



I have written several reports on banks this month and I won't say too much more. Members should be well aware of the multitude of problems which many of these institutions are facing.

Please see the links below;

<http://www.bizjournals.com/mobile/jacksonville/news/2012/01/31/invictus-72-florida-banks-at-risk-for.html>

<http://www.bizjournals.com/mobile/seattle/blog/2012/01/study-14-wash-banks-at-risk-of-failure.html>

<http://www.bbc.co.uk/news/business-17163486>

<http://problembanklist.com/>

Members should take in to consideration the risk for depositing money in certain banks at present!

Solution? The RIO Club has taken the time and effort to put together a new product which offers 100% capital protection with immediate access to capital held.

The RIO members deposit bond has no set up charges and no management fees.

This is a holding account for cash only and is provided by RIO for members due to their expressed concern and worries when reading our reports on the alarming state of the banking industry.

This is not available to the general public, it is offered to RIO members only as always!

William Gray