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Leveraging Data to Maximize Public Value

Poll Instructions

**Visit PollEV.com/3plus1
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Please enter your full name before
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Test Question: I like live polling

True

False



Learning Objectives

- 1- The difference between liquidity & cash flow.
- 2- How to use liquidity data to identify all cash available to your entity - and how long it's available.
- 3- How a future liquidity forecast, in conjunction with cash flow forecasts, can help prepare your entity for upcoming cash needs.
- 4- Knowing what your cash needs are allows you to maximize the value of cash you won't need, using stress testing & peer benchmark data.

The Marketplace Has Evolved

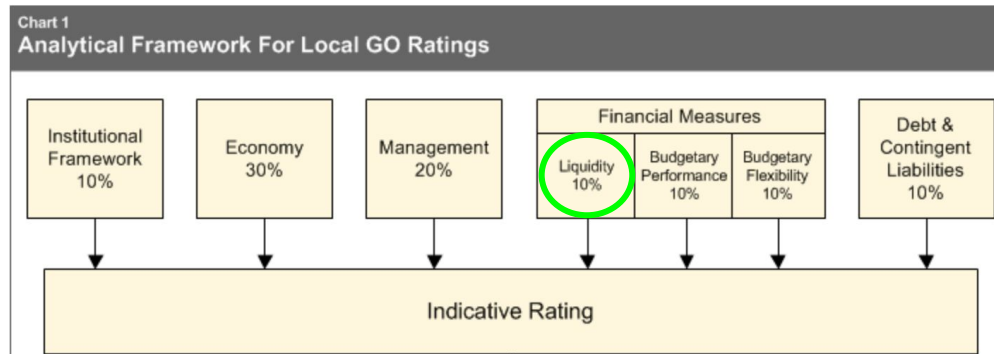


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The Marketplace Has Evolved

- Ratings agencies value liquidity data.
- Liquidity is now 10% of the framework for local GO ratings at S&P.
- “Liquidity Score” measures availability of cash in the short, medium, and long term.



liquidity vs. cash flow



Daily ins and outs of revenues & expenditures
- **cash flow**

The measurement & value of all your entity's cash
- **liquidity**

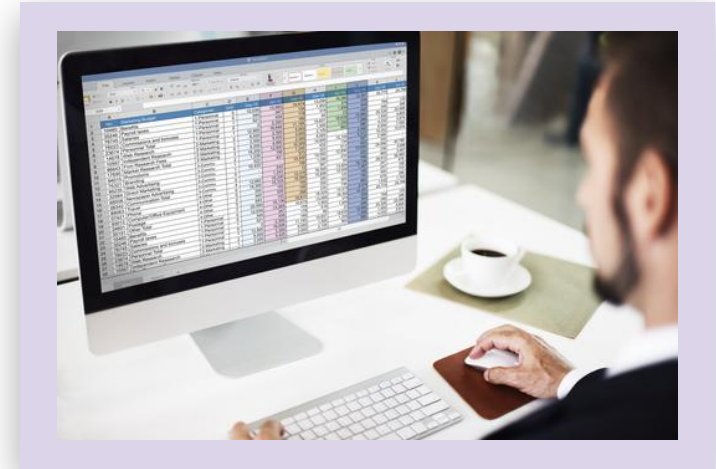


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What is Data?

2241	29.3784	17.84832	28837	687792	691968
5019	20.64456	29.3784	28746	692088	687792
127	17.79048	20.64456	28817	689904	692088
11	27.1464	17.79048	28758	691608	689904
98	36.2352	27.1464	28715	690192	691608
5	44.0064	36.2352	28824	690192	690192
61.2912	44.0064	61.2912	28859	689160	690192
			28789	691776	689160
				692616	691776
				690936	



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+ real results

cashvest® provides a new & unparalleled level of liquidity analysis & data services for local, county, school district & college governing bodies.

Maximum Negative Net Change in Cash on pooled cash	Positive Flows	Negative Flows	Net Impact 30-day
October 2019	47,362,425	(61,137,752)	(13,775,327)
November 2019	42,608,743	(35,035,734)	7,573,009
December 2019	36,869,875	(62,315,853)	(25,445,978)
January 2020	11,723,574	(47,186,949)	(35,463,374)
February 2020	148,588,754	(92,186,307)	56,402,447
March 2020	39,046,523	(54,964,214)	(15,917,691)
April 2020	71,444,468	(49,877,781)	21,566,687
May 2020	57,199,262	(58,172,717)	(973,455)
June 2020	19,576,909	(35,824,586)	(16,247,677)
July 2020	16,611,500	(36,204,725)	(19,593,225)
August 2020	40,891,243	(52,070,235)	(11,178,992)
September 2020	37,224,811	(10,135,212)	27,089,598

**Know your inflows
on a cash basis**

+

**Know your outflows
on a cash basis**

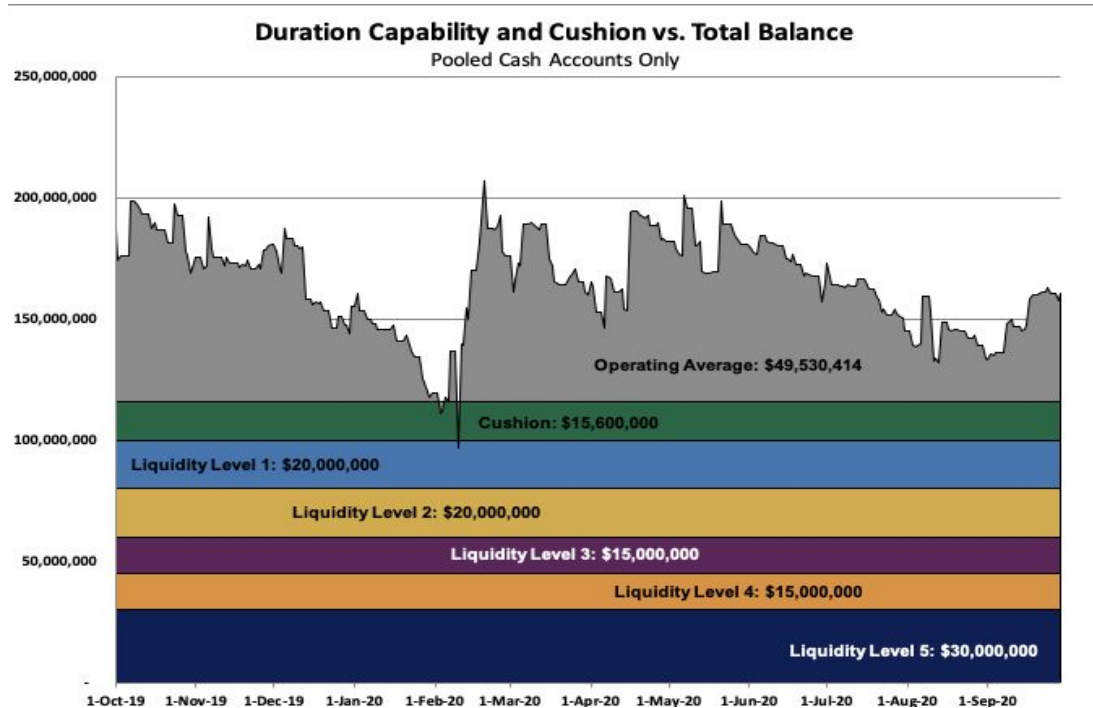
= Confidence



+ real results



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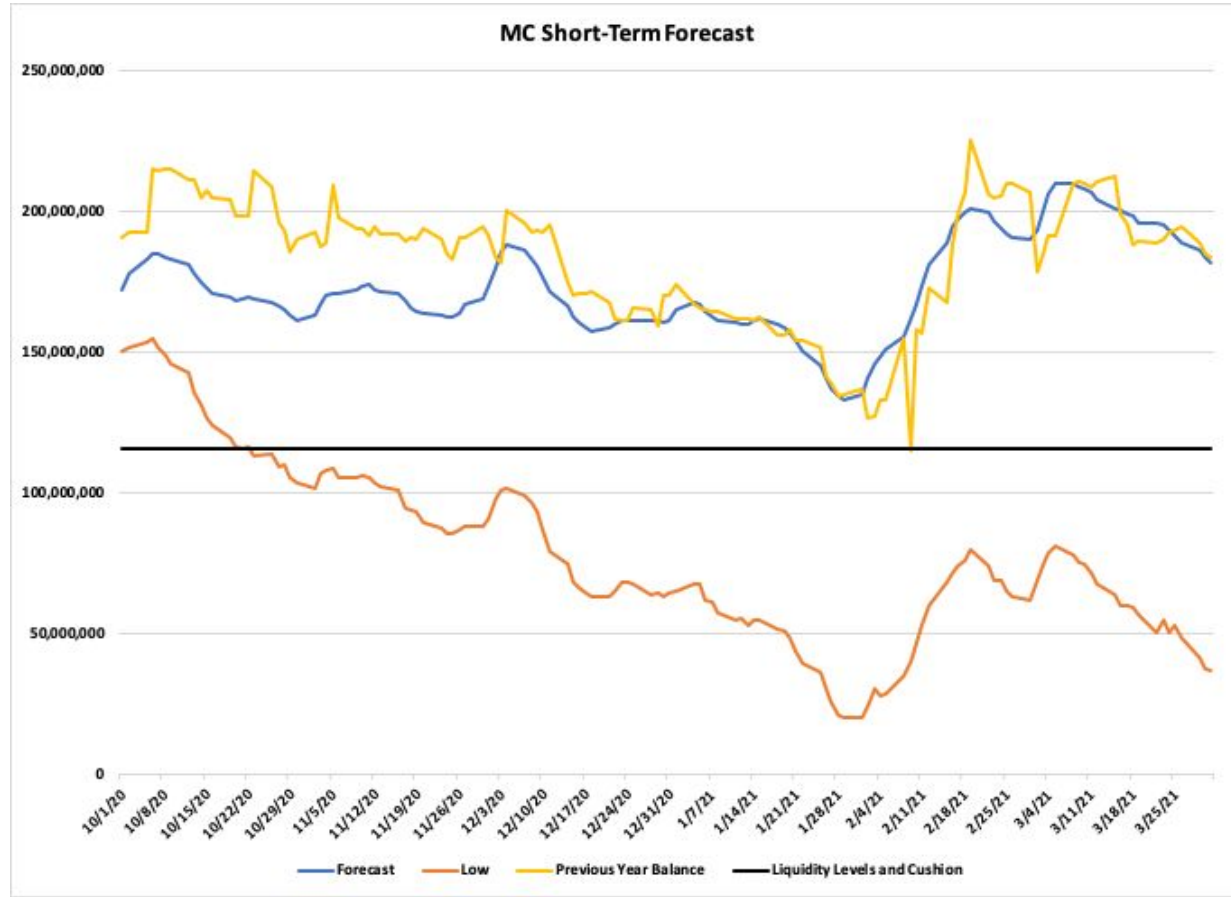


	Level 5	Level 4	Level 3	Level 2	Level 1	Cushion	Operating Dollars	Total
Amount	30,000,000	15,000,000	15,000,000	20,000,000	20,000,000	15,600,000	49,530,414	\$165,130,414
Duration	24 - 30 months	18 - 24 months	12 - 18 months	6 - 12 months	Up to 6 months	Up to 30 days	daily	Varies

+ real results



three+one is an independent financial technology company offering data solutions that drive innovation, efficiency, and better financial outcomes for taxpayers and stakeholders.



+ Liquidity vs Cash Flow

Cash balance in bank	Closing Bal 11/1/2019	Closing Bal 10/31/2020	Rate as of 10/31/20
Combined in core pooled cash accounts	308,401,676	493,563,204	0.27%

Cash flow said the entity **needed \$31,980,000** while they had \$493,563,204 in liquidity.

Data is key tool when making my investment decisions.

True

False



Banking arrangements amid COVID-19

	A	B	C	D
1	<i>SUM of Cost</i>	Bank Name		
2	Fee Category	Bank #1	Bank #2	Bank #3
13	Annual Fee Total	\$15,000.00	\$44,594.49	\$63,973.25
15	MMDA Rate	0.25%	0.15%	0.03%
16	ECR	N/A	0.38%	0.25%
17	FDIC	N/A	0.13%	0.00%
18	eECR	N/A	0.25%	0.25%
19	Historical Average Balance	\$5,891,556	\$5,891,556	\$5,891,556
20	FDIC Fee (\$)	N/A	\$7,659	0
21	Historical Balance Adjusted for RR	\$5,891,556	\$5,891,556	\$5,891,556
22	RR	0	0	0
23	Days in Proposed Settlement Cycle	31	31	31
24	ECR Allowance	N/A	\$14,729	\$14,729
25	Required Balance to pay zero fees	\$6,000,000	\$14,774,185	\$25,589,300
26	Excess Balance	\$0	\$0	\$0
27	Net Value	\$0	\$0	\$0
28	Net FDIC	N/A	\$36,935.46	\$63,973.25
29	Hard fee	\$ (15,000.00)	\$ (22,206.57)	\$ (49,244.36)

**Public entity -
\$341 million budget**

1. Monitor
2. Know the benchmarks
3. Understand your account structure and how it works with your overall treasury operation.

I'm comfortable with my banking arrangement today.

True

False



+ So what about peer benchmarks?

Bank	Length	Rate
Bank #1	12-month	0.45%
Bank #2	12-month	0.40%
Bank #3	12-month	0.30%
Bank #4	12-month	0.25%
Bank #5	12-month	0.13%
Bank #6	12-month	0.10%
Bank #7	12-month	0.10%

\$1 million 1-year CD

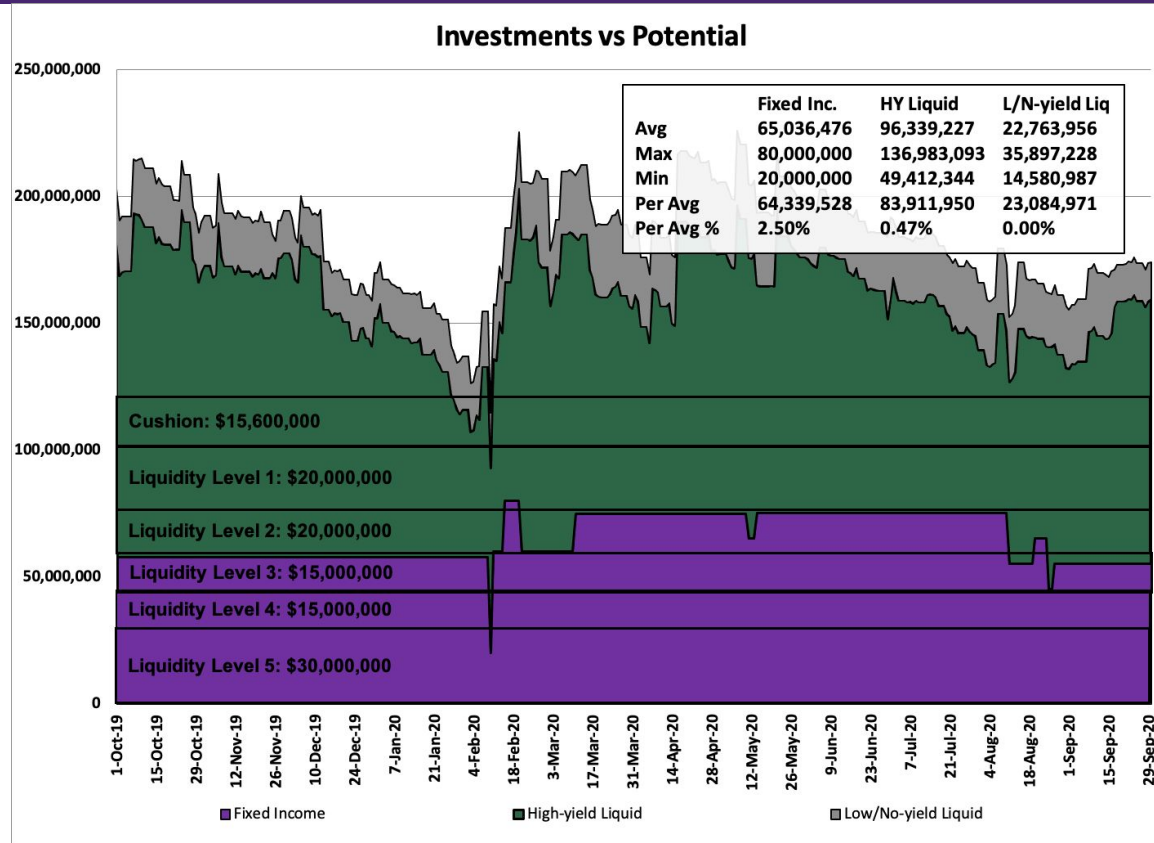
1. Benchmarks help you know more about ***what your cash is worth.***
2. Ensure you're always maximizing the value on all financial resources.



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What are the impacts?



**I'm comfortable that I know exactly what the marketplace
says my entity's cash is worth.**

True

False



+ Benefits of Liquidity Management

1. Boost Credit rating for debt refinancing.
2. Data allows ability to forecast future cash & debt needs.
3. Ability to identify all cash as a revenue generating asset and satisfy the OSC's cash management recommendations.
4. Monitor all bank fees.
5. Provide "peace of mind" In addressing financial stresses during a crisis.

We'd love to help!



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