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[Date]

George Bailey, Manager
Bailey Building & Loan
1234 Happy Lane
Bedford Falls, NY [Zip Code]

Re: Mary and John Smith
Account No(s). _
[Other Bank Investments, e.g., CDs]

Dear Mr. Bailey:

I/We are writing to ask your advice regarding my/our account(s) at **Bailey Building & Loan** in light of financial market revelations that have **me/us** concerned. I include a list of suggested state-level legislative initiatives that you can support to safeguard your customers' financial transaction freedom.

I/We are concerned by the President's March 9, 2022 Executive Order on Ensuring Responsible Development of Digital Assets (Executive Order 14067) outlining plans to convert the U.S. monetary system to central bank digital currencies (CBDCs) and announcements by the Federal Reserve Bank of New York that its "innovation hub" is conducting CBDC prototyping with various major banking institutions—some of the same banking institutions that have been bailed out in the past and called "too big to fail." I/We are strongly supportive of *local* banking and would like to know what I/we and your institution can do to stop this march toward what amounts to a digital concentration camp. I/We also would be interested to know what information, if any, has been provided to your institution about future plans for the role of banks, savings & loans, and credit unions in the proposed central bank digital system.

A White House summary of the Executive Order describes the CBDC proposal as the "first whole-of-government approach to addressing the risks and harnessing the potential benefits of digital assets and their underlying technology" and identifies six "key priorities":

- Consumer and investor protection
- Financial stability
- Countering of illicit finance
- U.S. leadership in the global financial system and economic competitiveness
- Financial inclusion
- Responsible innovation

I/We do not understand how "harnessing the potential benefits of digital assets and their underlying technology" offers any advantages to people like **me/us**. It is more probable that it seeks to strengthen the frightening grip of a "control grid" that already collects all manner of financial, family, spending, travel, medical, social media, and other private data in giant, unregulated databases maintained by big tech,

members of the military-industrial complex, and others in order to control our future transactions and behavior and limit our financial autonomy.

It strikes **me/us** that creating a different, yet centrally controlled fiat currency that can be created from thin air and manipulated by unelected central bankers does not promote U.S. financial stability or provide citizens with consumer and investor protections—except in the sense that totalitarian governments can be financially stable through the power of taxation without representation and the ability to micromanage and regulate the spending of families and small enterprises. Nor does “innovation” seem to be a valid reason to throw out our existing freedoms to transact and replace them with a centrally controlled financial transaction system subject to international mandates and decisions. Managing “illicit finance,” in turn, would seem to be an excuse to justify interference with the transactions of the lawful, and to abolish and potentially seize cash, precious metals, and other stores of value subject to individual control.

The President of the Minneapolis Federal Reserve bank, Neel Kashkari, appears to agree with **my/our** analysis; he has stated that he understands why the Chinese might want a CBDC (presumably to exert financial transaction control) but is not sure why we in the U.S. would want one (see video link #6b in Appendix A). Because public opposition to CBDCs in the U.S. is both widespread and growing, there are signs that more surreptitious mechanisms for social credit scoring are in the works that would not necessarily require a CBDC; these may use existing “systemically important” payment system networks and anti-money-laundering initiatives (including bank-level MCC coding for customer expenditures, allegedly to find “suspicious activity”) to achieve the same purpose—centralized financial transaction control. **I/We** would like to know to what extent your bank knows about (and hopefully opposes) these intrusive social engineering threats to our financial transaction freedom.

The 2022 FTX debacle (reminiscent of the Enron and Madoff scandals) and the stories we hear about the hacking of essential digital records illustrate the perils of being forced to hold all of our financial assets in digital form—and particularly a digital form controlled by government or central banks. Being entirely dependent on unreliable digital information systems instead of on cash and bank deposits is a frightening prospect.

I/We would like to suggest that your bank, together with other local financial institutions, work to support our state legislatures to introduce measures to protect our financial transaction freedom before it is too late. If the digital control grid is allowed to reach fruition and complete the process of totalitarian financial control, this would, of course, ultimately result in the demise of our country’s independent system of well-managed local banks and other local financial institutions. See Appendix B for examples of measures that some states have adopted or are considering. **I/We** also encourage you to review the links provided in Appendix A, which will help you better understand the basis for **my/our** concerns.

I/We remember the financial crisis in 2008 and how it advantaged the large member banks of the New York Fed to the detriment of taxpayers and smaller institutions. These same large banks are now helping steer the U.S. toward a model of central control. **I/We** trust **Bailey Building & Loan**, where **I/we** can receive prompt, in-person customer service, can see where the financial institution’s assets are invested, and can feel secure that the institution is working with local businesses and governments to reinvest in our community. **I/We** feel your bank is answerable to local community stakeholders and can be relied upon to make trustworthy management decisions and protect our deposits and investments.

I/We would like to know what **I/we** can do to support **Bailey Building & Loan** and other community financial institutions and how, together with responsible financial institution leaders, we can take action to prevent further encroachments on financial freedom, including preventing the institution of CBDCs or comparable mechanisms of financial control that seek to move us toward a digital concentration camp—where individual, state, and national sovereignty become a thing of the past.

[If desired, insert specific information about the particular situation and what the author's individual fears or concerns are, e.g., how long the account(s) has/have been in existence, what other bank assets, like CDs, are held, etc., how reliant the account holders are upon their savings, how important the bank is to the local community]

I/We are willing to meet with you to discuss **my/our** concerns and to determine what actions, if any, **I/we** should take to protect **myself/ourselves** financially and how **I/we** and **my/our** friends and neighbors can help. **I/We** also would be pleased to organize a group information-sharing event at the bank at a time convenient for you.

Thank you for your consideration and interest.

Very truly yours,

John and Mary Smith

Appendix A: Related Reading and Links

1. Best Evidence: “CBDC and the Fed’s Plan to Weaponize Money” by John Titus
<https://home.solari.com/cbdc-and-the-feds-plan-to-weaponize-money/>
2. Economist Richard Werner on “CBDCs: How They Prepare You to Be Their Slave,” presentation at Amsterdam Science Summit 2022 on CBDCs and Agenda 2030. (Professor Werner is an expert on central banks and the best-selling author of *Princes of the Yen*.)
<https://home.solari.com/richard-werner-on-cbdcs-how-they-prepare-you-to-be-their-slave/>
3. Solari Financial Transaction Freedom and CBDC Video Shorts
<https://home.solari.com/solari-cbdc-video-shorts/>
4. Solari Report: “Financial Transaction Freedom: what is it, what threatens it and how do I take action to secure it?” (downloadable PDF)
<https://home.solari.com/financial-transaction-freedom-17-pages/>
5. “I Want to Stop CBDCs: What Can I Do?”
<https://home.solari.com/i-want-to-stop-cbdcs-what-can-i-do/>
6. Excerpts from speeches by:
 - a) Augustín Carstens, General Manager of the Bank for International Settlements (BIS), the “central bank of central banks” located in Basel, Switzerland. In this speech, Carstens describes the advantages to central bankers of CBDC programmability and centralized surveillance of bank customer expenditures.
<https://tube.solari.com/wp-content/uploads/2021/06/Cross-Border-Payment-A-Vision-for-the-Future.mp4>
 - b) Neal Kashkari, President of the Minneapolis Federal Reserve Bank. Kashkari explains that the plans for a U.S. CBDC and other digital mechanisms to control your communications and transactions are a bad idea.
<https://tube.solari.com/wp-content/uploads/2023/07/Shorty-MN-Fed-President-Neel-Kashkari-on-CBDC-I-Can-See-Why-China-Was-Doing-It.mp4>
 - c) Economist Richard Werner. Professor Werner describes central bank plans for implanting a CBDC under the skin.
<https://www.bitchute.com/video/geJkjtHd4Sw6/>
 - d) Bo Li, Deputy General Manager of the International Monetary Fund (IMF). Li explains how CBDC programmability allows government agencies to create “targeting policy functions,” including expenditure coupons that determine how people are allowed to use their money (e.g., for food).
<https://live.solari.com/videos/embed/49dcb7f3-88c1-4d00-911f-9828f7d86602>
7. *State of Control* documentary by Debunk Productions
<https://home.solari.com/debunk-productions-state-of-control/>
8. Special Report: The Iron Bank: Is BIS Sovereign Immunity the Secret Sauce Behind the Global Coup? with Patrick Wood, Parts I and II
<https://home.solari.com/the-iron-bank-is-bis-sovereign-immunity-the-secret-sauce-behind-the-global-coup-part-i-with-patrick-wood/>
<https://home.solari.com/special-report-the-iron-bank-is-bis-sovereign-immunity-the-secret-sauce-behind-the-global-coup-part-ii-with-patrick-wood/>

9. *1st Quarter 2022 Wrap Up*: “Introduction – Does the BIS Owe Us \$21 Trillion (or Owe You \$65,000)?”
<https://home.solari.com/1st-quarter-2022-wrap-up-spacs-investment-craze-or-deep-state-laundry-introduction/>
10. RE: Request for Information – “Digital Assets Research and Development” (88 FR 5043) (letter from the Independent Community Bankers of America to the Office of Science and Technology Policy, Executive Office of the President)
<https://www.icba.org/docs/default-source/icba/advocacy-documents/letters-to-regulators/comments-on-digital-assets-research-and-development>
11. “Opposition to 30x30 Land Grab Continues to Grow”
<https://americanstewards.us/opposition-to-30x30-land-grab-continues-to-grow/>
12. Financial Rebellion: “Dangers of Conservation Easements”
https://tube.solari.com/videos/020124_financial-rebellion/
13. The Case for Building Wealth with Richard Werner (short video)
<https://live.solari.com/w/p/bUUn7cQwbEbhjCzEyavhCC?playlistPosition=10&resume=true>
14. The Case for Building Wealth with Richard Werner (full video)
<https://home.solari.com/the-case-for-building-wealth-with-richard-werner/>

Appendix B. Measures Adopted or Under Consideration by State Legislatures to Protect Financial Transaction Freedom

- Establishing state-owned or state-controlled banks as means of bolstering community banks in the state and stimulating local economic initiatives
- Establishing a state bullion depository
- Making gold and silver legal tender
- Removing tax measures that penalize the use of precious metals in financial transactions
- Banning the use of CBDCs in transactions by and with the state, including state-controlled pension fund investments
- Designing and implementing measures to prepare for financial integrity in the state, in the event of the collapse of digital systems
- Establishing limits on state investment or participation in “sustainability” and “climate change” initiatives aimed at limiting agricultural and other natural-resource-related productivity
- Designing and implementing measures to limit state participation in “land grab” initiatives (e.g., the Biden administration’s “30X30” initiative)