"CryptoGod999" Here you go…

(((last page has a flowchart)))

WHAT WE ARE DOING…

We want to build a Bank Savings Account / Certificate of Deposit / Bond. However, it will be a Crypto Savings Account.

We want to teach even the poor how to save money, and introduce savings and Crypto to more people because we have a product with extremely low fees. Also were the saver always has control of their private keys.

We are also competing with HEX. HEX since launch is now worth $130+ Billion in Marketcap. We firmly believe we have a better idea, a better product that can be built, and a fair launch will be conducted. We are better than HEX. It launched in Dec 2019 and if you look at Coinpaprika.com you will see the honest MarketCap makes it the 3rd largest Crypto in the world. The other marketcaps suppress its value due to it potential of having a rug-pull or scam if Richard Heart owns 40%+ of the supply. He had an originator address that was wrong and unfair in our opinion. HEX locks up your money, one must pay a penalty to end their stake early. This is wrong, it is your money.

This is also different than staking, or yield farming. We think it is better and will be easier to Market to millions.

We think there is a chance that if this project/Token value gets large enough, the SEC and the Big Bans and even Governments might try to stop it, or control people not to use it. This project is direct competition to what they do.

<mark>THIS PROJECT IS A SAVINGS ACCOUNT AND BANKS CANNOT COMPETE.</mark>

Banks must pay large salaries, have large expensive beautiful buildings, pay stockholders, pay dividends, and much, much more. We don't. We only need the SC have the funds available to pay the fees for the reward transactions to the HODLers & Affiliates.

Also, Banks are limited to how much interest they can or want to pay to the depositors. There is no way they can compete with us!!!!

For this reason, we must think of the banks, and the politicians as enemies to the project or I should say competition.

THIS MEANS…

There is a potential for you to be Satoshi's Little Brother, or Cousin… We all could become part of the Satoshi family. This also could cause all kinds of problems.

For this reason, we all need to take precautions to stay anonymous, for now.

Do you understand? Are you willing to take the extra steps to stay anonymous, or make it hard for someone to know who created and funded the build of this token?

Me and my partners, have been apart of small and large companies. We know finance, we know the banking industry. We also don't have to work anymore. We only choose to work, but we want to build a better world. We want to teach people how to save money. We want to help even the extreme poor learn how to save money.

Banks pay such a low interest rate; many do not save their money anymore. Having a savings, is a safety net, it protects you, AND it gives you self-confidence and builds your self-esteem. Even more importantly, a savings allows you to jump on good money-making opportunities to make even more for you and your family. Having a savings elevates you to a new level. Too many in this world do not know this or have experienced it. Why? Because banks and institutions pay so little in interest. They rather have nice buildings and pay large salaries. You know this to be true.

Join us, make a better world, help others to become Savers. Our Token will pay a better interest rate, they will not have to give up their private keys, they don't have to lock their Tokens in a SC and pay a penalty to get them back in an emergency. Join us and help people of all different income levels grow a savings account. Teach them the value of it. Join us and help people in Crypto to stop Yield Farming where they give up control of their Tokens to a 3rd party.

The risks are… What if this becomes wildly successful and people call us as a group another Satoshi. That is the risk.

If our Token becomes as large as HEX we will have a lot of spotlights, and it will be important to remain anonymous for personal safety. Again, we believe we have a better product and a better marketing plan than HEX and if we can build it, have a good audit, fix those bug finds, keep it simple, and reward savers, we will be highly successful.

No, you WILL NOT be given advance Tokens as a developer. You will be able to register for the airdrop, and claim tokens, and adopt tokens. You will have some inside knowledge. But you and us as the Founders must buy them or claim them just like everyone else. We want and will have a 100% fair launch. 100% of the Tokens will be released to the public that claims them, receives as an airdrop, etc. 100% of them, no ICO. This also means 100% fair launch also means no rug pull. We pledge to do the right thing. We believe in a way in Karma. We want good Karma from this Token. (Me and my partners will also award you more of our airdropped tokens too.)

We strive every day to do the right thing. We want to do what is right for humanity and help everyone become less banked (screwed). Help us bank with Crypto the unbanked in this world. Help us unbank the banked with Crypto.

If you agree and understand what I have typed… then again, we welcome you to our project.

Below are more details about this project (also see the next diagram):

1ˢᵗ Affiliate Program:

Here are the basics. The Affiliate Program pays an additional 10% of the reward. It is paid to both the HODLer and the Affiliate. (More Details Later)

1. Affiliate Program basics
    a. Affiliates will take a "Do No Harm Pledge"
    b. Affiliate then signs up, provides their Affiliate Token Address
    c. Affiliate then helps market the Token, and gives out his/her Affiliate Code
    d. When the HODLer uses their Affiliate Code they receive an additional 10% reward
    e. Affiliates get paid 10% of the Interest Earned by the HODLer
        i. **Example**: HODLer Interest Rate = 10%
        ii. HODLer had 1,000 Tokens x 10% = 100 Token Reward
        iii. HODLer gets an Extra 10% of the 100 by using an Affiliate Code, or 10 Tokens
        iv. HODLer's total reward is 110 Tokens
    f. Affiliate gets the matching Affiliate Bonus of 10% or 10 Tokens

2ⁿᵈ Reporting:

We will provide more details on the reports later. They will be posted on a separate website, and not the Actual Token's Website. It will be an Affiliate's website. The reports will be done through APIs from the Explorer. *IMPORTANT: We can outsource this task to another Dev, to do the APIs from the Test Token's Data. This portion of the Project can be given to someone else.*

Report Examples Below:

1. Bad START/STOP HODLs
    a. Need to post onto a website which addresses did not get rewarded
    b. And why they did not receive a reward
2. Good START/STOP HODLs
    a. Need to show which addresses were rewarded
        i. Quantity of reward
        ii. Quantity of bonus (if any)
        iii. Days they HODLd

          iv.   Interest Rate Earned (reward rate)
3. Total of Bad HODLs
4. Total of Good HODLs
5. Total Token Addresses
6. Percent of Current Addresses that are currently HODLing
7. Percent of Current Addresses that are not HODLing
8. Total Supply of Token
    a. Percent of Tokens HODLing
    b. Percent of Tokens not HODLing
9. Historical
    a. Track Percent of Tokens HODLing each day
        i. Important = Trends = More Investors to Trade Token
            1. Are more people HODLing (if so, price will rise. This is a speculator report)

3rd Distribution & Actual Name of the Token:

1. This remains confidential at this time
2. You will be creating a Test Token on the Harmony (ONE) platform
3. The Test Token will be called "Yokin"
    a. This means Deposit in Japanese
4. Test Token Specs
    a. 8 Decimals
    b. Initial Supply of 440,000,000 Yokin
    c. Must be Mintable, not a fixed supply
    d. HRC-20 Token
5. How the supply will be Distributed is not your concern at this time
6. We will tell you which website to work from later

4th Design Change:

1. QUESTION: We want to know if we can have 3 methods to START/STOP HODLing?

a. 1ˢᵗ Your Suggestion Interacting with the SC from the Harmony scan, costs only tx fee
b. 2ⁿᵈ START/STOP from a website START/STOP, costs only the tx fee
c. 3ʳᵈ START/STOP with a micro payment
   i. 0.00000001 START
   ii. 0.00000001 STOP

Can we do all three with the same SC ?

5ᵗʰ Design Change Needs New Quote in Hours and Money:

1. Please let us know how much time it will take you to create the test token
2. Please also give us a Crypto $ quote for this Test Token Build
   a. We as partners will need to agree on this rate
   b. Also, the actual Token will pay you the same
      i. This means what you quote to build "Yokin" then test, fix, test again, then build the actual token will be essentially double your payment
3. Let us know if you want someone else to do the reporting… we have someone for this if you do not want to do this
   a. Subtract that amount if you wish us to give this portion to someone else
   b. Or, if you think it will take a long time. We can have someone doing this while you work on the other
4. Remember, the Whitepaper and the Website for the actual Token are being rewritten, and the graphics are also being rewritten.
   a. We will need your help on the whitepaper, from the tech perspective.
      i. We will pay you extra for this task
5. We will have the code audited, after testing "Yokin"
   a. The audit will give us a fix list and suggestion list
   b. You will need to perform these bug fixes
6. When it comes time, you will need to copy the code and create the actual token
   a. This we will pay you for again, the same rate you quoted to build the test Token
7. Let us know if you have questions.
8. Also, my partners have agreed to take over some of my other duties so I can concentrate on helping you with whatever you need.
   a. Keep always in your mind, simplicity, security, and anonymity

More Detailed Flowchart

SMART CONTRACT VALIDATION
STORAGE / DATABASE ?

BAD START & STOP HODL TOKENS RECEIVED INTO THE SMART CONTRACT ARE SENT TO ANOTHER ADDRESS FROM THE SMART CONTRACT

PURPOSE: So Total Tokens in HODL mode in User Wallets can be counted. Also, so total Stop HODLs can be counted to maintain a total of completed HODLs.

START HODL

2 HODL

STOP HODL

1 START

3 END

REWARD RATE TABLE

Calculate & Pay User for Valid HODLs

AFFILIATE PROGRAM DB

NEW TOKEN MINTING ADDRESS

PRESERVATION

New Tokens are Created When:

Interest Payment Address Token Quantity Drops Below 500,000 Tokens

and/or

Bonus Payment Address Drops Below 100,000 Tokens.

These are Automatic Functions

or....

Tokens are Minted at the Time to Pay User's reward and User's Bonus and Bonus to Affiliate

MINT

INTEREST PAYMENT ADDRESS

BONUS PAYMENT ADDRESS

USER ADDRESSES

4 REWARD

5 BONUS PAY

Extra 10%

Matches Extra 10%

AFFILIATE BONUS ADDRESSES

INVALID START & END TRANSACTIONS/HODLs

To Be Stored, Reported / Published onto A Website for "Bad Hodl's"

GOOD START & END HODLs

To Be Stored, Reported / Published onto A Website for "Good HODLs with Reward Payment Info"

ALSO REPORTED ON WEBSITE:

- Total Count of Completed HODLs

- Total Tokens In User Addresses that are Currently Signaled for HODLing

- % of Token Supply in HODL Mode

- Current Token Inflation Rate (% of New Tokens Newly Minted vs Total Tokens Last Year, Last Month, Last Week, & Projected Annual Inflation Rate)

AFFILIATE WEBSITE:

- AFFILIATE SIGN-UP

- AFFILIATE DB

- AFFILIATES EARN FROM CLAIMING & ADOPTION PHASE

- AFFILIATES EARN FROM OTHER HODLs WHEN THEY USE THEIR AFFILIATE/REFERAL CODE

- HAS LINK TO EXPLORER SO THEY CAN VIEW THEIR EARNINGS