FREEDOM BANK & TRUST

EMPLOYEE HANDBOOK

Your wallet is your resume.

FBT

REVISION 1.0

CURRENT

Solana
fbtbank.us

The current copy. Later revisions will be numbered in public.

01 Welcome to the Bank

This is the Employee Handbook for Freedom Bank & Trust. Revision 1.0 is the current copy. Later revisions will be numbered 1.1, 1.2, 2.0, and so on. The bank is on Solana. The public desk is fbtbank.us.

The Wallet Resume is live. It is useful on its own. A visitor can paste a public Solana address, read the sheet, and share it, without applying and without intending to mint. Applications are open for anyone who wants a person to read the file. Nothing in this book is a machine that hires you while you wait.

Freedom Bank & Trust is an experimental on-chain entertainment project. It is built as a world, with a personnel department, a hired list, and stationery. It is not a chartered bank. Nothing in this handbook is financial, investment, tax, or legal advice.

02 The Problem With NFT Onboarding

Most projects meet a wallet by asking it to connect, sign, and approve. The signature proves that someone could move the wallet at that moment. It does not say what the wallet has been doing.

The history is already public. FBT reads that history and writes it up before it asks the wallet for anything. You do not have to want the job to read the sheet. The wallet can look at its own rØsumØ and decide whether it wants one.

03 Wallet Resume Policy

A Wallet Resume is a one-sheet written from public Solana history. It records what FBT could retrieve: when activity shows up in the record, how the wallet has been moving, and which kinds of work the bank could name.

If the retrieved history is complete, the rØsumØ says so. If FBT could not verify the whole history, the rØsumØ says that too. A partial record is labeled as partial. A count on that sheet is a count of what was retrieved. It is not a lifetime total, and it is not rounded up into one.

Where the bank could not support a figure, the figure stays off the sheet. Unsupported evidence is not printed as zero.

The rØsumØ may name a desk. That name is a reading of the record. It is not a rank, it is not a credit score, and it is not an employment tier. The difference is written under Employment Tiers.

04 No Wallet Signature

The wallet checker, the application, the status desk, and the offer letter do not ask the wallet to sign. They do not ask you to connect a wallet. They do not ask you to buy anything.

A wallet address does not prove ownership. Anyone can paste an address. Anyone who has the address can ask whether it is on file. Signing is not how you apply, and refusing to sign does not close the file.

Never share a seed phrase with FBT. Personnel will not ask for one. A page or a person who asks for a seed phrase is not the bank.

If they ask for the seed phrase, they are not Personnel.

05 Sharing Your Resume

You may publish the rØsumØ. The public share is a link on fbtbank.us and a card meant to be read on X. The card carries the role, the short address, a few facts from the file, and a hiring note. It does not carry a balance.

Sharing is optional. A published rØsumØ is not an application. Applying is a separate act, and only you start it. You can share a rØsumØ and never apply. You can apply and never share.

06 Applying to FBT

The wallet is the application. FBT does not ask for a name, an email, a password, or a signature.

Checking a wallet is not applying. You apply after you have seen the rØsumØ, and only if you say so. The questions on the form are ceremony. They are not scored, not filed with the application, and not a reason to accept or refuse the file. You may submit however you answer them.

A filed application receives a reference number and sits under HR review.

07 Personnel Review

Personnel reviews the factual evidence. A person makes the final decision. The rØsumØ is the sheet they start from.

There is no automatic hire. There is no applicant rank for a formula to sort. A busy wallet is not a yes. A quiet wallet is not a no. The file stays under HR review until that person moves it to Hired or Not This Round.

Not This Round is a decision about this round. It is not a score, and it is not a permanent mark printed on the chain.

08 Who FBT Wants to Hire

FBT is hiring for a world, not a snapshot of a treasury. Personnel is interested in a wallet with a working life the bank can describe: a department it keeps showing up in, a stretch of time, a way of moving that a person can put into a sentence.

This handbook does not publish a quota. Personnel hires the file in front of them, one wallet at a time.

09 No Collector Score

FBT does not publish a collector score. FBT does not publish a whale score. FBT does not publish an applicant rank. Holdings are not a grade. Size is not a rank. A single number will not be asked to settle whether a wallet belongs here.

The public rØsumØ shows activity the bank could identify and name. It refuses a score that pretends the rest of the file does not matter.

A large balance is not a rØsumØ.

10 The Hired List

Hired means the wallet is on the FBT Hired List. That is the bank’s record of who was accepted this round. Personnel keeps the list. It is not a leaderboard, and it is not produced by a formula the public can reverse into a score.

A place on the Hired List is not a guaranteed mint. It is not a guaranteed allocation. It is not a guaranteed quantity. Those rules are not written in this revision. Until they are, the list means what the stamp says, and nothing further.

Hired is a stamp. It is not a ticket.

11 Offer Letters

A wallet on the Hired List can open an offer letter. The letter says the wallet is on the Hired List for this round. It is the bank’s stationery for that decision.

The letter does not reserve a mint, an allocation, or a number of badges. It is not a contract of employment in the ordinary sense. It is not a promise of payment. Reading it does not require a signature.

12 The FBT NFT

The FBT NFT is the employee badge of this world. The idea, still being drawn, is that a wallet clocks in by holding one.

An FBT NFT is not equity in a bank. It is not ownership of a financial institution. It is not a deposit. It is not a bank account. It is not a savings product. It is not a promise of financial return.

The mint’s supply, price, and any limit per wallet are not finalized. Whether a hired wallet is assured of a badge is not finalized either. This revision does not invent those rules.

13 Employment Tiers

A Wallet Resume assignment and an NFT employment tier are not the same thing. They do not share a ladder. One is a reading of public history. The other is a job in the world after a mint, and that job is not open yet.

The rØsumØ may assign a desk from activity FBT could identify. Desks in use now include Resale Desk, Auction Floor, Window Teller, and Market Desk, and the rØsumØ may name others the same way, including Acquisition Desk, Floor Runner, Correspondence, and Returns Window. The assignment describes the record. It grants nothing. It does not hire you. It is not a salary grade, and it is not a step you climb.

The post-mint progression is a separate system. The names on that ladder, as this bank is drawing it, are Teller, Loan Officer, VP Risk, and Executive. A Window Teller on a rØsumØ is not a Teller on that ladder. Those tiers are not live. What a promotion costs, how a demotion is decided, and what the probabilities are, are not finalized.

Window Teller is a reading. Teller is a job that does not exist yet.

14 $BANK Compensation

$BANK is the name of the compensation this world is being built around. The details are not finalized. This revision states no earning rate, no emission figure, no supply, and no amount a hired wallet will receive.

When those details are decided, they will be printed in a later revision. Revision 1.0 does not guess.

15 What $BANK Is Not

$BANK is not a deposit. It is not interest on a deposit. It is not a dividend. It is not wages from a chartered bank. It is not a promise that a number goes up.

The word compensation does not create a claim on an institution. Freedom Bank & Trust is a project. It does not take deposits.

16 Why Burning Matters

Burning is how a badge or a balance would leave the bank in this world. It matters for the same reason a personnel file matters: a thing that cannot be set down cannot be accounted for.

How burning is implemented, what is destroyed, what comes back, and who may do it are not finalized. Revision 1.0 records the principle and does not invent the mechanism.

17 Being Clocked In

Clocked in is the idea of a wallet on the floor, holding the employee NFT. Clocked out means it is not.

The checker does not clock a wallet in. An offer letter does not. A place on the Hired List does not. Until a mint exists, nobody is clocked in.

What it costs to clock in is not finalized. This revision does not invent a fee.

18 The Mint

The mint is not this website. The mint platform is external, and it has not been chosen. October 12, 2026 is the target date. It is a target. This handbook does not promise that the mint happens that day.

The checker, the application, the status desk, and the offer letter do not ask for a signature. The mint platform may require a wallet interaction for the actual mint transaction. That interaction belongs to the mint. It is not the application, and it is never a reason to reveal a seed phrase.

Supply, price, and any per-wallet limit are not finalized. A wallet on the Hired List is not, by that fact alone, guaranteed a mint, an allocation, or a quantity.

19 Why the Wallet Checker Launches First

The Wallet Resume has a life of its own. A visitor can paste a public Solana address and receive a rØsumØ written for that wallet. They can share it. They can apply, or they can leave. None of that requires connecting a wallet, signing a message, purchasing anything, or intending to mint.

The checker opened first because that sheet is the front door. A badge for a wallet the bank has not read is only a picture. The rØsumØ can stand in the lobby before any mint exists, and it still will after one does.

20 Privacy and Public Data

Solana history is public. FBT reads what is already public and restates it in the bank’s words. A Wallet Resume does not reveal a secret key, and it does not ask for one.

An application is not posted on a wall. Status is shown to anyone who asks with the wallet address, because the address itself is already public. FBT does not add a name, an email, or a signature to the file.

A shared rØsumØ is public on purpose. Publishing it is a separate act from applying.

21 Security Principles

Do not give anyone your seed phrase. Not the checker. Not a status page. Not a person who says they are Personnel. Not a person who says they are the mint.

The checker does not ask you to connect a wallet. The application does not ask you to sign. If a page using the bank’s name asks for a seed phrase, close it.

When the mint exists, it may ask a wallet to approve a mint transaction. Read that transaction. Approving a mint is not the same thing as handing over a seed phrase, and the bank will not ask you to confuse the two.

22 The Bank Is a World

Freedom Bank & Trust has a personnel department, a hired list, offer letters, and desks. The eagle, the stamps, and the paper are part of the work. None of that stationery turns the project into a bank that takes deposits.

The lobby is already open. The badge, the pay, and the ladder above the lobby are still being drawn. Read the handbook as the rules of the world so far. Read the chain as the record. Where this book says a thing is not a promise, that line is serious.

23 Roadmap

Live now, at fbtbank.us: the Wallet Resume, sharing, applications, application status, offer letters for the Hired List, and this handbook. You can use the rØsumØ and never apply.

Next: the mint, on an external platform still to be chosen. The target date is October 12, 2026. That date is a target, not a promise that the mint occurs that day.

Not in this revision, because they are not decided: $BANK earning rates, emissions, and supply; clock-in costs; promotion costs and demotion probabilities; how burning is implemented; mint supply, price, and any per-wallet limit; and which platform runs the mint. Who may mint, and in what quantity, is part of that unfinished work. The Hired List does not settle it. These will be written here when they are real.

24 What We Are Not Promising

This revision does not promise a financial return. It does not promise that a rØsumØ will be hired. It does not promise a mint, an allocation, or a quantity to a wallet on the Hired List. It does not promise an airdrop, a wage, or a price.

It does promise a file. A rØsumØ from public history, useful even if you never want the job. A human review if you apply. A Hired List that means what the stamp says. And a handbook that will be revised in public when

the undecided numbers are decided.

Freedom Bank & Trust is an experimental on-chain entertainment project. Nothing in this handbook is financial, investment, tax, or legal advice.

We print a number when the number is real.

25 A Note From Personnel

The file is the wallet. We write the sheet from what we can see. If the history is partial, we say so. If a number is not decided, we leave the blank blank.

The bank is a world with a front door that already works. Paste a public address. Read the rØsumØ. Share it if you like the look of the thing. Apply if you want a person to read the file. The rest of the building is still under construction. The lobby is not.

WE’RE HIRING.

fbtbank.us