

## How to Make Your Bank Deposits in the USA Income Tax Exempt

- ❖ If you are a US citizen with a bank account or multiple bank accounts;
- ❖ If you have not used the Revocation of Election (ROE) to document your legal non-taxpayer tax status (form 1040) (see <https://brillianceincommerce.com/revocation-of-election>); and
- ❖ If you expect to receive checks or bank wires into your US bank or Credit Union account in your name or in the name of your business or trust entity from any source;

Then you can benefit from this information. For those who HAVE filed their ROE documents and changed their tax status to non-taxable, following this simple method herein can add an extra layer of protection to your already established non-taxpayer status.

When you receive large direct deposits or make large amount deposits into your bank account, the bank has to report to the IRS that you received these large \$ amounts. By law, they have to report large transactions to multiple government agencies in addition to the IRS.

The IRS will initially presume your large deposits are taxable, so it is in your best interest to give your bank a short note (below) that will cause all deposits going into your account, regardless of how large or small they might be, to be non-taxable deposits. First, you must understand the law that gives you the right to have all deposits into your account not be income taxable.

You are going to be rightfully claiming that the funds you'll be receiving and about to be deposited are not federal reserve notes and that you are redeeming your deposited funds for lawful money pursuant to 12 USC 411. This lawful money is called United States Notes or U.S. Notes, as codified in 12 USC 411 and 31 USC sec. 5115. Your bank won't care and it's your right to do this. Many people have been doing this for many years.

When you redeem or demand your deposited payment to be in lawful money per 12 USC 411, you are demanding to be paid in United States Notes (USNs). Anyone has the right to determine what kind of Notes they want to receive, and no bank or government agency will try to stop you from doing this. This is because it's the law - black ink written laws on white pages of paper in the Statutes At Large.

If you don't demand that you want USNs, your wired deposit or any other type of deposit will be considered to be federal reserve notes (FRNs). FRNs are income taxable because you would be accepting the benefit of using the Rothschild's private banking corp's script - FRNs.

United States Notes (USNs) are U.S. government created currency and are not income taxable. You want to have a written notation filed with your bank that says your wired funds and all other deposits are being redeemed by you for lawful money per 12 USC 411 before your funds are deposited into your bank account.

Your lower level bank employees may or not understand what your note means, depending on who you give it to. But their lack of knowledge is not a problem. You can give this note to anyone at your bank,

such as the first employee you see, as “notice to agent is notice to principal and notice to principal is notice to agent”. When you walk into your bank, let's say Mary approaches you or you go to the first employee who looks available. You will say:

“Hello Mary, I'm [your name] and I have an account at this branch and I'm expecting to receive a large deposit any day now and this amount is scheduled to be wired into my bank account in this bank branch.

“As per my tax man's instructions, I need to get this document (note in hand) into my file here related to the wire transfer coming in any day now.” “Would it be possible for you to put this in my file?” [Mary will say sure and then she'll look at your note.] She probably won't know what it means, and she may say nothing, or she might say something like "what does this mean"?

And your truthful answer will always be: "It means that the wired funds being sent to me when deposited into my account will not increase the national debt." This is an absolutely true statement as you are indirectly claiming that your new wired funds (or any other type of deposits) are not being accepted by you in the form of “taxable” federal reserve notes.

You have the absolute right to declare the kind of currency you want to use when you deposit a check or receive a wire from anyone around the world. If you didn't say anything about the wired funds coming in, your funds would definitely be considered to be Federal Reserve Notes. Your note is telling your bank that the wired funds coming to you are declared by you to be redeemed for United States Notes (USNs) as per 12 USC 411 and 31 USC sec. 5115. Bankers don't care if you do this, and they absolutely have no power or authority to prevent you from doing this. Congress allows you to do this. This 12 USC 411 tactic is nothing new, 10, 20, and 30 years ago many people have endorsed their paychecks using the 12 USC 411 endorsement on the back of their checks when they were deposited into their bank account.

Have a second original of the note you'll be giving to your bank - so when Mary agrees to put your note in your file, you'll pull the second copy out and write Mary's full name and date on your second note (your copy) she's handling for you. This way you have a record that Mary accepted your notation about 12 USC 411, and you have her full name as a witness to accepting your note - to be put into your file. When she agrees to take your note, mission accomplished. The end effect of this little exercise is that your deposit amount - isn't income taxable - as you are not taking the wired funds in as FRNs and your note applies to all deposits you'll make into your account

Here is the note, below. Replace the red parts with your customized info and change the color to black. It is best to put the whole note on your professional letterhead.

[Put your letterhead information at the top]

Re: [Insert here your account number(s)]

Re: [Insert here a few words to describe whatever monies you are expecting to be deposited]

To: All [Name of Bank] Bank officers, employees, and personnel

Whereas a certain dollar amount is being wired to my account in this [Name of Bank] bank branch, this is my notice to all [Name of Bank] bank personnel and to whomever else it may concern, that all funds being sent and received by wire or delivered to me or directly to my bank account by whatever means, all said funds being deposited into any account controlled by me at [Name of Bank] Bank from whatever legal sources without limitation, shall be deposited into my bank account and demanded by me to be in the form of lawful money pursuant to 12 U.S.C. section 411.

By: \_\_\_\_\_ [sign here] \_\_\_\_\_ Date: [date]  
[your name printed]

On \_\_\_\_\_[date]\_\_\_\_\_, this notice was hand delivered to \_\_[Name of bank employee or officer]\_\_\_\_\_.

Print out two copies. One for your bank and one copy for your records.

We have in our files tax returns for clients who demanded under 12 USC 411 that their income was received for lawful money, not federal reserve notes. Due to 12 USC 411, this resulted in them having a minus amount equal to their income reported. Thus, their taxable income was "0", and that caused the Treasury to refund them 100% of their W-4 amounts their employers had deducted from them throughout the tax year. Their total W-4 tax refund actually included some interest from the Treasury, proving that using 12 USC 411 works and is accepted by the IRS / Treasury.

This is why we think it would be prudent for you to give your bank your notice that whatever your "wired in" dollar amounts may be, or any other deposits you might make, you are demanding that all of it is for lawful money - not federal reserve notes.

Don't forget to hand write in the name of the bank personnel that agreed to put the notice in your file at the bank. Write his or her name on both copies of your notice. If anyone at your bank asks you what your notice means - tell them your wired funds deposited for lawful money will not raise the national debt and this is what your legal counsel has advised you to do. There won't be a problem with what you are doing.