Wiring Process

Overview

The purpose of our wiring process is to provide investors with a money-transfer experience that is convenient, fast, transparent, and secure.

CBO Fund has selected **J. P. Morgan Chase as our primary banking partner for all future wire-related activity. Chase offers reliability, efficiency, and strong support for the high volume of wire transfers expected as CBO Fund continues to grow.**

Benefits of Using J. P. Morgan Chase

- **Online wire limit. $50,000 but the visit to the branch, allows 'limit change'.**
- **Simple, predictable fees: $25 domestic, $40 international. (That is based on $50,000.)**
- **Professional support for all wire-transfer management needs.**
- **Speed, control and security for the essential elements of all investor satisfaction.**

Wire Transfer Management

Why is wire management important for both CBO Fund and our investors?

1. Base Investment Amount: $100,000.
All domestic and international transfers are conducted by wire. The date on which the full $100,000 is received becomes the investor official anniversary date.

2. Monthly Scheduled Profit Payments.
Profit payments are also sent by wire. The speed and reliability of these transfers directly influence investor satisfaction.

CBO Fund covers all wiring expenses except fees charged by the investor receiving bank.

Withdrawal Timing

Below is the typical timeline for a withdrawal request:

1. **Investor submits withdrawal request before 3:00 PM ETZ via poosungai.com.**

2. **Same day: Funds are transferred from Charles Schwab to Chase.**
3. **Next business day: Funds become available at Chase. CBO Fund submits the outgoing wire request before 6:00 PM ETZ.**
4. **Investor bank receives the wire 1-2 days for domestic wire and 3-5 days for international.**

Example Timeline

- **Monday: Investor submits withdrawal request.**
- **Tuesday: Funds move from Charles Schwab to Chase.**
- **Wednesday: Funds appear in CBO Fund Chase account.**
- **Wednesday or Thursday: Chase sends the wire to the investor bank.**
- **Thursday or Friday: Investor bank posts the funds for domestic wire, but**
- **Monday or Tuesday for international wire.**

Normal Processing Time

Typical processing time is 5 to 7 business days. Unusual economic or political events may cause delays. CBO Fund actively monitors and manages the process to maintain investor satisfaction.

Additional Time for Investment Withdrawals

Withdrawals of investment principal (not monthly profit) may require 3 extra business days due to mandatory stock-sale settlement periods.

Deposit Timing

Incoming deposits via wire may follow a similar timeline. Investors are encouraged to plan deposits with the time element in mind.

Final Recommendation

It is wise to submit withdrawal requests in advance of when funds are needed. Thoughtful preplanning ensures smooth and timely delivery.

Questions

For any questions regarding money transfers, please email: cbofund@cboaifund.com

Wire Process Support

Please do not hesitate to use your phone to ask for the support during the phone communication time
4:30 to 5:30 PM (NY Time Zone>
7:30 to 8:30 AM (NY Time Zone>

Thank you very much for your patience and follow-up. You can expect my best effort!