecured debt.</u> You should completely erase the thought of the Federal Deposit Insurance Corporation (FDIC) safeguarding your money from your memory, especially now that banks have re-arranged their priorities when it comes to the settling of debt.

The margin between FDIC insured assets, which are measured in mere billions and outstanding derivatives which are worth trillions, is actually very wide.

Did you know that the protection on your deposits is limited to **$250,000 worth of insurance** and is also dependant on the size of FDIC liquid assets in offsetting depositor's money?

Ellen Brown was once quoted as asking: "What will be the fate of American depositors when big financial institutions like Bank of America or JP Morgan Chase are driven into bankruptcy, considering that they have large derivative?

The deposits in these two banks is in excess of $1 trillion, and the hypothetical values are more than the GDP of the world combined."

ANSWERS CAN BE FOUND **IN THE CYPRESS BAIL-IN METHOD**

Not too long ago, depositors had their money taken away from them when Cypress sank into economic troubles.

The surprising thing about it was that most of the depositors were **Russian oligarchs.**

Wall Street banks and other banks around the world are trying to copy the Cypress method. Anyone who can read the times well, knows that the time has come for everyone to withdraw their hard earned money from JP Morgan Chase and Citibank and take it to smaller banks.

Otherwise, you risk losing your money - period!

UNDERSTANDING **BAIL-IN'S**

Unlike contractual agreements, which may take the form of capital requirements, a bail-in is a legal power granted to troubled financial institutions that allow them to stay afloat by turning unsecured debt in their custody to equity.

The chief aim of a bail-in is to help a troubled financial institution re-capitalize after an economic downturn. The problem with bail-ins is that **they come at your expense,** not taxpayers.

BAIL-IN'S

Some of these terms may sound foreign, but here are some important facts to note:

1. What was once known as bankruptcy is now known as a **"resolution proceeding".** The smartest way for banks to solve their insolvency problems is to convert their liabilities to capital. To remain in operation after insolvency, troubled banks are now free to utilize unsecured debt kept in their custody.
2. There are many different definitions for "unsecured debt," but it is mainly used to refer to deposits kept with banks. Insolvent banks can become solvent by taking ownership of the hard earned money of their depositors. In the event of bankruptcy, a bank's stock can become useless.
3. The U.S. government will soon adapt Cyprus' method of seizing their unsuspecting depositors' money.
4. Rather than selling whatever they have left and packing up, some money crazy banks will prefer to stay afloat no matter the cost.

And who bears this cost? **We depositors.**

Whether you accept it or not, the money you keep in your savings account is an "unsecured debt" to a bank. Your money is part of the trillions of dollars that will have to wait in line before it can be paid out.

However, the Bankruptcy Act of 2005 coupled with the Dodd Frank Act both serve as a protection to derivative counterparties because it **empowers them** to claim collateral, should a financial institution become insolvent. In plain English, should your bank become insolvent, you can **bid farewell to your money** because the possibility of getting it back is slim to none.

Considering the fact that lower and middle class income earners have their money locked in savings accounts, while the elites have theirs invested in preferred stock, real estate and precious metals, it is obvious that it is the poor that will be hit **hardest** in the event of a bank's insolvency.

During the banking crisis of 2008, pension funds were duped by Wall Street, and they are ready to get hit again should there be another collapse happen. Since pension funds can be **easily converted to bail-in deposits,** banks won't hesitate to lay their hands on them, whenever they are in need of money.

Tracking Precious Metals

As banks continue to rely on bail-ins to save them from their derivative obligations, the resulting mass exodus from the US banking system by depositors is leading many people to precious metals, an investment solution that has offered a unique level of privacy - **Until now.**

On Sept. 26th, 2016 the American Bankers Association and the Committee on Uniform Security Identification Procedures announced it **started tracking** this list of Fungible Gold, Silver, Platinum and Palladium Bars and Coins.

The term Fungible as used describes these products as, "Property of a good or a commodity whose individual units are capable of mutual substitution." Simplifying an interchangeable value system for coins and bars worldwide through CUSIP Global Services (CGS) essentially means, when the banking system needs to calculate your asset value outside of the financial system, or what they have recently labeled as "Black Money," they can now easily do so.

INTRODUCING **CUSIP IDENTIFIERS**

What is a CUSIP identifier?

A CUSIP is a detailed 45 year old system that uniquely identifies a particular financial instrument. For example:

7M5334AA0 Gold Coin British Sovereign 0.2354 OUNCE
7M5324AA1 Gold Coin AMERICAN EAGLE (ANY YEAR) PROOF
7M5386AA0 Silver Coin AMERICAN EAGLE (ANY YEAR) PROOF

The first six digits identify the issuer, the next two the issue, and the last one is a check digit to validate the information.

CUSIP's are global identifiers that can be consistently recognized in capital markets throughout the world. Their system currently covers over **nine million global financial instruments.**

Tracking Precious Metals

DIGITIZING YOUR INVESTMENTS

The absence of CUSIP identifier numbers for physical-precious metals investment products was one of the mechanical aspects that kept them **safe** during the turmoil in the financial markets.

With the European banking sector, led by Deutsche Bank and Commerzbank, in collapse mode, investing in digitized physical Gold that is being held in depositories on the behalf of American IRA's has become **very risky.**

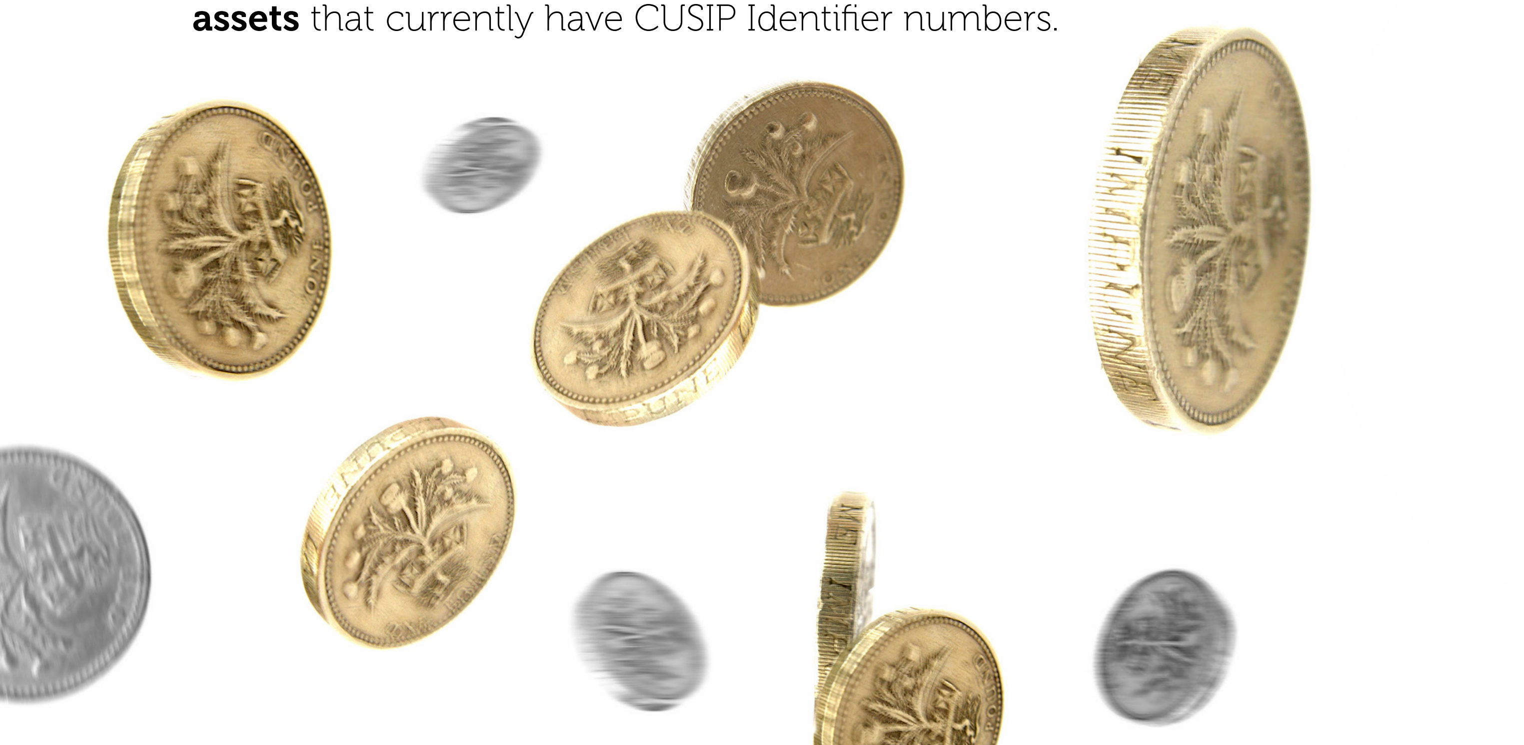
Experts agree that the digitizing of precious metals traditionally known as private is an **insane act of desperation by the central planners.**

HOW TO AVOID CUSIP IDENTIFIERS

The solution to protect yourself is surprisingly simple:

- Convert your wealth into forms of Gold and Silver that are the hardest for rapacious governments to regulate via our Asset Exchange Program.

- If you are privately holding precious metals or have a precious metals IRA, contact GSI Exchange today or **Follow This Link** to obtain the **extensive list of assets** that currently have CUSIP Identifier numbers.



OWNING UNTRACEABLE **GOLD** AND **SILVER**

It has been evident throughout history that paper money only lasts for a very short period of time.

As a matter of fact, Fiat currency systems are a tool **utilized by governments to get out of debt.**

Although it remains a powerful currency on the world stage, the harsh reality is that the U.S. dollar cannot last forever.

Just like its counterparts, it will one day **plummet in value** to match the global economy.

The good news is, you can protect your money from the inevitable loss caused by the downfall of the U.S. dollar.

Like the richest men alive, take a smart step forward by taking your bank deposits out of the fiat currency system and putting it into a system that **guarantees optional safety.**

You can do this by simply investing in precious metals like **Gold** and **Silver.**

A Currency With **No Boundaries**

GSI Exchange is proud to be of service in assisting you to **protect yourself** from the evident breakdown of the U.S. financial system.

Our 75 years of expertise and huge supplier database allows us to offer an almost unlimited inventory of the **finest, untraceable Gold and Silver in the world.**

Join thousands of satisfied clients and convert your bank deposits to **"Currency without boundaries"** by picking up the phone and calling GSI Exchange today at **(800) 474-9159,** before your earnings are taken hostage by your bank.

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