

A liquidity-data tool for public entities to execute borrowing, investing, and cash-management decisions with more confidence and greater ease.

cashVest[®] by three+one[®] is an independent financial technology platform that interprets liquidity data to enhance and complement how your cash is viewed. It allows you to make more informed decisions with liquidity—presently and forward-looking. The public finance leaders we serve say the cashVest platform saves them time, provides visibility over financial resources, increases interest income, delivers necessary savings, and makes the most effective use of taxpayers' dollars.

cashVest is a dedicated, independent, third-party technology platform. We are not a bank. We are not a broker or dealer. We do not take deposits.

This innovative tool will enable your office to:

- ❑ **Have a consolidated view of your cash positions** to make confident investing decisions. Through our portal, you will see precisely how much cash is available and how long each dollar can stay working for you before it's needed.
- ❑ **Go beyond balance reporting and embrace liquidity stress testing** through proven simulations to bring clarity to your most complete financial picture.
- ❑ **Benefit from future liquidity forecasting**, including weekly cash-balance projections, to provide a cash-management summary that complements your traditional cash-flow forecasting.
- ❑ **Know the marketplace and peer-interest benchmarks**, so you can confidently know the true value of your cash within your current allocation structure.
- ❑ **Support your credit rating**, as advanced liquidity projections and cash-flow capacity now account for 10% of the framework for such ratings.
- ❑ **Dissect bank-analysis statements through easily understood summaries.** You'll be able to evaluate all banking services, fees, and earnings credits—in all market cycles—with greater confidence.

cashVest gives our clients the confidence to put **73% more cash to work** for their taxpayers, equating to **over \$516 million in additional non-tax revenues** brought back to the communities we serve.

Contact us today to learn how we can help you maximize your taxpayer dollars.

Case Studies

Here are a few real-world examples of just what cashVest can do:

Town of Aurora, New York

James Bach, Supervisor
Kathleen Moffat, Assistant to the Supervisor
\$9.6 million annual budget



- ❑ **Data provided confidence to invest an additional \$8 million in fixed income** with financial partners—creating a cumulative benefit since partnering with three+one of \$468,938
- ❑ The Town currently has **100% of its funds providing value at a rate higher than benchmarks**
- ❑ Right-sized banking relationship resulting in **savings of \$5,455 annually**
- ❑ Issued and evaluated payables proposals that brought an **annual benefit of approximately \$4,000**

Town of Leroy, New York

James Farnholz, Supervisor
Patricia Canfield, Town Clerk



\$2.5 million annual budget

- ❑ cashVest data analysis provided **the confidence to invest an average of \$2.475 million in fixed income**
- ❑ Since partnering with three+one, the **cumulative benefit is \$34,327**
- ❑ In 2021, the Town **exceeded Treasury benchmarks by 400%**
- ❑ **Received help updating its investment policy** to match allowable investments according to state law
- ❑ **Utilizing the cashVest system** to clearly explain how much money they have; how long they could invest excess funds; and confirm that they are consistently earning above benchmark interest rates