



AN AMERICAN CBDC

DIGITAL DOLLAR

SPECIAL REPORT

**HOW TO GAIN CONTROL OF YOUR
WEALTH FROM THE GOVERNMENT'S
MOVE TO ELIMINATE CASH AND
DICTATE WHAT YOU CAN DO WITH
YOUR MONEY**



Colonial Metals Group



"The digitization of money through a Central Bank Digital Currency (CBDC) creates substantial threats to financial privacy, increases government power, and could be weaponized against the American people."

- America First Policy Institute



On March 9, 2022, President Biden signed Executive Order 14067.

This innocent-sounding document was never meant for the general public...

Hidden within it is a Federal Reserve initiative that could give the government the power to track—and even control—nearly all your banking transactions.

That means it could give them the power to...

- Track every transaction you make, from everyday purchases to major investments...
- Freeze your accounts or shut down your ability to pay and receive money at the push of a button...
- Block your purchases of products or investments that do not fit their agenda...
- Monitor your acquisition of assets, like a home, a car, gold or cryptocurrencies...
- Control your ability to send money overseas or even donate to causes you believe in...
- This system might also let the government take taxes or fines straight from our digital wallets.

You see...

Top democrats and the Fed have teamed up to create a controllable, traceable, programmable digital currency to replace the dollar...

Because in Section 4 of Biden's Executive Order lies a very worrying statement:

It states that the administration...

"PLACES THE HIGHEST URGENCY ON RESEARCH AND DEVELOPMENT INTO THE POTENTIAL DESIGN AND DEPLOYMENT OF A **UNITED STATES CBDC.**"

WHAT IS A UNITED STATES CBDC?

A United States CBDC is a form of Central Bank Digital Currency created by the US Federal Reserve that could potentially replace physical cash. In short, this is a Digital Dollar.

It would be stored in a digital wallet or a digital account, like how people store money in their bank accounts today.

WHAT MIGHT HAPPEN TO COINS AND BILLS?

The introduction of the Digital Dollar could have far-reaching implications for those who use cash payments. With no need for paper money or coins, transactions could become completely electronic, **ending the need for physical currency altogether.**





A TOOL FOR EFFICIENCY OR CONTROL?

The official benefit for the Digital Dollar in the Executive Order is that it would make transactions “faster and more cost-effective.”

But a closer look at an “efficient” Digital Dollar reveals a far more troubling reality...

The debate around CBDCs has drawn sharp criticism from experts and analysts, including Steve Forbes, who expressed his concerns in **Forbes** magazine:

“No wonder Beijing is so gung-ho for CBDCs. With so much of your personal information stored in one central place, the security issues are also awful.”

“Digital money,” he wrote, “would enable governments to track every single purchase or sale you make. It would be a frightening tool of control, as officials could easily seize or freeze part or all of your money.”

What starts as a **promise of convenience** could easily become a gateway to unprecedented financial oversight and control.

When the government **holds the keys to your money in an unrestricted manner**, what safeguards truly exist to protect your freedom?



THE FEDERAL RESERVE'S CENTRAL ROLE IN A UNITED STATES CBDC

At the helm of executing this CBDC agenda is the all-powerful Federal Reserve—an institution that operates independently of the US government with minimal accountability.

Despite the Fed's public claims about not making a "final decision," their actions tell a different story.

The Fed has already poured significant resources into CBDC development, laying the groundwork for what could very well be the "Fed Digital Dollar."

Why is this a problem?

Because it fundamentally changes the balance of power between citizens and the state.

It would hand the Federal Reserve and the government unprecedented control over your money and your life on a silver platter.

Goodbye, Privacy

With CBDCs, transactions are no longer anonymous, so you have no privacy. Governments and central banks can monitor every transaction and who makes it.

CBDCs are programmable—meaning bureaucrats could dictate where, when, and how you spend your money (e.g., a Chinese-type social credit score).





In short, the Federal Reserve could:

- Block purchases of goods or services they disapprove of...
- Impose expiration dates or penalties on your savings to force you to spend...
- Freeze accounts at will. For example, for those who criticize government policies...

Real-Time Deductions: No Consent, No Warning

CBDCs would also allow the Federal Reserve to directly access your account and subtract taxes, fees, or fines in real time.

This means:

Taxes could be taken from your paycheck before it even hits your account.

Speeding tickets, jaywalking fines, or any penalty—no matter how minor—could be deducted instantly, without you having the chance to contest or budget for it.

Fees for services, tolls, or penalties could be imposed automatically, leaving you constantly monitored and penalized without recourse.



Mandatory Digital IDs

To use a CBDC, every American would need a government-issued digital ID.

While this might sound like a simple identification tool, it's far more invasive as this ID would connect to a vast database of personal data, including:

Credit History

Your spending habits, debt levels, and even late payments could be monitored and used against you. Imagine being denied access to certain services or funds because your “creditworthiness” doesn’t meet their standards.



Medical Records

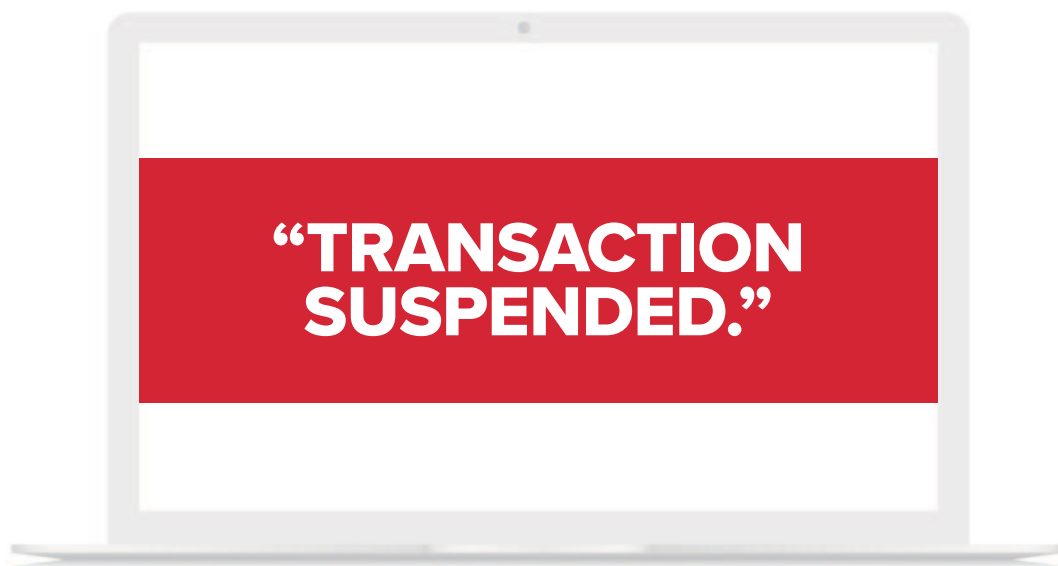
Governments or corporations could tie financial rewards or penalties to your healthcare choices, such as vaccinations, dietary habits, or medications.

Social Behavior

A digital ID could track your social media activity, political opinions, or personal beliefs, and financial privileges could be granted—or denied—based on compliance with approved behaviors.

IMAGINE THIS...

You're staring at a blood-red notice flashing on your screen:





Was it because of that comment you posted online?

Or perhaps the donation you made to a cause they don't agree with?

Actions that were once your God-given American rights would go under silent scrutiny.

You're probably aware that banks already require you to fill out special IRS forms if you attempt to withdraw \$10,000 or more in cash.

Well, with Fed control, merely transferring money from one place to another—in practically any amount—would be monitored, could raise red flags, and may be stopped at any time.

In fact, it's already happening.

THE SHIFT IS ALREADY UNDERWAY...

January 2022: The Federal Push Begins

President Biden issued Executive Order 14067, calling for specific federal resources to be dedicated to CBDC exploration.

March 2022: The First Step Toward a US CBDC

The Federal Reserve Bank of Boston, in collaboration with MIT's Digital Currency Initiative, released phase one of Project Hamilton.

This marks the first concrete move toward implementing a CBDC in the United States. Through Project Hamilton, they've already established the technological and policy groundwork for a fully operational CBDC.

November 2022: Project Cedar I

Phase I laid crucial groundwork for further CBDC development by the Federal Reserve Bank of New York's Innovation Center (NYIC) for a successful CBDC prototype.

July 2023: A Full-Scale Rehearsal

NYIC partnered with some of the largest banks—including Wells Fargo, Mastercard, HSBC, Citi, and Bank of America—for a 12-week proof-of-concept project.

It was a full-scale rehearsal for a future where your financial transactions may no longer be private. The NY Fed declared digital dollars can "future-proof the dollar for the increasingly digitized 21st century."

With each successful test, the infrastructure for a centralized, fully monitored financial system becomes stronger and moves closer to becoming reality.

The question isn't whether this system will infringe on your rights. The question is how soon.



“CBDCs could represent the single greatest expansion of totalitarian power in history.”

- N.S. LYONS



Now Combine This with the Risk of the Dollar Losing Its Status as the World's Reserve Currency...

The global financial landscape is shifting at an unprecedented pace, and the United States is facing a direct challenge to its economic supremacy.

The almighty dollar is already losing ground with global reserves holdings of the dollar plummeting from over 70% in 2000 to just 59% today.

And with the rise of anti-American alliances like BRICS, the cracks in US financial dominance are becoming impossible to ignore.

THE RACE TO ACCELERATE CBDCs

Three CBDCs have already gone fully live in just the past two years:

- The DCash in the Eastern Caribbean
- The Sand Dollar in the Bahamas
- The eNaira in Nigeria





China Leading the Charge

China has established itself as the global frontrunner. With its digital yuan (e-CNY) already in use by over 180 million people, it's one of the most advanced CBDC projects in the world. With its massive economic output, Beijing's ability to force its trade partners to adopt the digital yuan could effectively sideline the US dollar globally.

Russia and the Digital Ruble Rollout

Meanwhile, Russia is forging ahead with its digital ruble.

By September 1, 2024, the Russian Central Bank had expanded its digital ruble pilot program to include 1,200 companies, a massive leap from the initial 22 participants and 12 participating banks, with plans to include more.

The Russian government aims for widespread adoption of the digital ruble starting July 1, 2025.

Even the G7 Bloc Is Joining the Race

Now, with the G7 signaling its commitment to CBDCs, these authoritarian tools are becoming embedded in the financial systems of our own allies.

In their June 2023 communiqué, G7 finance ministers and central bankers declared that digital currencies would be:

“An important instrument for central banks in the future.”

They proudly announced that their finance ministries and central banks are collaborating on CBDC development, positioning these tools as essential to the future of global finance.

A Slippery Slope to Authoritarianism

As of September 2024, a total of 134 countries are already actively exploring CBDCs, and together represent more than 98% of global GDP.

UNITED KINGDOM: The Bank of England’s retail CBDC, the “digital pound,” is currently in the design phase.

EUROPEAN UNION: The European Central Bank’s “digital euro” has moved beyond design and is now in the preparation phase.

JAPAN: The Bank of Japan is piloting its “digital yen,” testing the waters for widespread adoption.

In fact, according to the Atlantic Council, “19 of the Group of 20 (G20) countries are now in the advanced stages of CBDC development.”

The list goes on and on—Sweden, New Zealand, Singapore, United Arab Emirates, Bahrain, Iran, Egypt, and many more.

The race is on, and the finish line could come at the expense of everything we’ve taken for granted.

Once a CBDC in the USA is fully implemented, will we ever get that freedom back?



THE RISKS OF A UNITED STATES CBDC

Cash, independent banks, and private payment processors create barriers that limit government overreach.

But with a CBDC, this consolidation of power removes the checks and balances that currently exist, and the downsides of this kind of overreach are already seen with our current restricted system. We will see these scale in proportions never seen before.

A Digital Dollar will be a magnet for cyberattacks, access to funds in times of war or conflict may be restricted, and privacy breaches could rise to a new level.



1. A Magnet for Hacking, Scams, and Cyberattacks

Unlike cash or decentralized banking networks, which spread risk across multiple systems, CBDCs create a single point of failure for the entire financial system.

This effectively makes the entire US economy an irresistible target for cybercriminals, rogue insiders, and even hostile foreign nations. Even without CBDCs, we are seeing this problem increase.



Cyberattacks Targeting Seniors Are on the Rise in Recent Years

- In 2022, older adults lost \$3.1 billion to cybercrimes, an 84% increase from the year before.
- The trend continued in 2023, where seniors aged 60+ in the US lost over \$1.2 billion to online investment fraud alone.

“We oppose a CBDC because the creation of a CBDC will introduce significant privacy and cybersecurity risks into the nation's monetary system and disrupt U.S. banking stability.”

— INDEPENDENT COMMUNITY BANKERS OF AMERICA (ICBA) MAY 23, 2024.

2. Confiscation: When Your Money Isn't in Your Control

A CBDC system also gives the government unprecedented control over financial systems, allowing it to freeze accounts, seize assets, and restrict access with little to no due process.

Don't think confiscation can happen in America?

Think again.

Because it already has happened and quite recently, in fact.

According to the Institute for Justice's "Policing for Profit" report, 17 million cases of confiscation have occurred across 45 states.

Investigations by *The Washington Post* revealed that in just one year, the US Justice Department and Treasury seized **\$5.3 billion in assets** from private citizens.

Shockingly, only **\$3 billion** was tied to stolen money; the rest belonged to **innocent Americans**.

“Most of the money and property taken under Equitable Sharing since 2008 — \$3 billion out of \$5.3 billion — was not seized in collaboration with federal authorities, The Post's analysis found.”

The Washington Post



Now, imagine the power of CBDCs in a wartime scenario right here at home.

During times of war or national emergency, governments often expand their authority, targeting private assets under the guise of “necessity.”

With a digital currency system, the government could effortlessly seize assets, freeze accounts, or block transactions for any individual or group deemed a “threat”—all with a few keystrokes.

The tools will be in place.

All that’s needed is the right “emergency” to justify their use.

A Conflicting Profit Incentive to Authorities

Many states allow law enforcement to keep a significant percentage of forfeited assets, creating a perverse profit motive.

In Texas, law enforcement retains up to 100% of forfeiture proceeds in contested cases.

And 43 other states allow police and prosecutors to keep anywhere from 45% to 100% of forfeiture proceeds.

If confiscating your assets will be easier, don’t you think authorities will use your funds to bolster their dwindling funds?



A Lack of Due Process

Take first, ask questions later—this is how civil asset forfeiture has operated for decades.

- ➔ The IRS seized \$35,000 from a family-run grocery store's bank account. Despite no criminal charges being filed, the family had to fight for months to recover their money.
- ➔ After the September 11 attacks, the **USA PATRIOT Act of 2001** dramatically expanded asset forfeiture powers under the guise of combating terrorism.
- ➔ In one case, the FBI seized **\$11.7 million** from a money-transfer business over suspected terrorist links, only to return it after finding no evidence of wrongdoing.

3. The Death of Privacy: Could America Turn Into a Surveillance State?

In March 2024, the House Judiciary Committee dropped a bombshell.

They exposed how federal law enforcement has been quietly weaponizing financial systems to monitor, control, and suppress dissent.

The report showed that agencies like **FinCEN** and the **FBI** have been working with big banks behind closed doors to collect private financial data—without warrants.

They used keyword filters to track transactions tied to terms like "MAGA," "TRUMP," and even purchases of religious books, firearms, or certain political materials. Let that sink in: they weren't after criminals.

They were targeting everyday Americans who dared to spend money in ways that didn't fit their agenda.

Millions of people who exercised their Second Amendment rights were likely swept up in this operation.

No Oversight

No Privacy

No Escape



Right now, there's at least some oversight. Agencies need banks to cooperate, and whistleblowers can expose abuse.

With a CBDC, all of that disappears.

A functional CBDC program would only amplify this abuse.

The government would control the system directly, and every digital dollar you spend would be logged, categorized, and analyzed in their surveillance system.

Buying a book that the government deems "controversial"?

Supporting a political cause they disapprove of?

Well, your spending habits could mark you as a target for further scrutiny—or even financial punishment.

The government wouldn't need to rely on banks or backdoor deals either as they'd have direct control over your money.

As **Alex Gladstein** from the Human Rights Foundation warned:

"In a fully implemented CBDC system, governments could financially exclude individuals or entire groups of people with the press of a button, leaving them with nothing. Governments like the CCP could target dissidents, sexual minorities, ethnic minorities, or religious minorities. If banknotes don't exist and access to government issued digital cash is revoked, then they are truly helpless."



The government's race to roll out CBDCs isn't slowing down. Once they flip the switch, they'll have their hands in every part of your financial life.

Which is why there's never been a more important time to ask yourself:

How do I protect what's mine?

THIS IS A BIG REASON WE'RE SEEING SO MANY AMERICANS TURNING TO GOLD

According to the *New York Times*...

Costco is selling a jaw-dropping \$200 million in gold bars every month...

And it makes perfect sense why.

In a world where digital currencies are vulnerable to government control and cyber threats, gold offers a tangible, private alternative that remains outside the reach of centralized systems.

Gold Is the antidote to the disease called the Digital Dollar.

Confiscation – Gold cannot be confiscated with the touch of a button. It is in your physical possession.

Inflation – Gold cannot be printed or inflated. It is your protection from inflation. **During the high inflation period of the 1970s, gold prices rose from \$35 per ounce to \$850 per ounce.**

COSTCO IS
SELLING
\$200 MILLION
IN GOLD
BARS EVERY
MONTH

COSTCO
WHOLESALE

Questions? Call 800-465-6000 Mon-Fri, 9AM - 8PM EST



Privacy – You can sell or buy gold without reporting it to the government.

Financial protection of wealth – Gold has also been the go-to “safe haven” for centuries, and it has protected American wealth through the Great Depression, the 2008 Crisis, and two World Wars.

No paper or digital currency can come close to the track record of physical gold:

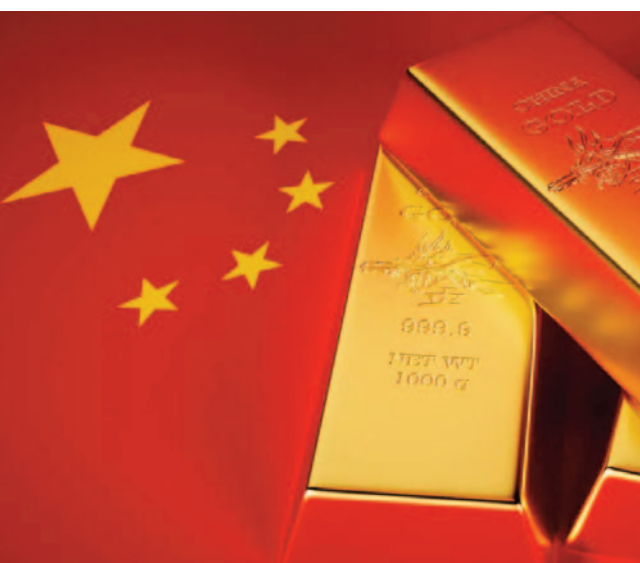
- ➔ **1980s Recession:** Gold prices surged by 87% while the S&P 500 declined by 13.1% during the 16-month recession.
- ➔ **2000-2004 Post Dot-Com Bubble:** Gold rose by approximately 57% from \$279.11 to \$438.45 per ounce in 2004, while the S&P 500 remained nearly stagnant.
- ➔ **2007–2009 Great Recession:** Gold nearly doubled in value, rallying from just above \$825 to over \$1,650 per ounce.

RECORD-BREAKING CENTRAL BANK GOLD PURCHASES

The appetite for gold among central banks has reached unprecedented levels. In 2024 alone, central banks purchased around **1,000 tonnes of gold**.

This makes it one of the largest annual purchases in **over 50 years**.





Ongoing global conflicts and tensions are also fueling a surge in gold investments, both from nations and individual investors:

The Russia-Ukraine war has led to increased gold purchases by both countries and investors.

Russia produced over 300 tonnes of gold in 2024, making it the world's third-largest producer.

US-China tensions have prompted China to diversify its reserves, favoring gold.

China has been the world's largest gold producer for several years. In 2024, China produced 383.2 tonnes of gold, which accounts for approximately 10% of global gold production.

ANALYST PREDICTIONS FOR 2025 AND BEYOND

Gold delivered exceptional returns in 2024 with gold hitting 39 new all-time highs. In fact, many experts are forecasting a possible gold rally in 2025 as more people turn to gold for wealth protection in an uncertain economy:





Goldman Sachs' forecast of \$3,000 per ounce by 2026 is just one of many bullish predictions.

- Bank of America analysts have suggested gold could reach \$3,000 per ounce in the coming years.
- Some analysts project gold prices could even hit \$5,000 and up to \$10,000 per ounce in the long term.

These expert predictions show that the best time to own gold is now.

And with the ability to have a portion of your savings in a Gold IRA, you'll have:

- ➔ real, physical wealth under your control
- ➔ a safe-haven asset insulated from government overreach
- ➔ an asset that historically soars during crises and economic meltdowns

Choosing gold is a decisive move to preserve your financial independence.

It's your way of saying "no thanks" to being micromanaged.

It's your guarantee that, no matter what happens in Washington, you still control your money and your future.

WHAT TO DO NEXT

At this point, you may have questions, and we're here to help. For clear, detailed answers, we invite you to schedule a 100% FREE consultation with a Colonial Metals Specialist.

There's no obligation or cost—just a relaxed, informative conversation to help you determine if establishing a Gold IRA is right for you.

Call **888-465-6009** now for your free consultation. You'll be so glad you did!



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