

# Simplify Your Treasury With Data





### **TODAY'S PRESENTERS**



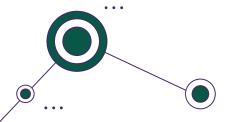
Tim Reeves
Chief Financial Officer



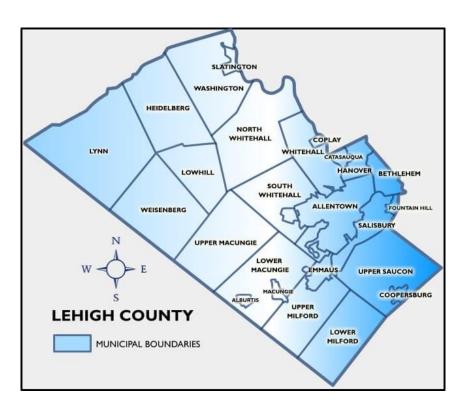


Garrett Macdonald, CTP, FPAC
Senior Vice President
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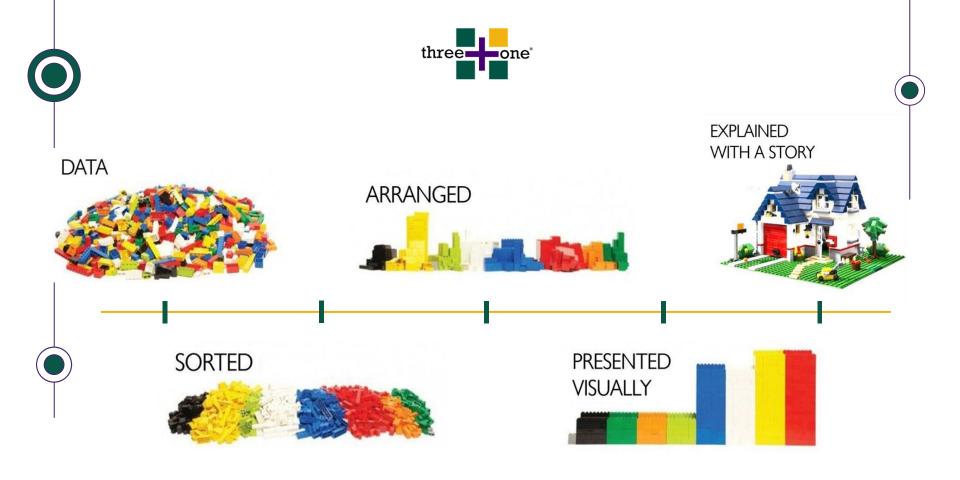


## Lehigh County Facts



#### **Lehigh County Facts:**

- **Population:** 369,318
- Annual budget: \$500mm
- County was founded in March 1812
- A three+one partner since
   2015



## Liquidity Data vs. Cash Flow



Daily <u>ins</u> and <u>outs</u> of revenues & expenditures

- cash flow

The <u>measurement</u> & <u>value</u> of all your entity's cash

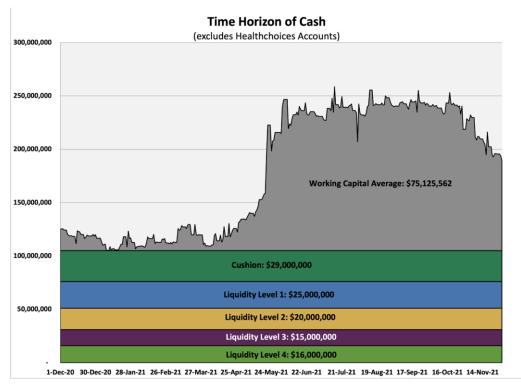
- liquidity

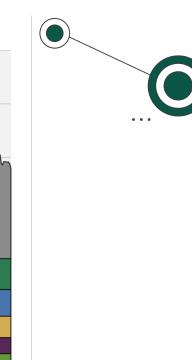


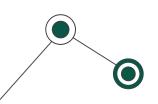
## **Cash Flow**

	Account			Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj	Proj
	Number	Yield	Mat	24-Dec-21	31-Dec-21	7-Jan-22	14-Jan-22	21-Jan-22	28-Jan-22	4-Feb-22	11-Feb-22	18-Feb-22	25-Feb-22	4-Mar-22	11-Mar-22	18-Mar-22	25-Mar-22	1-Apr-22	8-Apr-22	15-Apr-22	22-Apr-22	29-Apr-22	6-May-22	13-May-22	20-May-22	27-May-22	3-Jun-22	10-Jun-22	17-Ju
Wells Fargo																													
Perkins Loan Fund	x7983		ZBA																										
Dickinson Loan Funds	x1237		ZBA				-																						
Concentration	x9858		N/A																										
Mmkt Sweep (PISXX)	NA	0.01%	Daily																										
Less: Endowment																													
				4,025,513	2.407.213	8.348,607	20.139.485	43,275,589	47,575,987	48.531.005	45.215.934	42,477,983	39,557,063	40.640.427	41,166,603	35,478,728	35,104,175	32,529,681	33.577,729	30,701,727	22.615.322	17,787,596	18.865,257	16.239,368	14,664,447	11,870,703	10.667,335	10.440.091	6,933
Yest				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6
Projected Income							-							-															
Booked Fees paid																													
1000 pass																													
Brokerage Account:				\$2M to ops																									
FDIC-insured deposits		0.30%	Daily																										
			7/23/2021	1.037.567	1.037.682	1.037,797	1,037,912	1,038.026	4 000 444	1.038.256	4 000 074	1,038,485		1,038,715			1,039.060	4 000 474	4 000 000	4 000 405	4 000 540	1,039.634	4 000 740		1,039,979	1,040,094	1,040,209	1.040.324	1.040
Synovus Repo (monthly renewal)		0.40%		1,037,567	1,037,682	1,037,797	1,037,912	1,038,026	1,038,141	1,038,256	1,038,371	1,038,485	1,038,600	1,038,715	1,038,830	1,038,945	1,039,060	1,039,175	1,039,290	1,039,405	1,039,519	1,039,634	1,039,749	1,039,864	1,039,979	1,040,094	1,040,209	1,040,324	1,04
Commercial Paper																													
Projected Income				1,037,567	1,037,682	1,037,797	1,037,912	1,038,026	1,038,141	1,038,256	1,038,371	1,038,485	1,038,600	1,038,715	1,038,830	1,038,945	1,039,060	1,039,175	1,039,290	1,039,405	1,039,519	1,039,634	1,039,749	1,039,864	1,039,979	1,040,094	1,040,209	1,040,324	
Booked			18,785																										
Total Wells Fargo/Synovus				5,063,080	3,444,895	9,386,404	21,177,397	44,313,615	48,614,129	49,569,261	46,254,305	43,516,469	40,595,663	41,679,142	42,205,433	36,517,673	36,143,235	33,568,856	34,617,019	31,741,132	23,654,841	18,827,230	19,905,007	17,279,233	15,704,427	12,910,798	11,707,544	11,480,415	7,974
Orrstown																													
Money Market	x0004	0.30%	Daily	5,876,013	5,877,715	5,877,715	5,877,715	5,877,715	5,877,715	5,879,411	5,879,411	5,879,411	5,879,411	5,880,767	5,880,767	5,880,767	5,880,767	5,882,125	5,882,125	5,882,125	5,882,125	5,883,482	5,883,482	5,883,482	5,883,482	5,883,482	5,885,179	5,885,179	5,885
Ylekf				0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	6
Projected Income			9,774	339	339	339	339	339	339	339	339	339	339	339	339	339	339	339	339	339	339	339	339	339	339	339	340	340	
Booked Income allocated to grants			(414)																										
CD (7-mo)		0.40%	8/14/21																										
CD - long-term renewal	x363	0.30%					-																						_
							-																						
Projected Income Booked (less accruals)			679																										
Total Orrstown				5.876.013	5,877,715	5.877,715	5.877.715	5.877.715	5.877,715	5.879.411	5,879,411	5,879,411	5.879.411	5.880.767	5.880.767	5.880.767	5.880.767	5.882.125	5.882.125	5.882.125	5,882,125	5.883.482	5.883.482	5.883.482	5.883.482	5.883.482	5.885.179	5.885,179	5.88
1000 011110011				0,010,010	4,611,110	0,011,110	4,411,110	4,0.11,110	0,0.1,1.10	4,414,411	4,010,111	0,010,111	4,0.0,1	0,000,00	0,000,00	0,000,00	4,000,00	0,000,000	0,000,000	0,002,120	0,000,120	0,000,000	0,000,000	0,000,000	0,000,000	3,000,100	0,000,110	0,000,110	0,00
Centric Bank	x1124	0.50%	Daily																										
	•			6.639.575	6,642,129	6,642,129	6,642,129	6,642,129	6,642,129	6.645,322	6,645,322	6,645,322	6,645,322	6,647,878	6,647,878	6.647.878	6,647,878	6,650,435	6,650,435	6,650,435	6,650,435	6,652,993	6.652,993	6,652,993	6,652,993	6,652,993	6,656,192	6.656,192	6,656
Money Market York				0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	6
Projected Income Booked			3,896	638	639	639	639	639	639	639	639	639	639	639	639	639	639	639	639	639	639	640	640	640	640	640	640	640	
	x848	0.65%	09/13/22																										
12-mo CD Projected Income	AO40	J.65%	US TORES	2,003,070	2,003,070	2,003,070 250	2,004,072	2,004,072	2,004,072	2,004,072	2,004,072	2,005,074	2,005,074	2,005,074	2,005,074	2,006,076	2,006,076	2,006,076	2,006,076	2,007,079	2,007,079	2,007,079	2,007,079	2,007,079	2,008,083	2,008,083	2,008,083 25f	2,008,083	
Booked (less accrusis)			1.068	200	200	200	201	201				201																	

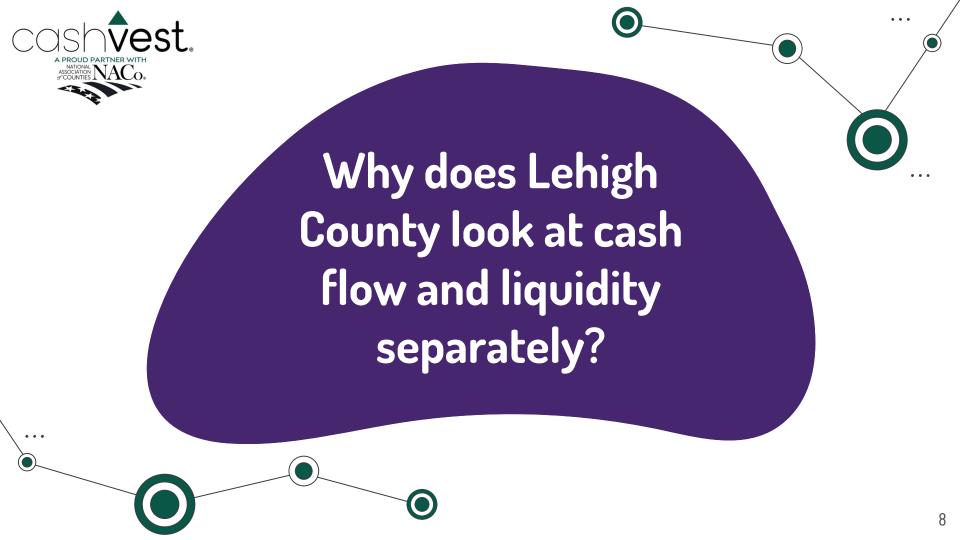
Providing statistical proof in any market condition.

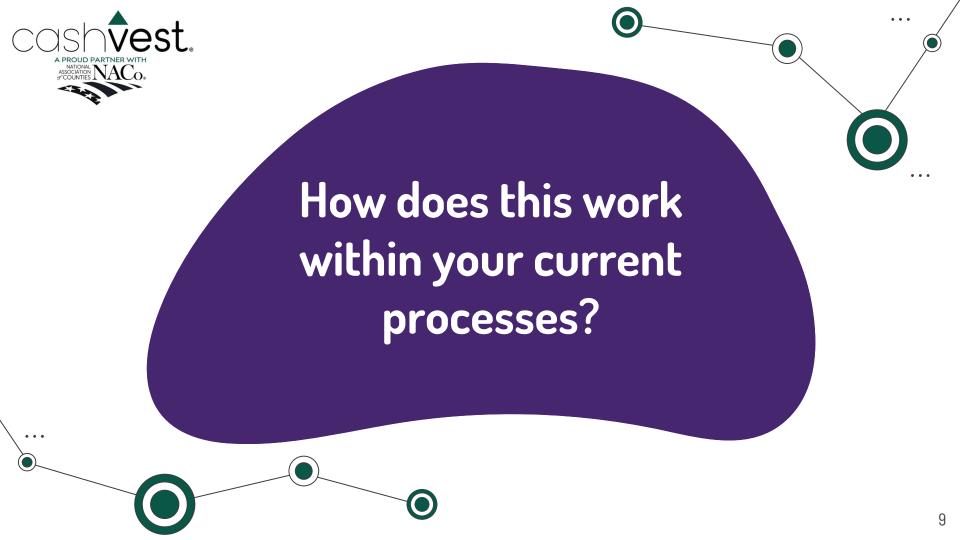




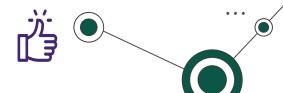


		Strategic						
	Level 4	Level 3	Level 2	Level 1	Cushion	Working	Total	
						Capital		
Amount	16,000,000	15,000,000	20,000,000	25,000,000	29,000,000	75,125,562	\$180,125,562	
Duration	18 - 24	12 - 18	6 - 12	1 - 6	Up to 30	Daily	Varies	
	months	months	months	months	days			



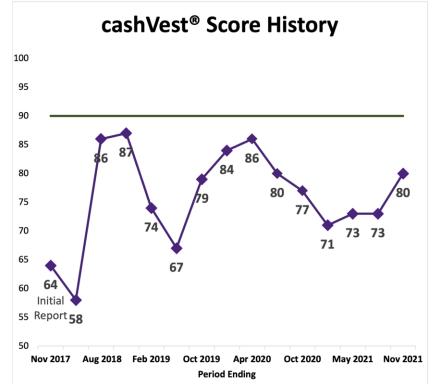


#### cashVest Score



#### **Change:**

- -Economic factors
- -Time
- -COVID
- -Personnel
- -Opportunity cost







# Liquidity and Ratings

- Ratings agencies value liquidity data.
- Liquidity is now 10% of the framework for ratings at S&P, Fitch, & Moody's.
- "Liquidity Score" measures availability of cash in the short, medium, and long term.



# By The Numbers

Average # of bank providers: Average yield on cash (National): 0.29%



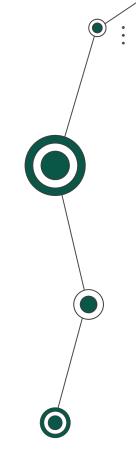
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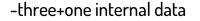
Average ECR for data after 0ct 2020:

0.25%

Average total line item fees being charged, monthly, per client after October 2020:

\$8,654





#### Contact us for more info!





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