

cashvest®

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Treasurer's Perspectives: Liquidity vs Cashflow

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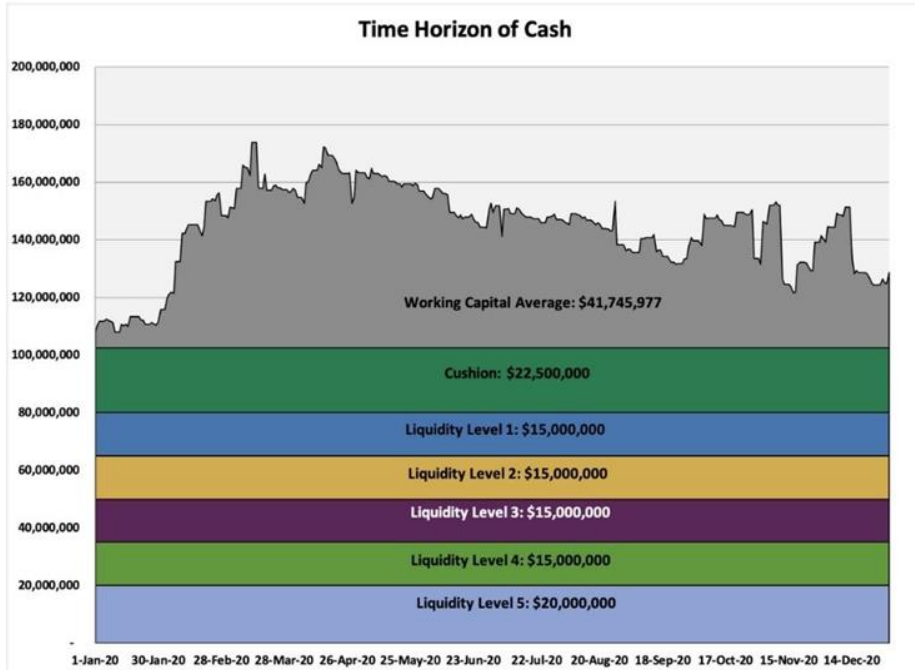
Cash Flow is not the same as Liquidity



Daily ins and outs of revenues and expenditures = ***cash flow***

In-depth, comprehensive analysis of all of your entity's cash assets and accounts = ***liquidity***





Client benefits of using cashVest

VALUABLE INTELLIGENCE

-View all cash on one consolidated platform

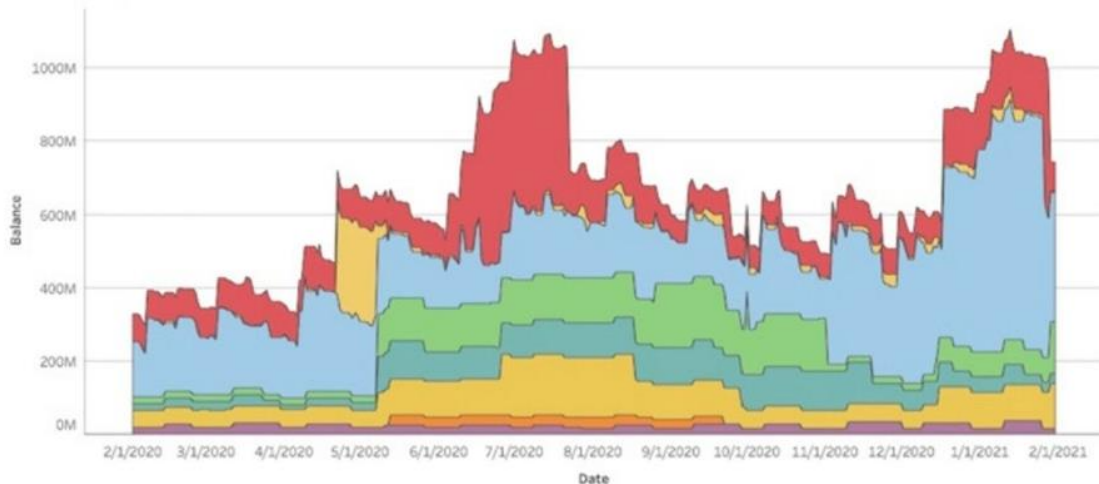
-Know how much and how long cash is available - the time horizon of your funds

-Liquidity stress-tests illustrate cash vulnerability and the data reveals measurable steps to anticipate actionable items to prepare

Strategic Liquidity: \$102.5 million							Operating Dollars	Total
	Level 5	Level 4	Level 3	Level 2	Level 1	Cushion		
Amount	20,000,000	15,000,000	15,000,000	15,000,000	15,000,000	22,500,000	41,745,977	\$144,245,977
Duration	24-30 months	18-24 months	12-18 months	6-12 months	1-6 months	up to 30 days	daily/ monthly	Varies

Balance and Interest By Bank

Balances by Bank



Period Interest Rate and Amounts by Bank

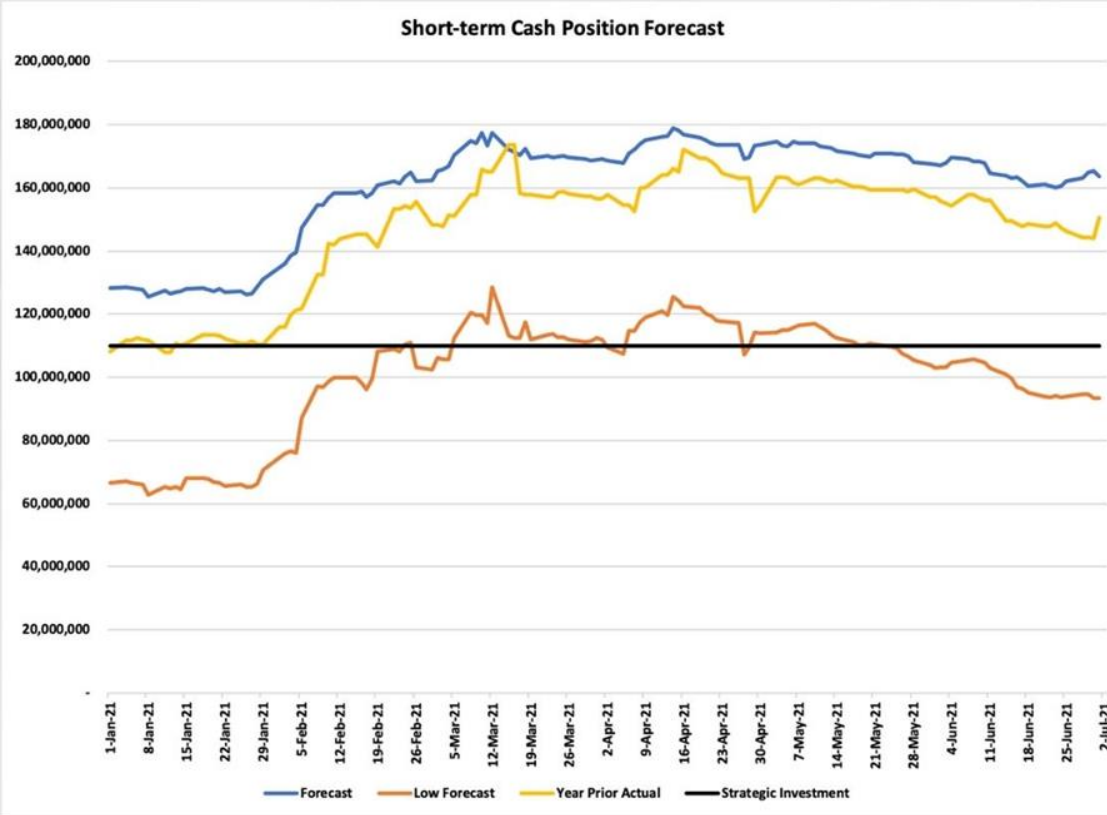
Banks	Avg Balance	Interest Rate	Interest Sum
Capital One	\$577,991,869	0.12%	\$59,332
JPMorgan Chase	\$163,800,081	0.00%	\$0
Flushing Bank	\$99,838,362	0.45%	\$38,160
BankUnited	\$74,507,025	0.35%	\$22,394
Dime Community Bank	\$40,196,689	0.16%	\$5,530
Peoples United Bank	\$26,139,507	0.03%	\$704
Bank of America	\$16,189,503	0.00%	\$0
Sterling National Bank	\$0		\$0
Gold Coast Bank	\$0		\$0
Grand Total	\$998,663,036	0.15%	\$126,120

THE POWER OF GREATER VISIBILITY

-Connect your treasury services, bank fees, and operating cash positions for powerful transparency

Continual stress tests

-How much, and how long, each of your dollars are available



FUTURE FORECASTING \leq 3 YEARS

- Sufficient liquidity to match expenditures
- Maximizes the value of all cash

CREDIT RATING RESOURCE

- Advanced liquidity projections and cash flow capacity account for 10% of the framework for local GO ratings at S&P

OBJECTIVE THIRD-PARTY DATA

- A foundation for informed decision-making produces stronger results with financial resources

MULTIPLE TRANSACTION-BY-TRANSACTION STRESS TESTS

- Identify how to use data to continually maximize the value of every dollar

LIQUIDITY STRESS TESTING

- Reveals vulnerabilities and prepares clients for worst-case scenarios with forward-looking projections

Contact us for more info



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