

Grandma Goes Crazy and Attacks her Banker...Frustrated Over her Miserable Low 2.0% CD Rates.

If you haven't reviewed your CD's in a while, don't read this report...It may break your heart!



It just happened! Grand daughter reveals that when my kind 5'4" grand mother opened her bank statement and discovered that her CD renewal rate was

only 2.0%...She cracked... "I believe it literally pushed her over the edge..."

Everyone is LYING to you...

So when Agnes confronted her banker, she wasn't in any mood to pull any punches. The banker uttered, "I'm sure you understand the best we can do is 2% on a one year CD, but I can sure do you better if you will give me your money for three years then 2.5% would be my best offer.

"You mean to tell me that's the best you can do... She thought to herself, you're just a liar like everyone else. I feel betrayed and even ripped off by this bank," she shouted.

She went on to say, "My late husband and I have been banking here for over 20 years...where's your common decency in this matter? You could care less that I've been a loyal customer for all these years. I may as will take my cash out of this bank and feed it to my dog Fluffy.

Getting A Lousy 2% on My CD's Makes Me Sick To My Stomach!

Then her grand daughter reported that her grand mother stood up and shouted "Furthermore, what gives you the right to charge me 17% on my credit card and still only pay me a miserable 2% or lower on my CD's?"

The banker finally said, "There's

nothing the bank can do about it, we're not a non-profit organization... We need to make money off our depositors." Agnes had enough, she really didn't mean to hit the banker with her purse...It was just a reaction of both frustration and down right disgust...that set her off.

Her Biggest Nightmare

Finally, she told her grand daughter lets go and she stormed out of the bank...Mumbling to herself that the banking system is all wrong!

After being dropped off at her home she grabbed her mail and unlocked her front door and stepped into the house, she was immediately confronted by the memories of her late husband Tom. She asked herself "What would he do in this situation?" She felt so alone and taken advantage by others.

Agnes took her mail and went into the kitchen table to sit down to try to gather her composure wandering to herself if the banker would file charges against her... Probably not, she thought, unless he was a wimpy banker...Oh no!

Stock Market Roller Coaster

She reached for her first piece of mail and wouldn't you know it, she saw a statement from her stockbroker. She thought to herself here's another nightmare she had been dealing with on the Stock Market roller coaster ride with her Mutual Funds and so called Preferred Stock purchases that her broker talked her into buying on a regular basis. I'm sure he was just looking for a new commission...nor did she think he had her best interest in mind.

Her stock market account had tanked. She started to cry...she muddled to herself, "I've lost 25% of my principal retirement account over the last two years, and I'm too old to start

over...

A Cold Chill Came Over her...

I guess there's always a chance to be a greeter at Wal-Mart. I should have known better to invest in this ridiculously risky market with no GUARANTEE'S...What was I thinking?"

Then a cold chill came over her... If Tom was still alive he would have a heart attack knowing I lost this much money.

Agnes started looking at the rest of her mail. She opened a large envelope and spotted a report on Goldenrod paper titled, "Discover 10 Things Your Banker Doesn't Want You to Know about CDs" Suddenly, it dawned on her that she had requested a report from an advertisement she had received.

She remembered that postcard which struck her interest talked about alternatives to CD's and Mutual Funds. Alternatives that were low risk, but had the benefits of a potential higher returns and tax deferred.

Agnes was excited to see the report that had arrived as promised. She made herself a cup of Coffee and sat back down at the kitchen table to read and study information about her CD's and Mutual Funds alternatives.

A sign of better things to come. Things were looking up...When she finished reading the report; she felt peace of mind for the first time since Tom had passed away.

Free Report Reveals Little Known Alternatives to Low Interest Rates!

A copy of the same Free Report is now available by calling 1-800-xxxxxxx 24 hours, for a free recorded message. Why not call now and get your copy TODAY. Stop being a victim of Bankers greed! *Losing a dollar of anything is still losing a dollar!*

What The Banks Don't Want You TO Know Part I



I

“You don't really need us.”

These days, almost everything your bank offers, you can get through a mutual fund company or discount brokerage firm. Their asset-management accounts offer unlimited check writing, automatic teller machine cards, ATM cards, and credit cards. They take direct deposits of your paychecks, and they can automatically pay a number of your bills. Plus, you get a consolidated statement that lists all deposits, withdrawals, and investment activity – a feature that some banks are only beginning to offer their best customers.

However, there are drawbacks to using mutual fund or brokerage accounts, of course. They don't offer mortgages. They don't have safety-deposit boxes. Their smaller branch networks mean you generally can't walk in off the street to pick up an application or contest a fee. But for many customers, these accounts make a lot of sense.

Fidelity's Ultra Service Account, for instance, gives you all the features of a regular checking account-plus access to its venerable family of mutual funds. You can choose to draw your checks on one of eight tax free money market ends, with yields ranging from 1.91 percent to 2.25 percent, or a taxable fund with a 2.99 percentage rate.

The account requires a \$10,000 in-

vestment and charges no annual fee. The Schwab One Account, which also has no annual fee, requires \$5,000. And once you've opened an account, you can tap Schwab's massive supply of free, no-load mutual funds. Schwab's four money market funds, three of which are tax exempt, pay rates of 1.87 percent to 3.04 percent. Banks' interest bearing checking accounts, on the other hand, were paying an average of 1.48 percent at the end of April, according to Bank Rate Monitor, a newsletter that tracks rates and yields.

Citibank, realizing the attraction of those combination investment and deposit accounts, recently introduced a 6.5 percent a year. (Citigold accounts have many of the same features). The only problem: you need to have at least \$100,000 with the bank. And unlike competing services, banks generally impose penalties if you dip below their minimum balance requirements.

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***“Want to use a teller?
It'll cost you.”***

Nobody goes into a bank these days expecting to find George Bailey, the genial thrift owner of “It's A Wonderful Life.” That's just unrealistic.

But the next time you visit your branch office, you might be in for another sort of surprise: many banks are starting to charge their customers for using tellers or talking to them on the phone.

There's a good reason from the bank's perspective. It costs them \$2 to \$3 for every live teller transaction, while ATMs cost half as much, and automated phone transactions run as little as 25 cents a pop..

A copy of the complete report is now available by calling toll free 1-800-XXXXXX 24x7 ***Losing a dollar of anything is still losing a dollar!***

“How To Avoid a Retirement Nightmare”

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Convert your IRA/401 (k) to a Roth with **TAX FREE INCOME**.
Learn how to avoid a costly probate and cut your tax bill.
Keep the IRS from grabbing up to 80% of your retirement Savings.
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Avoid stock market losses...But realize stock market-like GAINS.
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How to avoid probate and leave a living legacy to your family.
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Get **TRIPLE COMPOUNDING** on your CD money.
How to have **GUARANTEED Lifetime Income** starting in 2010.
Maximize **Tax-Free** transfer of wealth to your advantage.

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