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The firm also offers Bitcoin and XRP-themed credit cards, all of which offer up to 4% back on purchases in instant crypto rewards.

The Crypto Fear & Greed Index, which measures overall market sentiment, fell to a “Fear” level of 24 on Thursday, representing a decline of 47 points from Friday’s “Greed” reading of 71.

Restricted Mass Market Investments (RMMI), which includes most cryptocurrencies, are classified by the regulator as having a medium risk profile,

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allowing the investments to be marketed to the public under strict consumer protection guidelines.

The price of gold has surged 64% since Jan. 1 as investors flock to the store of value asset amid dollar debasement, geopolitical tensions, and trade tariff woes.

“If you want to say that cryptocurrency is this shining horse, ‘an angel from on high,’ you’re bullshitting,” he said. “You have this permissionless open platform that has a lot of different things going on that most people do not understand.”

Crypto native founders can also experiment with tokenomics, governance models, or crosschain integrations when it takes incumbents to run a risk assessment.

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