



Program Overview

What is cashVest®?

cashVest by three+one® harnesses liquidity data resources to **maximize the value of every single dollar** through the power of liquidity analysis – a breakdown of how cash can be best utilized for current & future operating needs, offsetting banking fees, borrowing, or earnings opportunities. Finance officials of public entities, higher Ed institutions, and hospitals can execute cash, operating, and investment management decisions with more confidence and greater ease.

What are its benefits?

- Knowing how much and how long cash is available (the time-horizon of your funds).
- Confirmation that you have sufficient liquidity to satisfy expenditures while earning and saving the most possible, based on forward forecasting.
- Liquidity stress-testing to show how vulnerable cash positions are in worst-case scenarios.
- Peer benchmarking to ensure your cash is performing at the highest possible level.
- Assurance that your bank fee structure is equitable in any rate environment.
- A dedicated team to help you achieve the best value on liquidity.
- Strengthened credit rating, as advanced liquidity projections and cash flow capacity now account for 10% of the framework for local GO ratings at S&P.
- Confidence that you are maximizing all financial resources based on objective third-party data, creating peace of mind so attention can be focused on those you serve.

“The external analysis that three+one brings, and the forecasting, has been absolutely outstanding. Something all of us had kind of hoped for, but none of us had the ability to engage in.”

— Suffolk County Comptroller, John M. Kennedy, Jr., Esq.

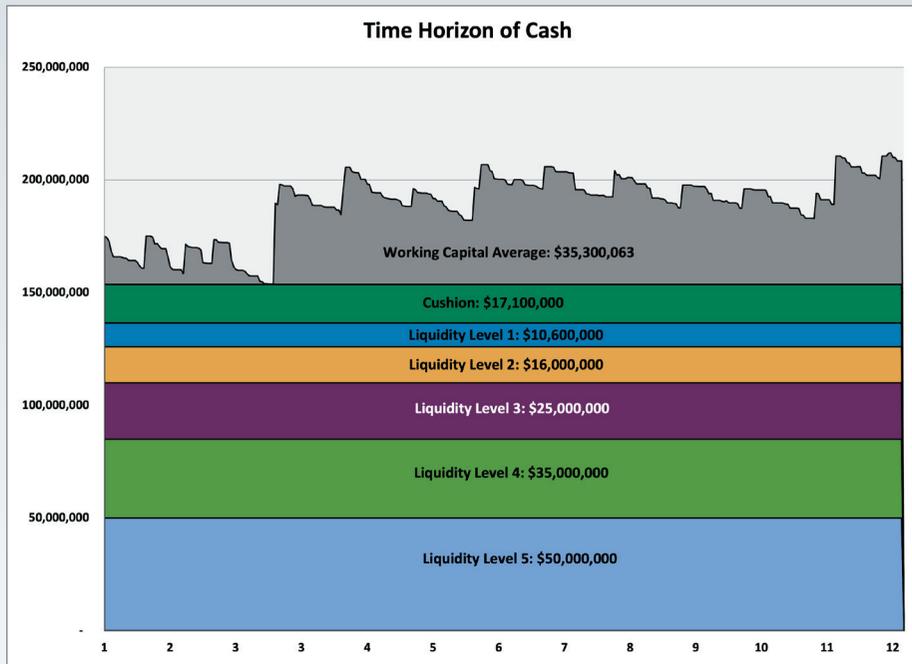
Who is three+one?

An independent financial technology company offering data solutions that drive innovation, efficiency, and better financial outcomes for taxpayers and stakeholders. Our product suite currently includes cashVest®, rfpPrep®, and bankFee√®. three+one is not a registered investment advisor (RIA), municipal financial advisor, or bank; we do not sell or offer investments – our incentives are directly aligned with you and your stakeholders. The leadership of three+one have public, private, higher Ed, and banking experience, which provides a comprehensive perspective on liquidity management. three+one has served entities nationally since 2012, **bringing over \$400 million in new revenue to the communities it serves.**

Contact us today to learn more. | www.threepusone.us

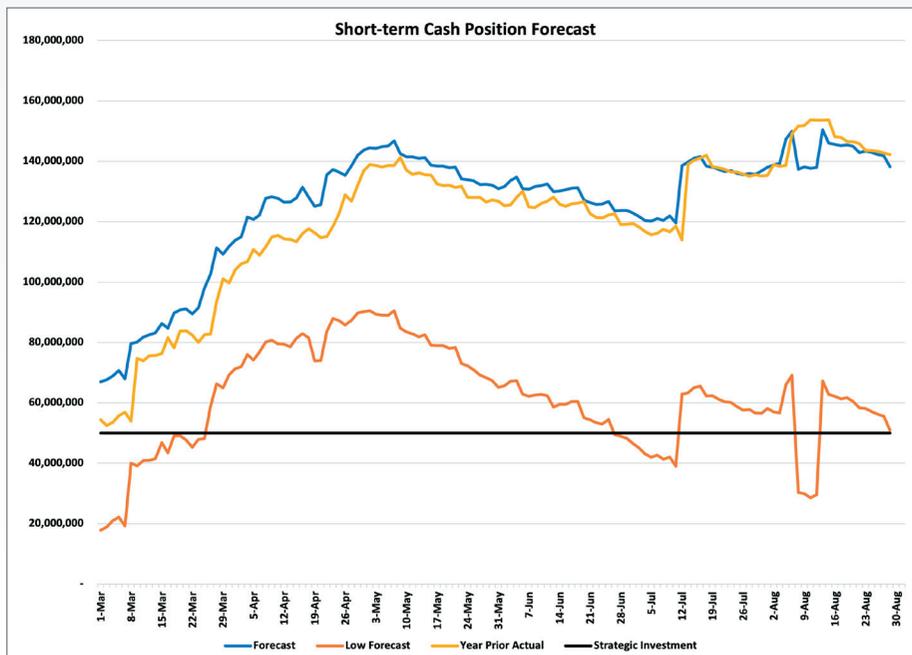
OUR PROUD PARTNERSHIPS





Strategic Liquidity: \$153.7 million							Working Capital	Total
Level 5	Level 4	Level 3	Level 2	Level 1	Cushion			
Amount	50,000,000	35,000,000	25,000,000	16,000,000	10,600,000	17,100,000	35,300,063	189,000,063
Duration	48-60 months	36-48 months	24-36 months	12-24 months	1-12 months	Up to 30 days	Daily	Varies

Ability to identify all cash as a revenue-generating asset and satisfy oversight & regulatory agencies' cash management recommendations.



The data we provide enhances your comprehensive liquidity landscape, allowing you to make more informed decisions.