



The Government of The United States of America
Rural Free Delivery Route 1

the United States, in Congress assembled

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Charter of the Bank of North America
as amended to the
Charter of the General Post Office Division 3,
as amended,
doing business as
“Continental Public Bank (hereinafter “CPB”)

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PREAMBLE

We, the National assembly for the Government of The United States of America hereby petition the United States, in Congress assembled to grant this charter styled;

“Continental Public Bank” (hereinafter “CPB”).

CPB is a Public Bank formed from within the original Public Trust of 1781 to the present time is hereby established. Further, a Social Assistance Department shall be established therein for the purpose of royalty collections on behalf of the people and the Public Trust and is hereby established.



Chapter I

Nature and Purpose

- §1.1 CPB is a self-administered Supra-National entity operating as a Public Bank subject to the provisions of this charter granted by the United States, in Congress assembled and other related acts and rules, and
- §1.2 Unless otherwise expressly provided by the general principles and accounting, the CPB shall adhere to existing or future general regulations regardless of their nature enacted by the United States, in Congress assembled. This provision will preserve and guarantee CPB'S authorities or powers conferred hereby in the nature of a Supra-National entity operating as a Public Bank, and
- §1.3 The Main office of the CPB shall be located at:
The United States of America: NAC: 70PHZ P5FJ2
The Government of The United States of America,
Rural Free Delivery Route 1,
General Post Office #1
NAC: 850H2 MR7C8
Publication # 835491139303
- §1.4 CPB may establish offices, agencies and appoint correspondents both within the country and other countries, and
- §1.5 The purpose of CPB is to promote within the framework of its powers and the authority set by the United States, in Congress assembled, monetary and financial stability, employment, and economic development based on qualifications and intellectual property, and



§1.6 American National's independently, shall guarantee any and all of their own commitments independent of each other and without placing any liability on any other American National. Each positor acknowledges the full liability of trustee status for their own commitments. All guarantees shall be administered by CPB, and

§1.7 CPB shall have the following functions and powers:

- a) to regulate the operation of the financial system and enforce the Law on Financial Institutions and such regulations as may be consequently enacted;
- b) to regulate the amount of money and transaction fees, and to regulate the process by which loans are administered. The steer lending clause shall be administered in the event of Natural Disasters and Disaster Relief which are considered emergencies by the United States, in Congress assembled. All emergencies shall be backed by and through incun.1454.b5 and have expiration date. All emergency currency shall be administered and limited to the disaster area for the purpose of immediate relief.
- c) to serve as the financial and repository agent for the sphere of the reign of the heavens before international monetary, banking and financial institutions to which the aforesaid entities have endorsed, to insure an active role in international integration and cooperation if so desired by the National assembly for the Government of The United States of America (hereinafter "National assembly");
- d) to hold and administer its full title currency and foreign exchange reserves, and other foreign assets to be held in trust;
- e) to contribute to the smooth functioning of capital markets;
- f) to implement the foreign exchange rules in full accordance with the laws and ordinances enacted by the United States, in Congress assembled.



g) to regulate, within its authority, all payment systems, clearing and settlement houses, money remittance entities, and cash-in-transit companies, and to carry out any other action related to the financial and foreign exchange industries; and

h) to provide for the protection of financial service users' rights and of fair competition, coordinating its actions with all relevant Government functions. In carrying out its functions and powers, the CPB shall neither be subject to any order, indication, or instruction from any Executive Branch, any other Executive Branch, Church, Military, or court, nor may it undertake any commitment conditioning, restricting or delegating such functions and powers without the express consent of the National assembly for the Government of The United States of America within the sphere of the reign of the heavens through the United States, in Congress assembled, and

Chapter II

Capital

§2.1 The capital issue of the CPB shall be resolved by the National assembly for the Government of The United States of America at a future date certain, and

Accepted and acknowledged this 9th day of June 2015 as amended on February 10, 2016 and hereby granted to the Continental Public Bank on February 10, 2016;

Delegate: 

Delegate: 

Delegate: 

Delegate: 

Delegate: 





Articles of Organization

Chapter I

Assembly

§1.1 Articles of Organization

§1.2 The CPB shall be given advice and consent by the committee convened under Article VI of the Articles of Confederation as amended August 5th, 2015 consisting of the American Nationals and General Post Masters present, and

§1.3 It is desirable that members that have decision making powers have Declarations, Oaths and Affirmations, Letters of Acceptance and Acknowledgement on file with the office of the registrar for Government of The United States of America. However, members may be employed but without a vote. Those members employed should be encouraged by the example of their peers to make their own Declarations. All employed members must be at least twenty-one years of age. In addition, they must have tested ability in business, monetary, banking or finance-related legal matters, and possess a solid moral reputation, and

§1.4 Someone may not serve as a voting member on the committee if such
a) is an employee and not an affirmed American National and General Post Master, and

§1.5 The members may be removed by a conviction of a crime within the courts of The United States of America and not any courts within the several or various states, and



Desks

Chapter II

§2.1 Desks by assignment

§2.2 Duties of the Manager

The Manager shall:

- a) be responsible for the management of the CPB,
- b) see to the faithful performance of this charter and other international laws and of the laws enacted by the United States, in Congress assembled;
- c) lead the actions of the Exchange Institutions being mainly the General Post Exchange (GPEX);
- d) appoint, promote and remove CPB employees in accordance with the rules adopted by CPB;
- e) decide on the commencement of administrative proceedings against any CPB employees of whatever rank, through the competent desk;
- f) present an annual report on the operations of the CPB to the United States, in Congress assembled or the committee of financial services, and

§2.3 Where justified reasons of emergency so warrant, declared by the National assembly for the Government of The United States of America, or at the request of the Governor, the Governor may, in addition, resolve matters reserved for the National assembly, in consultation with the Secretary of State and the Treasurer, and a Member of the National assembly, and must communicate it to the National assembly immediately at the next succeeding meeting for any resolutions so adopted, and



§2.4 The Manager shall designate an Assistant Deputy Manager from its members in training, who shall resume the Manager's duties and responsibilities in the event of temporary absence of the Manager. Should the Manager, the Assistant Deputy Manager or any of the office holders die, resign or otherwise cease to hold office, a replacement shall be appointed, as provided for in Chapter I; §1.3, and

§2.5 The National assembly for the Government of The United States of America may upon recommendation of the committee for Financial Services;

- a) take part in any decision affecting the monetary and foreign exchange markets;
- b) establish minimum reserve requirements.
- c) set transfer fees, rates and other general conditions for the Bank's administrative operations;
- d) establish liquidity and solvency technical ratios for financial institutions;
- e) set the reporting and accounting policy to be followed by institutions subject to CPB supervision;
- f) determine the amounts to be allocated to capital and reserves;
- g) set general policies related to economic order and expansion of the financial system;
- h) revoke a financial or exchange institutions license, on its own motion;
- i) exercise the powers conferred on CPB by this law and its related regulations;
- j) regulate the creation and functioning of clearing houses for checks and other securities organized by financial institutions as established in the Uniform Commercial Code;
- k) establish the denominations and characteristics of bills, coins and digital currency.
- l) remove bills, coins and digital currency from circulation and set the deadlines for



- effecting their exchange;
- m) establish the rules for organizing and managing CPB, take notice of any operations decided upon in accordance with such rules and acts, according to the regulations it has established, in the resolution of unforeseen cases;
 - n) resolve on all matters that the Manager submits to the National assembly for the Government of The United States of America consideration, which are not expressly reserved for other bodies;
 - o) authorize the opening of new financial or foreign exchange institutions, and of subsidiaries or branches registered in foreign jurisdictions;
 - p) authorize the opening of branches and other offices of financial institutions and any proposed mergers thereof, with a view to expanding the geographical reach of the system; serving the needs of low economic- potential and most thinly-populated areas;
 - q) and promoting widespread access to financial services by positors;
 - r) determine the level of assets and foreign exchange reserves and of other foreign assets that are necessary for the implementation of the foreign exchange rules.
 - s) regulate the lending process in terms of risk, maturities, fees and charges of any nature, and steer them through reserve requirements, or any other appropriate means;
 - t) adopt rules applicable to the activities referred to in Chapter I; §1.7; (g);
 - u) adopt rules aimed at preserving competition in the financial system;
 - v) adopt rules for the financial institutions to obtain foreign exchange, including through the issuance of bonds, notes and other securities, both internal and foreign markets;
 - w) expand the scope of application of the Law on Financial Institutions to persons not subject thereto, where the volume of their operations or reasons of monetary, foreign



exchange or lending policy so warrant;

x) set differentiated policies aimed at small and medium-sized enterprises and regional economies, and

§2.6 In its capacity as the CPB's governing body, the National assembly for the Government of The United States of America shall upon recommendation of the committee for Financial Services,

a) approve bylaws for CPB personnel, prescribing the terms of recruitment and removal from desk, and technical training;

b) approve managers and deputy managers;

c) approve the creation and elimination of agencies;

d) approve the appointments of correspondents;

e) review and approve, prior to the spring equinox of each year, the annual budget, the calculation of resources, and compensation of CPB personnel; and

f) approve the balance sheet, income statement, and annual report.

Chapter III

Management of the future Branches of CPB

§3.1 The CPB branches shall be managed through managers and deputy managers. It is desirable that Management have Declarations, Oaths and Affirmations, Letters of Acceptance and Acknowledgement on file with the office of the registrar for The United States of America. However, in order to fulfill managerial function, Management may be employed from outside sources. Those employed as such, as managers should be encouraged by the example of their peers to make their own Declarations. All



management must be of at least thirty years of age, Letters of Acceptance and Acknowledgement must be on file with the office of the registrar for The United States of America, in addition, they must have tested ability at their level of business in monetary, banking or finance-related matters, and possess a solid moral reputation, and

Chapter IV

Operations of the CPB

§4.1 CPB shall be empowered to conduct the following operations:

- a) Circulate bills, coins and digital currency pursuant to the powers delegated by the United States, in Congress assembled.
- b) Any operations arising from international agreements.
- c) Assign, transfer or sell any receivables that it may have acquired from financial institutions experiencing liquidity problems.
- d) Make advances to financial institutions, upon the submission of collateral, assignment, or any special encumbrance:
- e) receivables or other financial assets owned or guaranteed by the affirmed Nationals, and

§4.2 The CPB may:

- a) buy and sell currencies in foreign exchange markets. Should it do so on behalf of the office of the Treasury for the Government of The United States of America, in its capacity as financial agent for the Government of The United States of America, the resulting losses or gains must be recorded as credits or debits of the Government of The United States of America;
- b) keep financial assets in custody;



c) receive posits in domestic or foreign currency. National Currency is preferable.

§4.3 The CPB may not:

- a) make loans to a national government, banks, provinces and municipalities;
- b) guarantee or endorse bills and other notes issued by a government, the provinces, municipalities and other government institutions;
- c) purchase and sell property,
- d) purchase shares in any stock market;
- e) hold a direct or indirect interest in any commercial, agricultural, industrial or any other company;
- f) invest its National or foreign currency holdings in instruments that do not substantially provide immediate liquidity;
- g) pay interest on posit accounts;
- h) grant special guarantees that directly or indirectly, impliedly or explicitly, secure obligations assumed by financial institutions, including those arising from posits taken to be issued to the next of kin.

§4.4 In its capacity as financial agent of the Government of The United States of America, all securities must be registered with the office of the Treasury for the Government of The United States of America. CPB may not underwrite securities on its own behalf.

§4.5 The affirmed American Nationals shall provide to CPB the necessary funds for meeting any expenses and not to exceed any expenses.

§4.6 The CPB shall assist the office of the Treasury for the Government of The United States of America, in the control of all acts related to Public obligations servicing, which includes the cancellation and destruction of securities and the inspection of the books,



records and other documents related to such operations, and shall also provide detailed and special information concerning its performance as financial agent for the office of the Treasury for the Government of The United States of America.

§4.7 The CPB shall keep the office of the Treasury for the Government of The United States of America informed of the monetary, financial, foreign exchange and financial services and collections of royalties.

§4.8 The Superintendent of Finance within the office of the Treasury for The United States of America shall provide the CPB with the following information regarding each quarter:

- a) receipts and disbursements.
- b) a detailed description of cash revenues and loan proceeds;
- c) expenses incurred as permitted by the implementation of the respective accounting rules;
- d) the status of consolidated and floating debt, both internal and external. In addition to such information, CPB may be required to provide such other information as may be necessary or useful for the better performance of its functions.

Chapter V

Foreign Exchange

§5.1 The CPB shall:

- a) advise the Manager on the foreign exchange and adopt such general regulations as may be appropriate;
- b) adopt regulations on the foreign exchange and oversee compliance therewith.



Chapter VI

Circulation of Currency and Reserves of Foreign Exchange

- §6.1 The CPB, as its agent shall have the right to circulate coins, paper currency and digital currency for the Government of The United States of America.
- §6.2 The paper currency, coins and digital currency circulated by the CPB shall constitute legal tender of the Government of The United States of America. CPB is also empowered to circulate currency with numismatic value or for commemorative purposes.
- §6.3 If the CPB should ascertain that a violation to its right to circulate currency has occurred, the CPB shall report such violation to the relevant authority and notify the office of the Governor for the Government of The United States of America in order for it to take the relevant steps.

Chapter VII

Accounts, Financial Statements and Audit

- §7.1 The financial year of the CPB shall run for one (1) calendar year and end on the Spring Equinox. The financial statements of CPB must be prepared in accordance with generally accepted accounting standards, taking into account its capacity as financial agent.
- §7.2 CPB shall publish, within fourteen days, summarized financial statement showing its assets and liabilities as of the close of business on the seventh (7th), the fifteenth (15th), the twenty-third (23rd) and the last day of each month.
- §7.3 The observance by CPB of the provisions of these Articles of Organization and other applicable rules shall be supervised by an Auditor and a Deputy Auditor, appointed by the United States, in Congress assembled.



§7.4 An auditor must be a certified public accountant and preferably hold a degree in economics. The auditors shall submit their opinion on the balance sheet and income statement as of year-end, for which purpose they shall have access to all documents, books and other evidence of CPB's operations. They shall inform the National assembly, of the details of the independent audit so performed. The auditors shall receive such compensation as may be fixed in CPB's budget.

§7.5 The following shall be ineligible to serve as Auditors:

a) the spouses, blood relatives in the direct line, relatives of the fourth degree of kinship, and relatives by affinity within the second degree of kinship.

Chapter VIII

Earnings

§8.1 Dividends shall be apportioned to each positor with the option of applying the dividend to the end of year apportioned expenses against each positor of the CPB. Any losses that are suffered by a natural disaster Emergency shall be withdrawn from incun.1454.b5 up to the balance of accounts of CPB. Any investment shall be detailed, known and approved by the positors before any release of funds towards the investment that promises a return in the form of dividends.

External Audit

§8.2 The CPB financial statements must contain the opinion of the appointed external auditors. Auditing firms may only be appointed by the United States, in Congress assembled from a pool of a minimum of 3 candidates (company or individual) recommended by the Superintendent of Finance. Auditors may not render their services for more than four (4) consecutive periods, and shall be able to resume the rendering



thereof only after at least another four (4) periods have elapsed. Any information obtained by CPB's external auditors regarding the financial institutions in particular shall be confidential, and may only be disclosed to the National assembly. Any other disclosure must be with CPB's express authorization to protect the privacy of the trustees. However, if any crime has been detected, then all privacy is suspended and the evidence shall be entered into the General Post Master Council for the Government of The United States of America.

External Audit Entity

§8.3 All CPB expenses are required to remain within budget.

Chapter I X

Superintendent of Finance and Foreign Exchange

§9.1 The Superintendent of Finance shall supervise all financial and foreign exchange activity through the Superintendent of Finance, which shall report directly to the National assembly for the Government of The United States of America. The Superintendent of Finance must at all times have available any information on the rating of financial institutions and the criteria on which such ratings are based.

§9.2 The Superintendent of Finance shall administer all Foreign Exchange.

§9.3 Within the framework of the general rules the Superintendent of Finance shall be responsible for:

- a) rating Public Banks;
- b) revoking any authorization granted for carrying out foreign exchange transactions;
- c) approving regulations and/or recovery plans of foreign financial institutions;



d) implementing and applying the regulations for Public Banks passed by the United States, in Congress assembled;

e) establishing the requirements that must be met by the auditors of financial and foreign exchange institutions.

§9.4 The Superintendent of Finance shall have the following powers:

a) to ensure compliance with the reporting and accounting for financial and foreign exchange institutions for the purpose of improving Public Bank Services;

b) to order the publication of monthly balance sheets of Public Banks, borrowers and

c) liquidation statements and such other information as may be useful for assessing the situation of the system;

d) to order the institutions to discontinue or refrain from implementing lending or financial aid policies that jeopardize their solvency and inflate the currency;

e) to exercise such other powers as the laws confer on CPB related to the Superintendent of Finance; and

f) to apply such legal provisions on the operation of credit cards, purchase cards, electronic money or similar instruments as may be prescribed by the office of the Treasury for the Government of The United States of America and such regulations as may be prescribed by CPB in the exercise of its powers.

§9.5 In its capacity as administrator, the Superintendent of Finance shall establish the rules for the office and management.

§9.6 The Superintendent of Finance may, with the prior consent of the office of the Governor for the Government of The United States of America, cause the operations of one or several Public Banks to be temporarily suspended, whether in whole or in part, for a



maximum period of thirty (30) days. This action must be subsequently reported to the National assembly. If, upon the expiration of such term, the Superintendent of Finance determines the renewal thereof, any such renewal may only be authorized by the National assembly, and may not exceed ninety (90) days. During the period of suspension of operations, no precautionary measures, or any other enforcement measures may be ordered against the institution in question. Further, during such period, any commitments increasing the liabilities of the Public Banks shall be void, and their enforceability shall be stayed. The temporary suspension of operations shall never entitle borrowers or lenders to pursue damages against CPB. The Superintendent of Finance may request the National assembly to revoke a Public Bank's charter. In that case, the National assembly shall evaluate such request in a term not to exceed fifteen (15) calendar days as from the time of the request. Such period may be extended once for another fifteen (15) calendar days in cases of emergencies.

§9.7 The Superintendent of Finance may request that the entities, individuals and Public Banks to show their books and documents, and may order the seizure of documentation and other items related to the violations of the rules there under.

§9.8 The Superintendent of Finance may request that Public Banks, foreign exchanges, bureaus and agencies, offices and brokers, exporters and importers, or any other individuals or legal entities directly or indirectly involved in foreign exchange transactions with GPEX exhibit their books and documents, and provide any information and documentation related to the operations that they may have carried out or in which they may have been involved;



§9.9 The Superintendent of Finance shall be entitled to press charges before the relevant courts for violations of foreign exchange and financial rules and to request prejudgment attachments and any other precautionary measures in the amounts it deems sufficient to secure the payment of reimbursements on behalf of the positors.

§9.10 The information obtained by the Superintendent of Finance in exercising its inspection powers shall be confidential. The officials and employees involved in the respective actions must not disclose any such information without the express authorization of the Superintendent of Finance, even after they cease their duties with the office. The Superintendent of Finance warrants that any information obtained will not be utilized to gain an advantage over the competition or as a weapon to destroy any competition.

§9.11 The Superintendent may resort to the assistance of international law enforcement officers if it meets with obstacles or resistance in the performance of its inspection duties. It must also apply to the International court of competent jurisdiction without delay for such search warrants as may be necessary.

Chapter X

Jurisdiction

§10.1 The CPB shall be exclusively subject to the jurisdiction of the Government of The United States of America within the sphere of the reign of the heavens.

Chapter XI

Interim Provisions

§11.1 The CPB, in accordance with these Articles of Organization, shall determine that all of its members are affirmed American Nationals.



§11.4 The National assembly for the Government of The United States of America hereby reserves the right to alter, amend, or revise these Articles of Organization.

Accepted and acknowledged by the Head of the committee of Financial Services of Continental Public Bank on February 10th, 2016, and

Wanda Gail Foster





The Government of The United States of America
Rural Free Delivery Route 1

office of the registrar

Box #4

The United States of America
Global Postal Code-NAC: 850H2 MR7C8

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ACKNOWLEDGEMENT

I, **Alice Cenicerros**, certify **under penalty of bearing false witness** under the laws of The United States of America **that the foregoing paragraph is true and correct** according to the best of my current information, knowledge, and belief.

The office of the registrar accepts and acknowledges the document:

Charter of the Bank of North America as amended to the Charter of the General Post Office Division 3, as amended, doing business as “Continental Public Bank (hereinafter “CPB”)

and is recorded on:

February 10, 2016
Document Date

5:00 UTC-6
Time

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Record File Number

File Name: **20160210-GPOD3-CPB CHARTER**

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Date Issued: **326th day, in the year of Yahweh, 6017**

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The United States of America.*

