

**Bob Lock**

"When talking about the appointments, try to use common sense. You are going to conduct business with a banker. I don't trust bankers, but they are unavoidable for us. Fortunately, we have the QFS to protect us. Under the QFS, any transaction that occurs with respect to our accounts will create a trail that cannot be altered. You will establish during your appointments who can see your accounts. They are not to be used for training of bank personnel, or visible by anyone who you do not designate. If anyone attempts to access your accounts, there will be a record created in the blockchain system identifying who it is so that it can be investigated. For a simple example, just look at the news from the last two days about how they tracked down and retrieved some of the crypto ransom from the pipeline ransomware attack. As far as how you dress, remember that you are the one driving this bus. Dress so that you are comfortable. Remember the Beverly Hillbillies?"