

### What is cashVest<sup>®</sup>?

cashVest by three+one<sup>®</sup> 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 for - 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, for your taxpayers.

### Who is three+one?

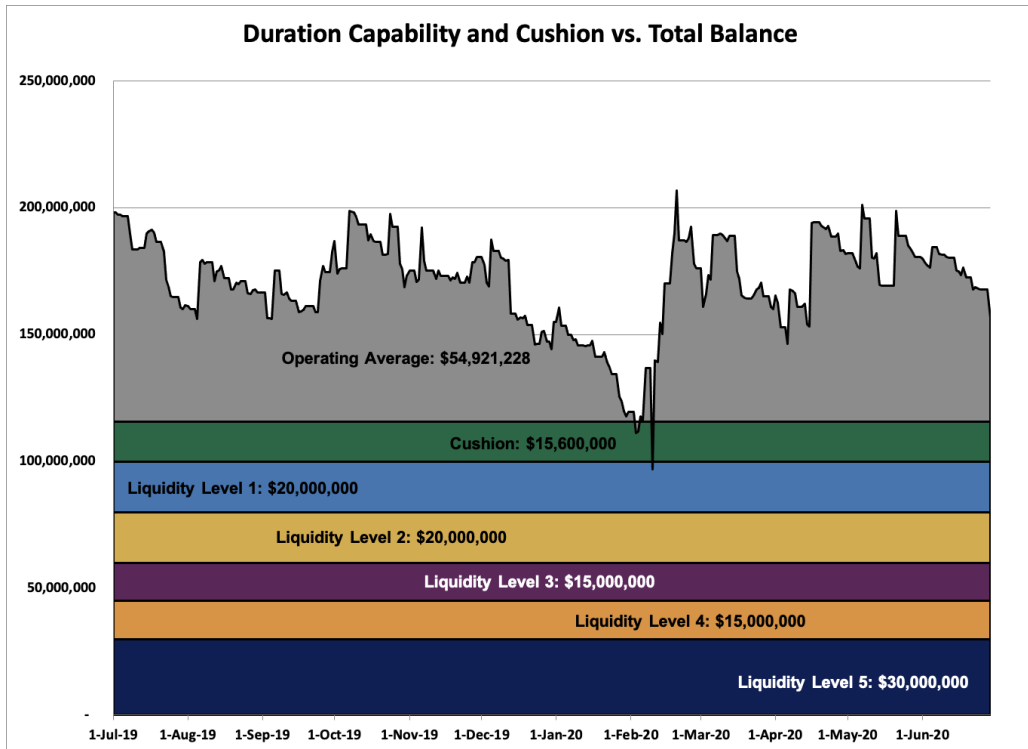
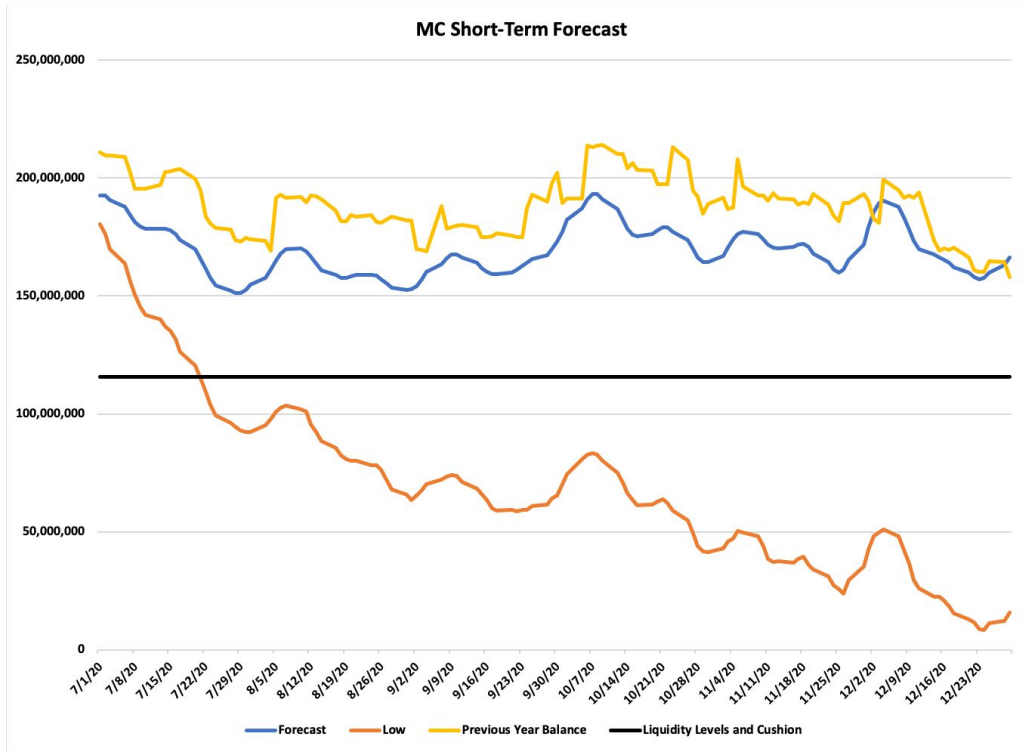
three+one is an independent financial technology company offering data solutions that drive innovation, efficiency, and better financial outcomes for taxpayers and stakeholders. Our product suite currently includes cashVest, rfpPrep<sup>®</sup>, bankfee✓<sup>®</sup>, and branded data offerings.

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.

### History

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 \$300 million in new revenue to the communities it serves.

three+one is endorsed by the National Association of Counties (NACo) and has formal partnerships with the New York State Association of Counties, the Florida Association of Counties, the Virginia Association of Counties, the California State Association of Counties, the Nebraska Association of Counties, the Arizona Association of Counties, and the Washington State Association of Counties.



	Level 5	Level 4	Level 3	Level 2	Level 1	Cushion	Operating	Total
<b>Amount</b>	30,000,000	15,000,000	15,000,000	20,000,000	20,000,000	15,600,000	54,921,228	<b>\$170,521,228</b>
<b>Duration</b>	24-30 months	18-24 months	12-18 months	6-12 months	Up to 6 months	Up to 30 days	Daily	<b>Varies</b>