Pathway to Recovery® Series- The Power Of Liquidity Data

WWW.THREEPLUSONE.US

NATIONAL ASSOCIATION of COUNTIES NACo

cashvest®

by three+one®

TODAY'S PRESENTERS

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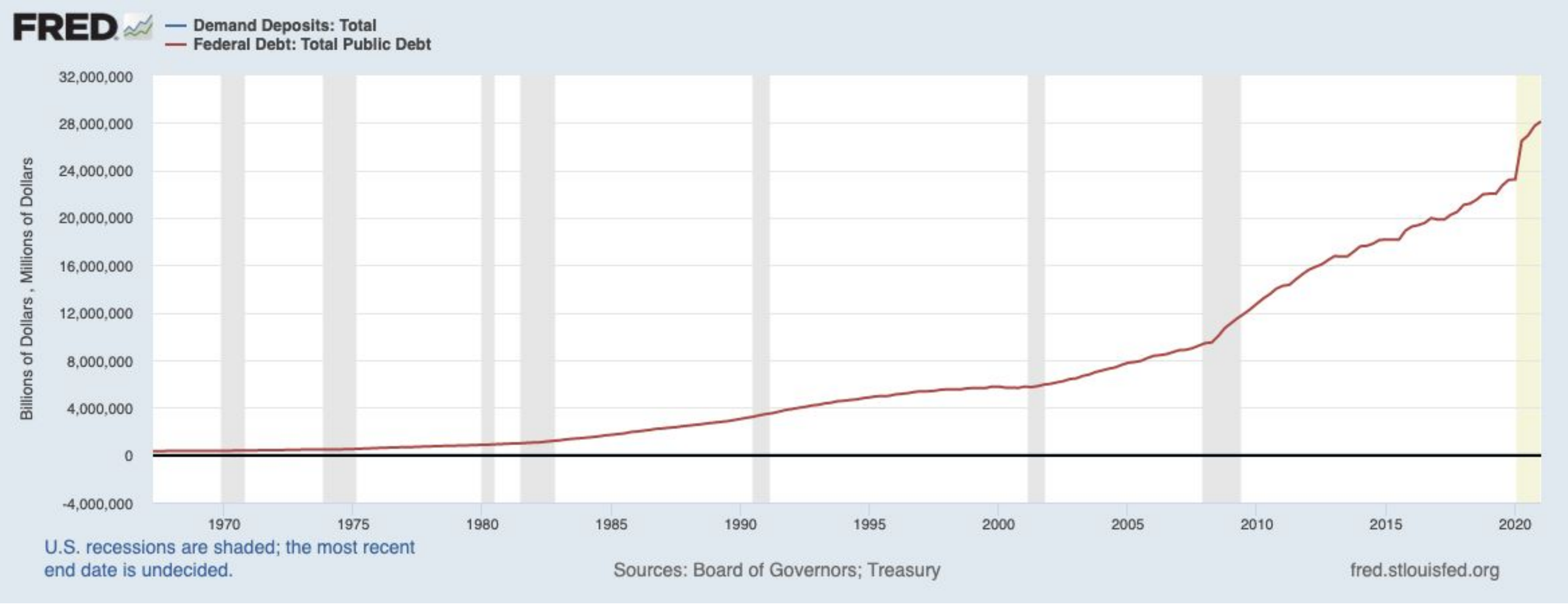
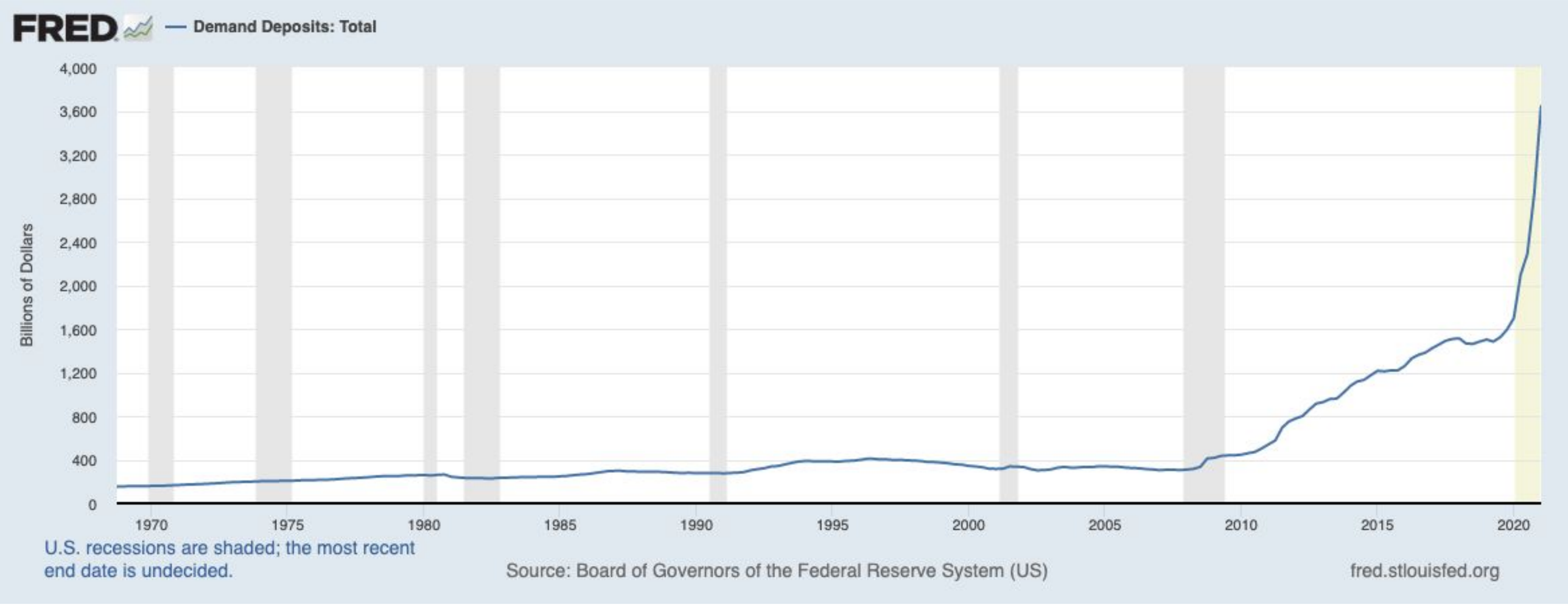
A PROUD PARTNER WITH
NATIONAL ASSOCIATION of COUNTIES NACo®


FRED
Demand Deposits: Total
Federal Debt: Total Public Debt
Billions of Dollars , Millions of Dollars
32,000,000
28,000,000
24,000,000
20,000,000
16,000,000
12,000,000
8,000,000
4,000,000
0
-4,000,000
1970
1975
1980
1985
1990
1995
2000
2005
2010
2015
2020
U.S. recessions are shaded; the most recent end date is undecided.
Sources: Board of Governors; Treasury
fred.stlouisfed.org

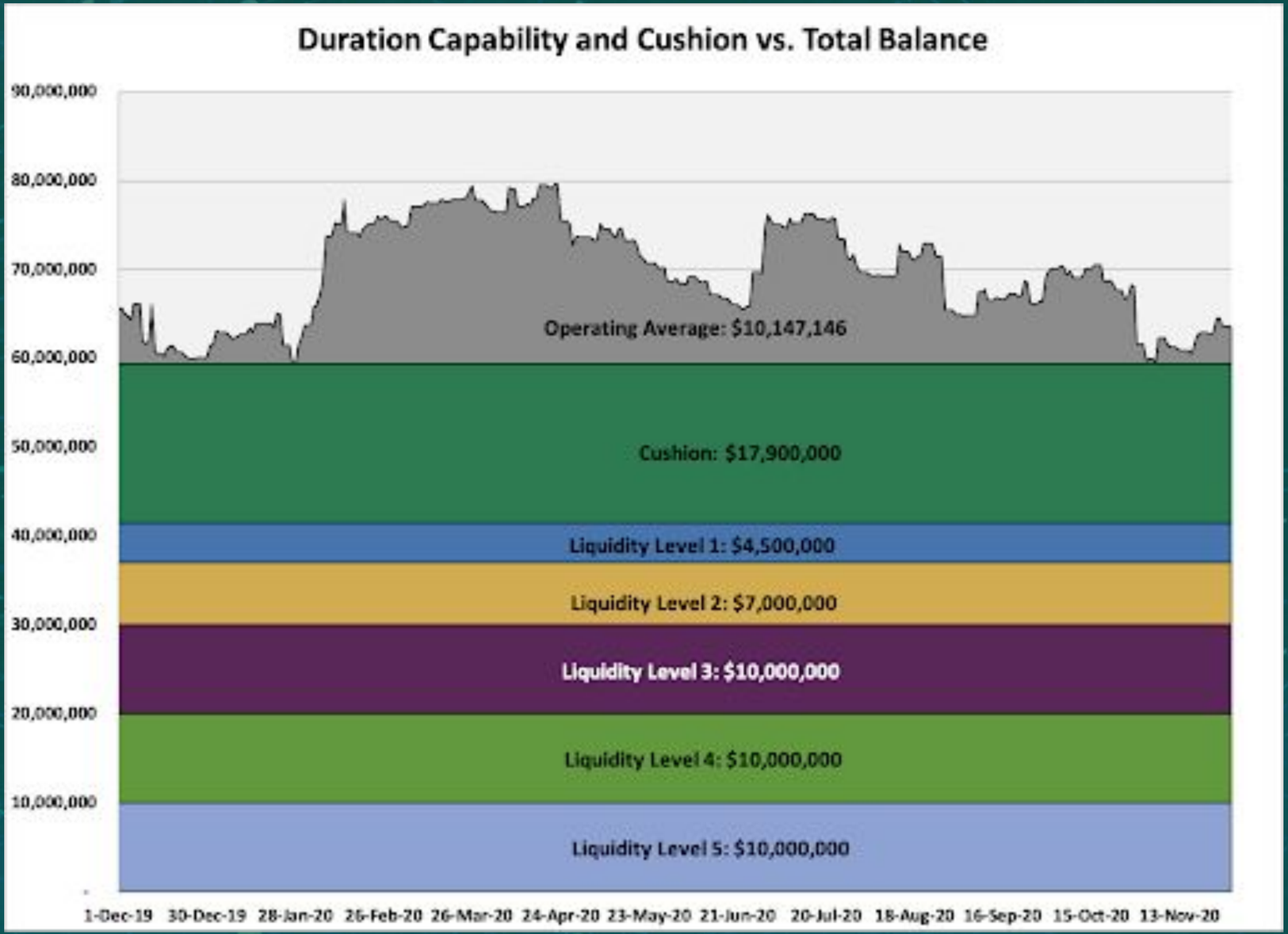

FRED
Demand Deposits: Total
Billions of Dollars
4,000
3,600
3,200
2,800
2,400
2,000
1,600
1,200
800
400
0
1970
1975
1980
1985
1990
1995
2000
2005
2010
2015
2020
U.S. recessions are shaded; the most recent end date is undecided.
Source: Board of Governors of the Federal Reserve System (US)
fred.stlouisfed.org

Liquidity vs. Cash Flow

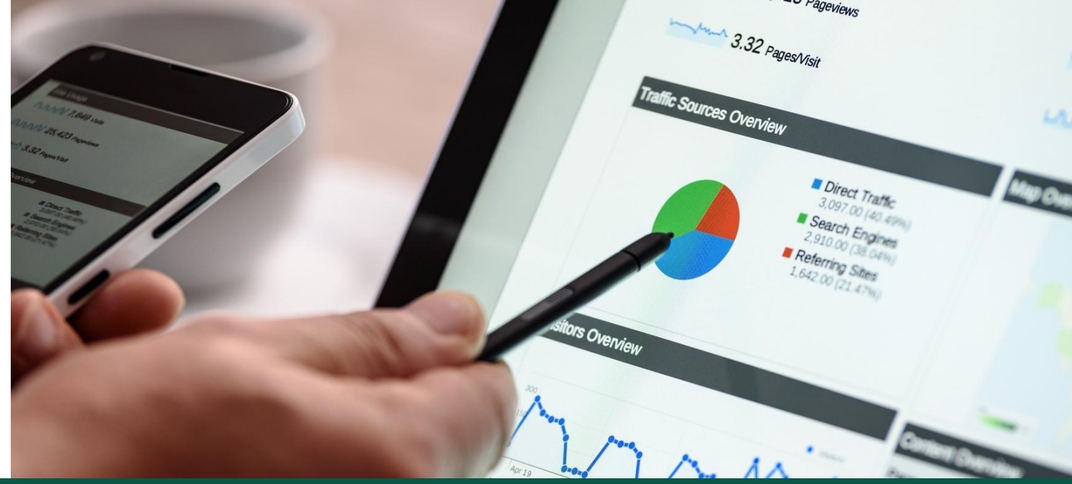
Daily ins and outs of revenues & expenditures
- cash flow

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

Putting your data to work



Marketplace Benchmark Data



Bank	Length	Rate
Bank #1	12-month	0.35%
Bank #2	12-month	0.30%
Bank #3	12-month	0.21%
Bank #4	12-month	0.15%
Bank #5	12-month	0.05%
Bank #6	12-month	0.02%

$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.
3. Banks can use data to optimize their balance sheet.

“It has been one of the greatest things I think I’ve done in my career here at Allegany County through the whole 37 years.”

Allegany County Treasurer,
Terri Ross

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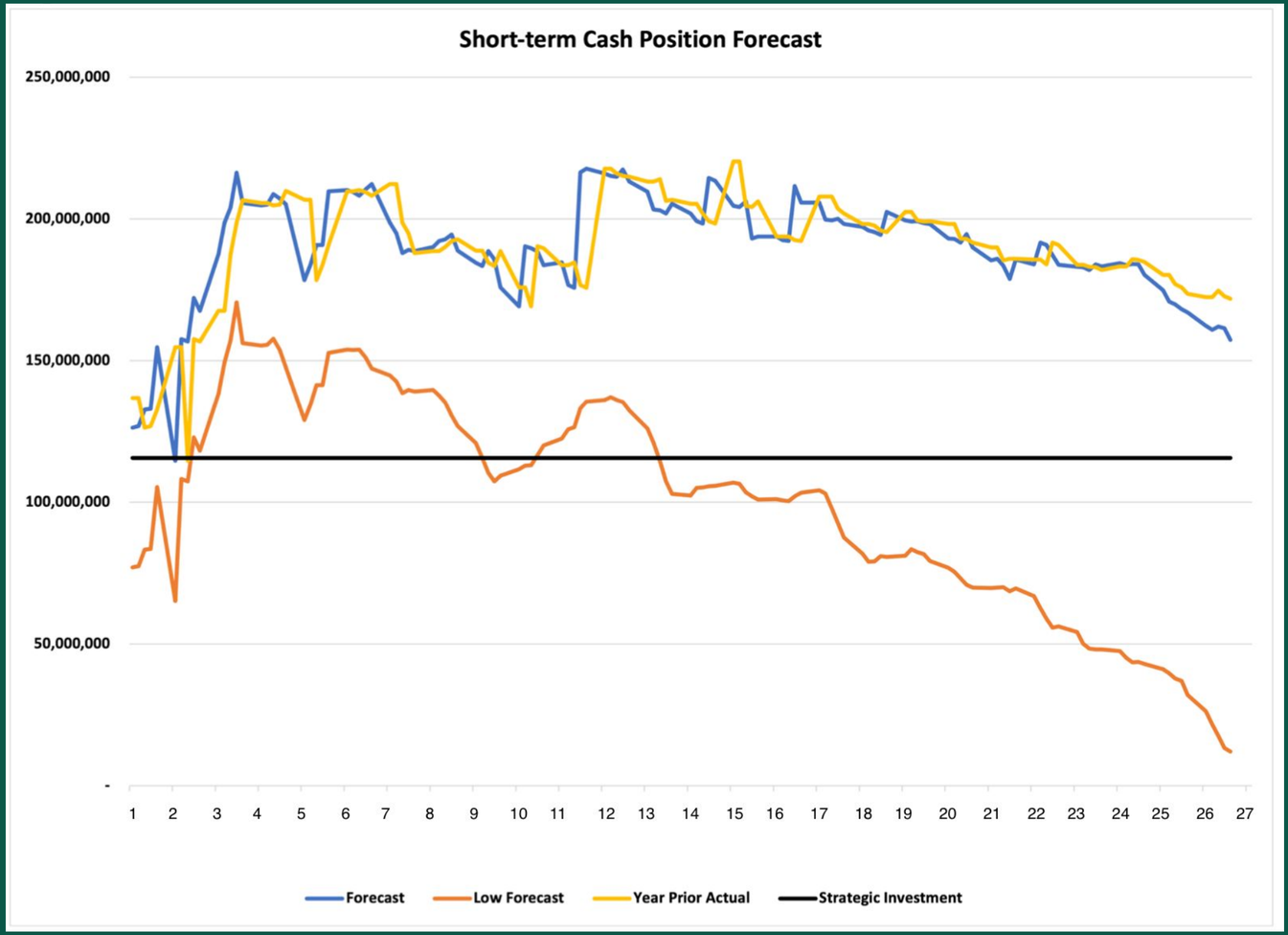
Forward Forecast

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

What is the difference between a liquidity forecast and a cash forecast?



"The power of knowing allows for stronger communication with all financial providers."

FINANCIAL REALITY

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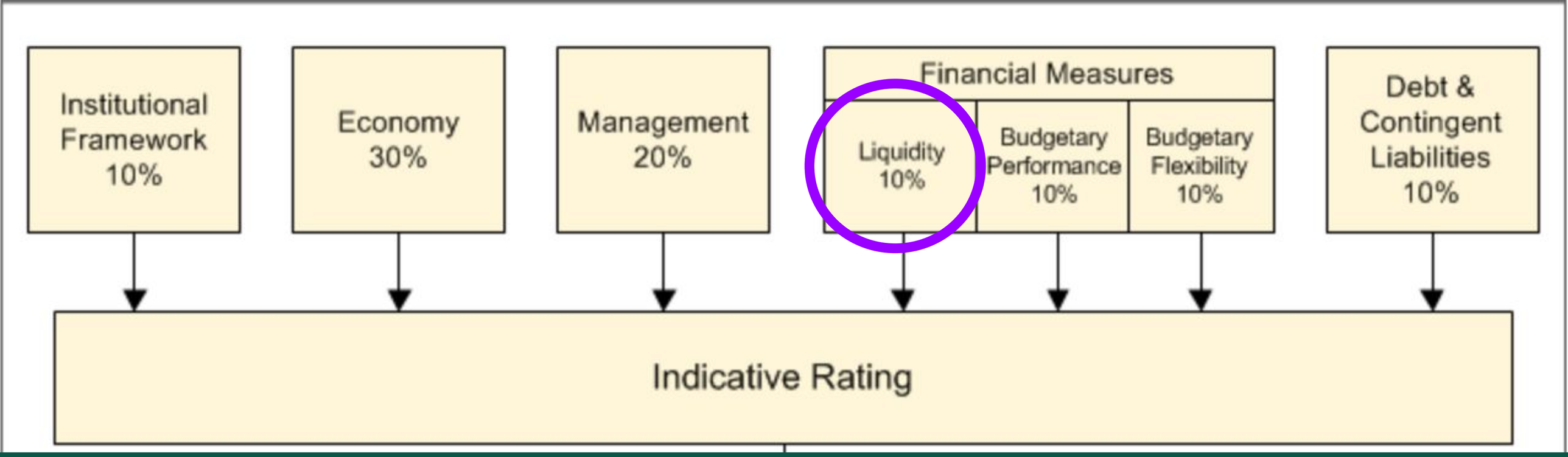
Chart 1

Analytical Framework For Local GO Ratings



✔ Rating 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.

“

A credit rating boost can save taxpayers millions of dollars.

FINANCIAL REALITY

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Results of Liquidity Data

County- $154.9MM
Client Case Study

✔ When the County onboarded they had approximately $46 million invested. After stress-testing the County's liquidity needs and evaluating banking services the results indicated an additional $75 million which could earn better value.

✔ $9.2 million realized since relationship began in May 2018. The data provided the County with a framework of options to maximize value on cash and save on banking services.

ARPA Funds

Counties all over the country report receiving their first deposit of funds.

✔We recommend opening a separate bank account to make the management of funds more organized and easily audited.

✔ New guidance states that your entity can keep the yield earned on ARPA funds. A strategy to earn the most will benefit your entity for years to come.

✔ cashVest's fees are covered in the most recent guidance.

https://www.naco.org/blog/treasury-releases-new-guidance-eligible-uses-and-reporting-requirements-fiscal-recovery-fund

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