

***Account Setup:***

[ ] Setup separate accounts for each currency or bond, IE Dong, Dinar, Zim

[ ] Real-time on-site verification with no further review

[ ] Instant deposit credit with immediate access to funds

[ ] Follow up appointment set with Wealth Manager and/or Private Banker

[ ] All accounts must have a ***Payable On Death*** (POD) clause

***Items to have in hand leaving the exchange:***

[ ] Privileged ATM card

[ ] ***No Fees*** even out of the network

[ ] DEPOSIT receipts for accounts

[ } Enough Checks for *each* Account

[ ] NO – RFID chip or the card is provided with a sleeve that blocks RFID scanning

[ ] Books of Checks (10) for each account

[ ] *Clean and Clear Funds Letter* (Original and 10 Notarized copies)

[ ] *Proof of Funds Letter* (Original and 10 Notarized copies)

[ ] Copy of the signed NDA Banker must sign also!

[ ] Complete Notary service

[ ] $6,500.00 in Cash

[ ] Bank Transfer into Civista - 50K-100K

[ ] Bank to provide a team to include:

*[ ] Tax Attorney, [ ] CPA, [ ] Private Wealth Manager, [ ] Financial Planner, [ ] Private Banker*

[ ] ***Print out clearly displaying ALL of the transactions with regards to these accounts***

***Accounts must have the following restrictions:***

[ ] Flag all accounts as “***ACCESS RESTRICTED TO NON-ESSENTIAL BANK PERSONEL***” [ ] ***TAG ALL ACCOUNTS AS NON-TEST AND NON-TRANING ACCOUNTS***

[ ] Bank has ***NO POWER OF ATTORNEY***

[ ] Money Manager ***DOES NOT*** have complete fiduciary control over ANY of your money and must request authorization for any transaction as a security measure

[ ] Absolutely ***No Investing*** in Blackrock/Aladdin or Carlisle without approval and complete terms review

***Accounts must have the following features:***

[ ] NO Limitation of Time or Amounts, No Penalties, Charges or Fees on transfer or withdrawals of funds from any of the accounts

[ ] NO Fees on checking or savings accounts

[ ] NO ATM fees, NO human teller fees and NO NON-System ATM fees

[ ] NO debit or credit card fees

[ ] NO Monthly Maintenance fee, Annual Maintenance fee, Service fee or Card fees for any purpose [ ] NO fee or charge for cashing any form of checks, free traveler’s checks

[ ] NO Cash Advance fees

[ ] NO Automatic withdrawals

[ ] NO fees or charges for obtaining Certified Checks, Cashier’s Checks or Money Orders

[ ] NO fees for Bill Pay

[ ] NO Bank Spread or Currency Exchange fees

[ ] NO Cashier’s Checks fees

[ ] NO Annual Memberships fees

[ ] NO Computer or Remote Banking without ***Multifactor authentication*** to verify access and notification of all failed access attempts