**Revised and Updated List of 61 Questions You May Want To Ask at Your Bank Appointment**

*Over the next few days Dinar Recaps will be posting Exchange Tips and information from our archives for our newest readers that may be helpful for you at our exchange appointments and Post RV.* *Not all questions or information may apply to you and your personal situation…..Take what you like and leave the rest:  Some you may want to save for your own personal records! We hope all our dreams come true very soon ~ Your Dinar Recaps Team*

**REVISED AND UPDATED LIST OF (61) QUESTIONS YOU MAY WANT TO ASK AT YOUR BANK APPOINTMENT**

**THE QUESTIONS:**

1. WHAT TYPE OF BANK ACCOUNTS DO YOU HAVE AVAILABLE?

2. WHAT IS THE FDIC COVERAGE ON THIS ACCOUNT?

3. CAN YOU EXPLAIN TO ME HOW THE FOLLOWING BANK ACCOUNTS OPERATE?

*A. NON INTEREST BEARING ACCOUNTS

B. MULTI CURRENCY ACCOUNTS

C. MULTIPLE CURRENCY ACCOUNTS*

*D.  (THE DIFFERENT TYPES AVAILABLE)

E. INTEREST BEARING ACCOUNTS*
4. WHAT AMOUNT AM I REQUIRED TO LEAVE IN EACH ACCOUNT?

5. WHAT OTHER PRODUCTS AND SERVICES WILL BE PROVIDED TO ME TODAY WITH THESE ACCOUNTS?

6. WHAT ARE THE FEES ASSOCIATED WITH THESE BANK ACCOUNTS?

7. DOES YOUR BANK HAVE A WEALTH & TRUST DIVISION SEPARATE FROM THE RETAIL SIDE OF THE BANK?

8. I NEED SOME CERTIFIED CHECKS MADE PAYABLE TO (abcd) CAN YOU ASSIST ME?

9. HOW MUCH CASH CAN I TAKE WITH ME WHEN THIS APPOINTMENT IS COMPLETED?

NOTE: LIMITED CASH AND A CERTIFIED CHECK IS WHAT WE RECOMMEND

10. IF I COME BACK TO EXCHANGE MORE WILL I HAVE THIS SAME RATE?

11. WHAT PRODUCTS & SERVICES WILL THE WEALTH MANAGEMENT TEAM PROVIDE?

12. EXPLAIN TO ME HOW THE SWEEP PROCESS WILL WORK?

13. WHAT ARE THE ADVANTAGES & DISADVANTAGES OF THESE ACCOUNTS?

14. WILL LOANS  AND  LINES OF CREDIT  BE PROVIDED?

15. IS THIS ACCOUNT ACTIVE TO RECEIVE BANK WIRES NOW? (EXPLAIN THE PROCESS)

16. WHAT PRODUCTS & SERVICES WILL COME WITH THE WEALTH MANAGEMENT TEAM?

17. PLEASE GO OVER ALL OF THE DOCUMENTS WITH ME I WILL BE SIGNING?

18. TELL ME A LITTLE BIT ABOUT THE HISTORY OF THIS BANK?

19. HOW ARE MY DEPOSITS PROTECTED AGAINST BANK COLLAPSE, GOVERNMENT THEFT, AND BANK THEFT?

20. WHAT KIND OF INTEREST RATES WILL I BE LOOKING AT?

21. WHAT TYPE OF CREDIT CARDS AND DEBIT CARDS DO I QUALIFY FOR NOW?

22. WHAT ARE MY CHECKING & SAVINGS ACCOUNT OPTIONS?

23. IF I HAVE QUESTIONS TOMORROW WHO DO I  NEED TO CONTACT?

23. DO YOU HAVE A BUSINESS CARD?

24. IS THIS CURRENCY EXCHANGE TAXABLE AND WHAT IS THE RATE OF THE TAX?

25. WILL THIS TRANSACTION BE REPORTED TO FINCEN?

26. TELL ME ABOUT YOUR ONLINE BANKING (NOTE: WE DO NOT ADVISE ONLINE BANKING)

27. WHAT IS THE COST TO EXECUTE TRADES, , BONDS, ETC?

28. WHAT TYPE OF ADDITIONAL INSURANCE CAN I PLACE ON MY MONEY VIA PRIVATE

**BANKING & WEALTH MANAGEMENT**
29. IS THERE AN EXCHANGE WINDOW IF I HAVE MORE CURRENCY TO EXCHANGE?

30. IS MY MONEY PROTECTED AGAINST DEVALUATION OF THE USD?

31. TELL ME ABOUT YOUR BANK PERKS?

32. ARE THERE ANY STIPULATIONS WITH THE CONTRACT RATE? (IF AVAILABLE)

33. WHAT ARE THE STIPULATIONS WITH THE STREET RATE?

34. WHAT ARE THE KEY POINTS OF THE NDA (IF APPLICABLE)

35. CAN I CONTACT MY ATTORNEY BEFORE I SIGN THESE DOCUMENTS?

36. IF I DO NOT TAKE THIS APPOINTMENT WILL MY RATE CHANGE?

37. WHAT ARE THE STIPULATIONS WITH THE MARKET RATE?

38. CAN YOU SHOW ME THE RATES ON THE SCREEN PLEASE?

39. CAN I HAVE A COPY OF THE DOCUMENTS FOR MY LEGAL TEAM
 **TO REVIEW?**

40. WILL THE RATE DROP IF I COME BACK TO EXCHANGE MORE CURRENCY?

41. IF I HAVE MORE CURRENCY CAN I COME BACK AND EXCHANGE AT SAME RATE?

42. IF I HAVE MORE CURRENCY ARE THERE DIFFERENT RATE TIERS?

43. ARE THERE ANY TIME LIMITS ON RATES OF EXCHANGE?

44. CAN YOU EXCHANGE INTO LOWER DENOMINATIONS?

45. IS THERE AN EXPIRATION ON THE LARGE NOTES?

46. IS THERE A CAP ON THE AMOUNT I CAN EXCHANGE WITH YOUR BANK?

47. CAN YOUR BANK ASSIST ME WITH RESERVES/LAYAWAYS AND HOW
DOES THAT PROCESS WORK?

48. CAN I EXCHANGE WITH MY LLC, IBC OR TRUST?

49. AM I EXCHANGING INTO NEW TREASURY NOTES?

50. IF I USE AN MCA ACCOUNT WILL MY CURRENCY STAY IN THE CURRENCY OR CONVERT TO USD.

51. WHAT IS THE INSURANCE COVERAGE ON MY DEPOSITS?

52. AM I EXCHANGING INTO FEDERAL RESERVE NOTES OR TREASURY NOTES?

53. CAN YOU EXPLAIN YOUR BANKS BASEL STATUS & HOW DID YOUR BANK RATE IN BANK STRESS TESTS?

54. HOW MUCH DOES YOUR BANK HAVE IN DERIVATIVES?

55. HOW WOULD YOU RATE AND COMPARE YOUR BANK TO OTHER INSTITUTIONS?

56. HOW HAVE THE NEW OCC REGULATIONS, VOLCKER RULE, DODD FRANK, & BASEL REQUIREMENT IMPACT YOUR BANK?

57. CAN YOU EXPLAIN TO ME HOW YOUR FINCEN REPORTING WORKS?

58. WHAT TYPE OF ACCOUNT ARE THESE FUNDS GOING INTO AND I DO NOT WANT TO CO-MINGLE DIFFERENT CURRENCIES AND WOULD LIKE SEPARATE ACCOUNTS FOR EACH CURRENCY?

59. WHAT IS THE DIFFERENCE IN A CURRENCY EXCHANGE AND A CURRENCY INVESTMENT WITH YOUR BANK?

60. WHAT OTHER OPTIONS ARE AVAILABLE IF I DECIDE TO EXCHANGE MORE CURRENCY AND IS MY EXCHANGE RATE NEGOTIABLE

61. PLEASE SHOW ME THE RATES CURRENTLY ON YOUR BANK SCREEN BEFORE I EXCHANGE.......