



Bryan Canary <bryancanary70@gmail.com>

The next 1929...

1 message

Bryan Canary <bryancanary70@gmail.com>

Wed, Sep 23, 2015 at 10:23 AM

To: brian.t.moynihan@bankofamerica.com

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Dear Brian -- (Brian Moynihan, CEO Bank of America)

I'm frustrated with Bank of America. A little about me.

- 15 year customer of BofA
- 10 accounts (business and consumer checking, business and consumer credit cards, HELOC, etc...)
- Self-employed (sole proprietor)
- Credit Score: 837 fico

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=== This Situation ===
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1. **If you aren't familiar with my name and my situation I'd be surprised considering I went head-to-head with your legal department via email a few months ago. To refresh your memory, I am the one who cried foul on the to deviant (fraudulent) HELOC reset processes and derivative HELOC products past and present. I am the one who got an offer from BofA Legal to reduce my inappropriate HELOC payment increase as long as I signed a non-disclosure agreement.** As you should be aware, I declined the offer because 1) it only partially solved my short term problems 2) it left millions of fellow citizens in the very nasty derivative HELOC trap that is being exploited by every bank in the consumer banking industry at this time 3) my silence on this topic would have allowed BofA and all other banks in the industry to continue with the derivative HELOC game and 4) I, like many others, am tired of getting caught in contrived banking crises
2. **For those CCd on this who are not aware, there is a bank contrived crisis playing out off the media radar related to HELOC resets that started in 2014 and will run thru 2017.** It is VERY worthy of main stream media reporting and government intervention, BUT anyone paying attention lately realizes we've lost those basic national resources to ego-maniacal and/or nefarious interests.
3. **Let me put this in perspective. I got caught in the dotCom bust in 2000, a real estate crash in 2007, the mortgage crisis of 2008, and now the HELOC crisis in 2015.** As a solitary, insignificant, self-employed citizen, I'm tired of building up financial wealth and cash reserves only to lose it in contrived banking crises (especially when they run on 7 year cycles). For profit banking is inherently flawed, and this situation with BofA has put me on a mission to exposed our "banking problems" before starting over

yet again on my little nest egg.

4. **As of now my \$900/month interest only payment on my HELOC is going to adjust to an eye-gouging \$2700/mo "collateral" and interest as of September 28, 2015, and I'm pissed about all the deviance I experienced with BofA.**
5. **As you should be aware by now, my problems started with the arbitrary denial of HELOCs renewals (mine and all others) without so much as going thru the motions of a renewal application.**
6. **As you should be aware by now, after the arbitrary renewal denial, customers such as myself are shoved into an illogical repayment period (non-nature to true lines of credit) creating a cash flow boon for the banks while crushing customers' liquidity (my situation puts that in plain view...).**
And to be clear, ALL banks are benefiting from this situation via derivative HELOCs (some just removed the renewal clauses more than 10 years ago, creating a derivative line of credit product that is resetting now)
7. **As you should be aware by now, after the gnarly shove into a non-natural repayment period, Bank of America differentiates itself in deviance from other US Banks like PNC.** After the shove PNC offered conversions to 20-30 year amortized loans to reduce the cash flow burden on citizens. BofA decided to keep folks in the non-amortized 15 year term, but offered a payment reduction with a 25 year term to show compassion. UNFORTUNATELY, BofA contrived program guidelines that enabled you all do decline all payment reduction application requests, trapping everyone in 15 year non-amortizing terms (or forcing them into non-necessary modifications for even greater profits).
8. **As you should be aware by now, I documented 25 deviant acts executed by "performance trained" (aka phsy op trained) bofa employees to mask the nature of the derivative banking product and the smoke screen of a payment reduction process.** And as you should be aware, that mind-blowing experience was capped with a BofA VP claiming you all were following OCC guidelines, which we all know was/is a false statement (and she recanted with pressure). And in fact, the OCC is on record as approving HELOC renewals with common sense underwriting (although in my opinion, those public statements are just a smoke screen to cover the true level of deviant involvement the Secretary of Treasury engages in with the FED, the cabal and the Council on Foreign Relations).
9. **As you should be aware by now, the realities of our banking situation came into view when I tried to figure out how EVERY BANK in the in industry arrived to the marketplace with these derivative banking products and how every bank in the industry no longer offered a pure Home Equity Line of credit (a line with a transparent renewal clause and no mortgage-ish repayment term).** Given the nature of executive turnover in our big banks and the length this has been going on, it was obvious the market collusion was/is happening above the level of banking execs. Furthermore, given the complete lack of financial understanding you, Anne Funicane and every banking exec I dealt with on this has about fundamental financial and banking theory, it became evident you all may not even have a clue you are standing there naked, like the King with no clothing. With all that in mind it took me less than 30 minutes of research on the internet to figure out that we had a HUGE problem in banking, called "the FED" (The Federal Reserve Bank). I got way more than I bargained for with my HELOC problem with Bank of America. .
10. **As you should be aware by now, I launched a website exposing all of this on 9.11.15,** I personally notified the BofA employees who were directly involved in deviance on this matter out of personal courtesy, since I had posted their names online, hanging them out to dry for the lower level citizen on citizen bs.
11. **As you should be aware by now, I posted a website on 9.11.15 to raise awareness to our situation:**
<http://karmic-tsunami.weebly.com> (aka a bankers nightmare...)

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==== **Efforts to get attention on this** ===
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Given a lack of feedback on this from BofA (we didn't really expect any), I made the following efforts to get some attention on this matter and the website:

1. **I had some associates notify the media BUT...** as you should be familiar with, the cabal has very tight relationships with our news media (all media) channels, so we didn't get far with them (yet).
2. **I had some associates post the URL on Facebook BUT...** as you may or may not be aware, Zuckerberg is David Rockefeller's grandson, so we didn't get far with the social media push (yet).
3. **I had some associates make a couple of twitter posts BUT...** the extremely sensitive Bank of America twitter sensors didn't bring any outward acknowledgments by BofA (no surprises there).
4. **I had some associates who were going to reach out to the Government BUT...** given our executive, legislative and judicial branches are ultimately controlled by the banking Cabal via the FED, and/or via the Secretary of the Treasury, and/or via the Council on Foreign Relations (that was a surprise discovery), that seemed pointless. Furthermore, we decided that even if we could find someone who cared, it was highly likely that the cabal, the FBI, the CIA or others with bribe worthy material likely had control over them or an immediate supervisor... so we decided not to waste the energy.

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 === **New effort to get attention on this** ===
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While hitting these expected road blocks I was forced to mull over my publicity options. I thought about just letting the website percolate, but given the sanctity of banking, the Pope's visit to the US, and the Vatican's covert involvement in global banking and other nefarious matters, I thought it'd be a good time to make a publicity push.

In the end I decided an **old-fashioned town crier event** was my only option. It's a shame that the US media and government oversight isn't working better, because if it was, I wouldn't have had to make this all so personal for everyone cc'd on this email. I realize this is kind of a "nuclear" town crier event, but we, as a "free" society aren't close to free, and anyone who thinks they are needs to recognize that freedom relies on freedom of the press, and we haven't had a truly free media since 1917 (<http://www.mindfully.org/Reform/Morgan-Buys-Newspapers9feb17.htm>).

To think we've been living in a propaganda machine since 1915 should be a real wake up call for most. A time warp of sorts... Anyway, here's who's on the cc list:

- 15 BofA top banking execs
- 5 BofA execs - the deviant employees that propagated the smoke screens involved in the lower level part of this fiasco
- 50 JPMorgan/Chase top banking execs(domestic and international)
- 30 Citibank top banking execs
- 10 Wells Fargo top banking execs
- 6 consumer advocates
- 5 major reporters from US media (will be limited due to cabal influenced media)
- 21 foreign media journalists

The Cabal - I struggled to get emails for the Rothschilds, Warbugs, Lazards, Sieff, Rockefellers, Kuhns. etc. I'm hoping some of you all at the top can forward this to those folks? (<http://www.globalresearch.ca/the-federal-reserve-cartel-the-eight-families/25080> // <http://www.globalresearch.ca/the-federal-reserve-cartel-freemasons-and-the-house-of-rothschild/25179>)

The Fed - I struggled to get emails for all the folks at the FED branches. If you have contacts there, can you forward to those folks? the NY branch is the most relevant but they are all tied to the cabal, so they are likely covered with the folks above.

Figuring I might piss off a few people with this email, I decided to cover my bases by arranging to have it distributed to the following groups:

- The US Army via the USMA alumni association (West Point Alumni Association)
- The US Navy via the USNA alumni association (Naval Academy Alumni Association)

- Other armed forces groups unrelated to our crypto-christian Academy grads (ROTC officers, NCOs, etc..)

Even though our Congress is pretty useless for positive, forward motion, I did not want to leave them out. Aggregating email lists for them is surprisingly challenging. I have an older list for senators that I'm going to use, and I'm going to try to reach out to the congressmen via other means (like the media maybe?? novel concept...).

- 100 us senators
- 435 us congressmen

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 === Here's the situation as I see it... ===
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I'm just a guy who works from home as a sole proprietor trying to keep a float in these unbelievably challenging, corrupt and unenlightened times. My coworkers are my cats, my business is very light on complex financial dealings, and yet bankers are consistently my problem. And I'll be dipped if I'm going to start paying a punch of money to a bunch of deviant and corrupt bankers so I can start over yet again building up cash reserves down the road. It's just not happening for a 3rd time without a fight of some sort or another.

Brian, given your position of power in Corporate America, and those I've cc'd on this, I'm hopeful you all can help me with publicizing "our" current situation to raise awareness to the realities of a media lost to Corporate America, Banking lost to the Cabal, and a government that is just lost to the world.

The truth really will set us all free, but I'm not sure at this point if anyone knows how to be truthful anymore. BUT I'm hoping you all as a group can prove me wrong...

So here's what I'm hoping to get from this email and my websites ...

1. Education -- We are NOT sure how many of you in the top levels of banking really have a clue as to what happens at the level of the FED. We know some of you are "in the know" and in on the games, but the sense is that many of you may be naive to the true workings of our federal banking system. Please take some time to educate yourself on <http://karmic-tsunami.weebly.com> regarding this situation. Some of you may be really surprised at just how serious and nasty the games really are above your pay grade.
2. Transparency -- We need to public-ally recognize that our US Bankers are controlled by and/or in collusion with the US Federal Reserve (the FED). The bankers and the government officials cc'd on this email are in a position to make that disclosures. Hopefully this will encourage that...
3. Transparency -- We need to public-ally recognize that The FED is a privately owned, for profit entity owned by the Cabal, a group of Jewish banking families both foreign and domestic. We need to acknowledge, as a country, that our Federal Banking has been deeply flawed since the creation of the FED in 1913, but in reality, deeply flawed with the same corruption since 1792. <http://karmic-tsunami.weebly.com> explains all that, but I need some eyeballs on it, thus this nuclear approach to a town crier event.
4. Transparency -- We need to public-ally recognize that our currency has been over printed by the FED, outside of the control of our government, and that our paper money is pretty much approaching the worthless mark for a means of tender and trade. We need to acknowledge that our entire economic system is actually all smoke and mirrors, with funding from the Cabal running most of the behind the scenes 'stuff'. Our government "servants" who will be contacted should be able to help us with that...
5. Transparency -- We need to public-ally acknowledge that US Citizens did NOT pay Federal Income Taxes until the Jewish run FED was installed in 1913, and that since that time, all of our Federal Income Tax has actually just gone to paying interest to the FED for the paper money they printed for us. Congressman in the know and/or the FED/Cabal would be the best to make that formal announcement (although youtube is packed with the info if they can't do it...)
6. Transparency -- We need to public-ally recognize that our career politicians have supported our bankers (who are Attorneys and politicians now instead of financial businessmen) via superfluous laws like Dodd

Frank that provide unlimited excuses for obscurity while destroying every small bank in existence. A review of the emails with BofA and the Karmic Tsunami website clearly shows not a single person all the way up the chain has a clue of how the basic risk reward model works, so this will be self evident with a little education.

7. Transparency -- We need to public-ally recognize that the win-lose mentality of international bankers has infiltrated all levels of the mortgage arm of Bank of America. The "attention manipulation" techniques employed by the lowest of Bank of America's Customer Service agents handling this reset process were mind blowing. I might as well have been dealing with CIA trained operatives. You all have mentally ruined fellow citizens with all that crap.
8. Transparency -- We need to public-ally recognize that some countries outside of the US seem to be using our own worthless paper money to prop up the US banking system to prevent a crash prior to a conscious awakening of a critical mass of people in order to prevent the implementation of a New World Order, which would be problematic for ALL of us (US Citizens and foreigners a like). If you aren't up to speed on this reality, go to youtube. It's all there waiting to be downloaded...
9. Education - Youtube is your friend. You all would be "shocked" at what you can find on youtube these days. SHOCKED...

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===== **Moving forward - 1929...** =====
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I don't personally see how we can avoid a repeat of 1929, and I'm not alone in that analysis. People have been screaming it for years (decades). In my opinion, its a "now or later" type of decision we need to make as a society. Things have to get worse before they get better. My vote is for now, because I don't want to start over again after this HELOC bs and then have to face this crap again in another 7 years (and that is significant, for those of you not in the know...).

For what it's worth, if we allow our banking system to collapse, we have an opportunity to not only remove the control mechanism of cabal run banking, but we have the opportunity to remove the fossil fuel control mechanism too (which is closely tied to the cabal and financing) and that would lead to something termed "free energy". And ultimately THAT is what I'm personally shooting for and that is what you all should be shooting for too once you educate yourselves on the realities of our current situation and the realities of "free energy". There's more info on this just below my signature (<http://our-future-is-in-free-energy.weebly.com>)

To think I've got to launch the equivalent of a "nuclear" town crier attack on our banking industry over an asinine 1700/month "collateral" payment seems like a dumb way to get people to wake up to a better world for all of us seems awfully dumb, but it is what it is at this point. If we, as a national and global society can get out of the "controlling" mindset and into a "liberating" mindset, free energy is available to all of us, and that is a "real game changer" and it is one that benefits your children and grand children the most.

For what it's worth, I had no plans to be the one to have the consumer banking experience that would bring this awareness to a broader audience. I recognized it needed to happen years ago along with thousands of others but I figured I'd be a silent spectator in the events. Some people win the lottery, and I win the crappy banking experience that can be used to out our corrupt federal bankers. Go figure.

I hope you all take this email and the websites I've referenced seriously. If this isn't taken with significant sincerity, I'm of the impression that subsequent events to get attention on this matter will likely register off the Richter scale. And that's not a threat, just a reality that has been conveyed to me by Mother Earth and some energies that are more conscious than most at this time.

I am really hopeful we can find a peaceful resolution / dissolution to our corrupt banking system problems.

Best--
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===== WEBSITES RELATED TO THIS EMAIL =====

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<http://karmic-tsunami.weebly.com>

This website details my experience with Bank of America and delves into educating the public on our Federal Banking problems.

<http://bofa-bunker-buster.weebly.com>

This is a one page website that serves a copy of this email to the public.

<http://our-future-is-in-free-energy.weebly.com>

Website that introduces the concept of "free energy". Free energy is the concept of freedom from fossil fuels via technologies that were around at the time of the pyramids and technologies that were reintroduces in the 1890s via Nikola Tesla (and subsequently suppressed by our capitalistic energy families), and the reality that our Military scientists have known we could be fossil free for over 15 years. With the exception of a very small number of families on this planet, we really are all on the same side. They have done a wonderful job of keeping everyone fighting with each other to prevent everyone from realizing our true nature as free beings.

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===== CC LIST =====

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You know times are bad when we get better press coverage from russian and chinese press!?!? This US press black out situation is beyond crazy...

One thing to mention here... the banking cabal that controls our FED are also heavily involved in controlling the banking of most countries around the world, so in that sense, we are all victims of these guys and we are all currently trying to break away in some form or another. So I am not cluing them in on anything they are not also dealing with in their own countries as well...

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--- Online publishers who have reported on the HELOC crisis (without noting derivative nature of problem...) -----

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--- Others copied in private -----

USMA alumni association (US Army)
USNA alumni association (US Navy)
US Congress Members (aka the Den of Hell dwellers...)
A slew of alternative news outlets... (the ones printing truthful stuff in the US right now...)
Some other energetically interested individuals...

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