

Maximize your Purchasing Power:

How to Make the Most of the Strong Canadian Dollar

With the Canadian dollar at a long-time high against the US dollar, the time is **now** to start planning your CAD to USD dollar exchange to purchase your American property. Whether you are purchasing a property in Arizona as a vacation home owner or as an investor, you want to do all you can to **maximize** your purchasing power and lower your costs – a currency broker with access to wholesale foreign exchange rates can help you do this.

Why consider FIRMA?	FIRMA Foreign Exchange	Your Bank or Credit Union
Savings	<p>Wholesale Rates + 0% commission</p> <p>We make our money through volume of funds processed, not by charging the client on the individual purchase.</p> <p>Compared to the bank or credit union, a rate free of premiums could be a 2% savings – or \$4,000 CAD on a \$200,000 USD property.</p>	<p>Your bank will typically charge 1-3% on top of the wholesale rate.</p> <p>Your credit union will typically charge 2-4% on top of the whole sale rate.</p>
Service	<p>A dedicated trader will walk you through the entire process and will watch the fluctuations in the market for you to either capture a target rate or call you to let you know the rates are strong. Most currencies can fluctuate 1% in a day, so even catching the dollar at a peak throughout the day will save you more money.</p> <p>Depending on your timeline, strategy on getting the "best rate" will vary based on your situation.</p>	<p>Most bankers or tellers do not provide this type of service.</p>
Wiring	<p>We have helped hundreds of clients purchasing in Arizona in the past few years alone, and are familiar with the process to wire to your escrow company for free.</p>	<p>Bank charges will vary from \$30 to \$120+ for international wires OR they will charge you a percentage of amount wired—which can be VERY costly when sending a larger amount.</p>

FIRMA Foreign Exchange makes its profit through volume so our dedicated currency brokers, such as myself, will be directly available to work with you and educate you about the market, so that you are able to make your own knowledgeable decisions—we are not in the business of high-pressure sales. I understand that this is a new process for most of our clients and I am here to walk you through it, from beginning to end.

FIRMA Foreign Exchange has been in business for over twelve years with headquarters in Edmonton, Alberta and is proud to be a Canadian company. We extend our dedication to our clients globally in our UK, Australia, and New Zealand offices. If you would have any questions at all or want to compare our rates against your bank's rates, or simply want some guidance, please feel free to contact me directly with absolutely no obligation!