

Bank's fees and conditions to consider	
Minimum amount to open a CD	\$5,000 to open a CD (to open a bank account, you will need to deposit just ~\$4 USD)
International incoming wire transfer fee	None
International outgoing wire transfer fee	0.2% of the transfer amount. Minimum 15 USD, maximum 150 USD.
Bank account maintenance fee	~ \$0.4/ month
Personal presence	Non-residents in Georgia are required to be present in the bank's branch to open an account AND to open a term deposit.

## Conclusion

We're living in a time of growing volatility.

We're seeing wild swings in the stock market. We're on the brink of a trade war with China. And, most recently, a potential violent war with Russia over Syria.

The world is drowning in debt, there are signs of inflation and growth fundamentals look weak.

There's a lot to be cautious about right now. And it's smart to take some money off the table in case we see a major correction.

And with the strategies I outlined above, you'll be able to earn a solid yield on your cash while still being safe and liquid.

This is what I'm doing with my own money today. And I'd encourage you to take similar steps.