

STAYING AFLOAT IN A WORLD GONE ADRIFT

As a middle aged, middle class, married, business owner, father of 3 (one in college....argh) freedom seeker, I have sought for many years to establish the knowledge, the relationships, and the resources needed to make a lifestyle of financial privacy and freedom available to me and my family.

One of the most frustrating and problematic areas to resolve successfully has been that of how to establish a private banking relationship, for someone of moderate means, in today's world of intrusive financial surveillance. Many have found that without doing something "shady" or "under the table" or downright illegal, and having to constantly be looking over your shoulder to see who is looking, having a workable private banking solution is, in real life, unattainable.

But I have found something that simply works...

If the above statement does not suitably impress you, perhaps you are not fully aware of what it takes to accomplish this in this day and time. Just because I said it is simple, do not underestimate the value of this "gem". If you think it's easy to find something that actually works...you have not tried...end of story.

The Continental Trust and Credit Union has been the long sought answer to the banking relationships I required.

But before I give you a brief review of it's qualities and benefits, let me stress that I am not talking about just going out and opening an offshore bank account. In my opinion, this is not a valid and workable relationship. First, unless you intend on having assets of less than \$10,000 USD (I am talking about US citizens here) you are required to report this account; and secondly, anything with your name attached to it in the banking system is discoverable. Just having an account in a supposedly sovereign jurisdiction that will "keep your information private" is not good enough in today's financial landscape. Suffice it to look at the large number of "high rollers" who tried to "hide" a good portion of their assets this way and got in a good deal of trouble. This is not the way to do it; it's not what I want, and I will presume it's not what you want. "Hiding" things and privacy are very different arrangements, and you want to be involved in the latter....legitimate, legal, secure, workable financial privacy!

With that being said...let's take a look at this treasure I have found...

The Continental Trust And Credit Union is a private savings and loan association domiciled in Stockholm, Sweden and registered in accordance with the Economic Associations Act (1987:667). The activities are regulated by the Swedish Banking Act (2004:297). As a legally designated 'Ekonomisk Förening' (EF) it is essentially a Savings and Loan association. Under the law that regulates Continental Trust, provided that it does not solicit to the public and keeps its membership 'small' by legal definition, an EF is exempt from the standard banking regulatory regime and the only reporting required is an annual tax return filed on net profits.

What this means is that this type of an organization is basically not required to report anything regarding its membership or financial transactions...ever! This is as good as it gets! Now this does not mean you can get away with criminal activity, because if you give governments or courts a legitimate reason to come after you, they can eventually get just about any information they want...but as far as financial privacy, this is off the grid. This is a legitimate type of organization classified by the World Bank as a Non-Bank Financial Institution and recognized as "having an important role in a balanced and diversified financial sector". In other words, it's not some shady deal that you have to worry about being under the table. All of its officers have had background checks, the books are audited annually by a major, well recognized auditing firm.

That's the legal stuff...now as far as its usability and benefits...here are the major points:

- Full internet access to accounts and built in secure message system
- Internet security system twice as good as most major banks (Regarding security; Account data is held not only in secure and stable Linux servers with all the appropriate firewalls, but is then maintained on powerfully encrypted hard drives which are not on the same server as the web page but are instead, held and maintained very privately and secure half a world away. The domicile, banking, secure servers, web servers and administration are all conducted and compartmentalized from different parts of the world making Continental Trust one of the most secure operations of its kind in existence today.)
- So designed that even if the webserver were hacked, no information could be accessed
- Transfer accts. for general in/out activity by wire transfer or by transfer to linked private International Secured Mastercard Program (no spending limits except for the balance stored)
- Credit card, not debit card; much more useful in situations such as car rental etc. Funds accessed by:
 - merchant purchases
 - ATM withdrawals
 - Wire transfer
 - Bankers draft
- Savings Accounts with 9% yearly earnings
- CD's yielding from 1%-2.5% monthly (that's right...monthly; excellent passive investment)
- Minimum initial deposit is 2500 euro.
- Loans against capital or real estate

My experiences with CTCU have been excellent. The communications with the staff have been prompt and professional. The treatment I receive is as a person, not a "number". The one small problem I once experienced was when opening a trading acct. The trading institution would not initially accept the wire transfer because it was sent from another institution than what was named on the account. This is actually how this kind of organization works, it's clearing of funds is through a separate bank. The problem was easily resolved by the staff sending the proper documentation showing that the CTCU account was in fact the initiator of the wire transfer. Problem solved!

The other thing you need to know is that access to the Credit Union is by private membership only...you must be a member of the private business group Venture Resources Group. There are other benefits as well to becoming part of Venture Resources Group as they are experienced professionals in the international arena, but I will not go into that here.

The last thing I will point out, is that CTCU is still fairly young and it's deposits and ability to do other things in the financial world is comparatively small...but growing.

So there you have it as best as I can put it. More detailed information is available from the Venture Resources Group and guest login codes to access all the information on the Continental Trust And Credit Union website are available upon request.

I sincerely hope that this article and the information it contains are of great benefit to you and can give you a sense of financial confidence that here, finally, is a solution to what you may have been looking for... as it did for me.

Important Note: A pre-requisite to having this kind of financial privacy is to establish working relationships with properly formed and maintained international entities. For the purposes of this article, I have assumed that you understand this, and have access to this kind of knowledge and relations. If you do not, then allow me to refer you to Venture Resources Group where I know you can get reliable and reasonably priced access to them.