

Simplify Your Treasury With Data



TODAY'S PRESENTERS



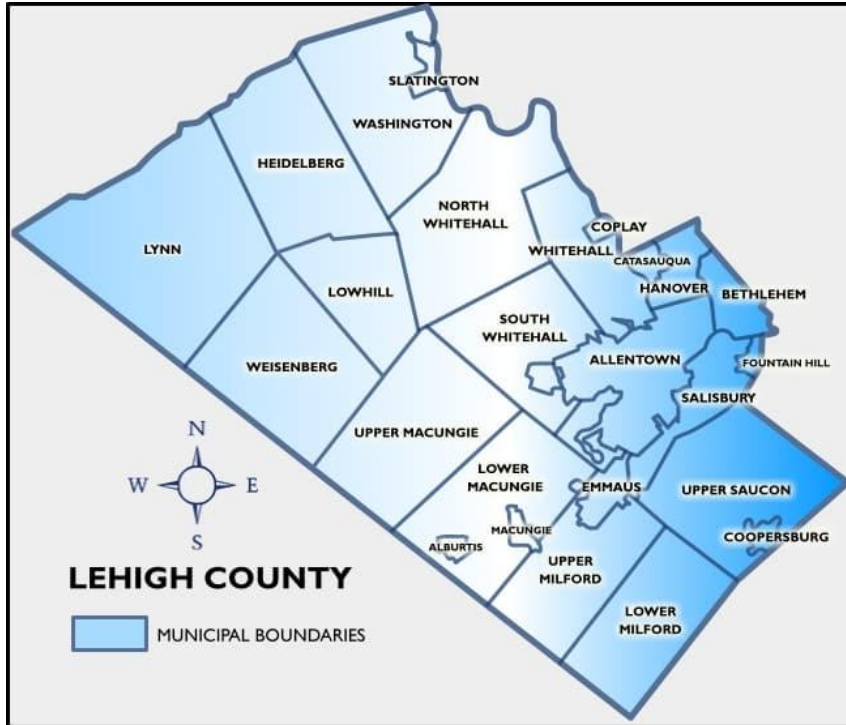
Tim Reeves
Chief Financial Officer



Garrett Macdonald, CTP, FPAC
Senior Vice President
three+one
gam@threeplusone.us



Lehigh County Facts



Lehigh County Facts:

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

DATA



ARRANGED



EXPLAINED
WITH A STORY



SORTED



PRESENTED
VISUALLY



Liquidity Data vs. Cash Flow



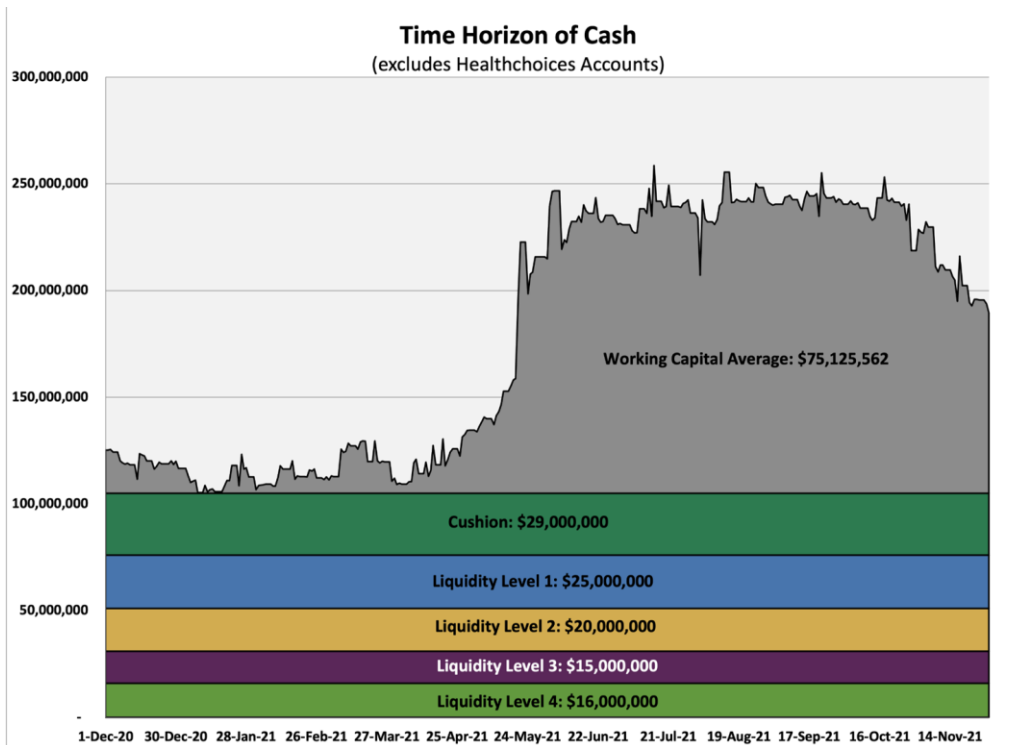
Daily ins and outs of revenues & expenditures
- ***cash flow***

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

6

[illegible]

Providing
statistical
proof in any
market
condition.

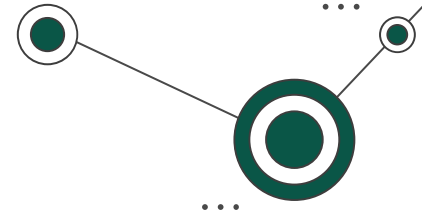


Strategic Liquidity: \$105 million						Working Capital	Total
	Level 4	Level 3	Level 2	Level 1	Cushion		
Amount	16,000,000	15,000,000	20,000,000	25,000,000	29,000,000	75,125,562	\$180,125,562
Duration	18 - 24 months	12 - 18 months	6 - 12 months	1 - 6 months	Up to 30 days	Daily	Varies

Why does Lehigh
County look at cash
flow and liquidity
separately?

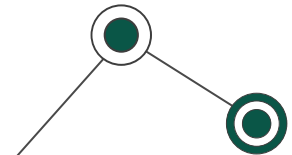
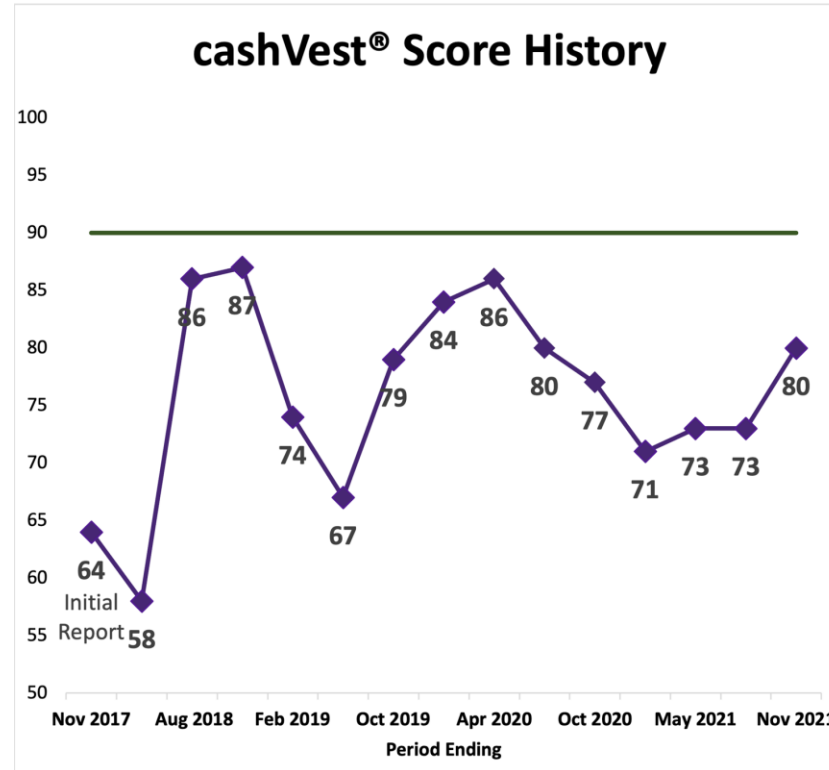
How does this work
within your current
processes?

cashVest Score



Change:

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



**How do you balance the
importance of a great
banking relationship with
the need to perform?**

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.

**How do you manage your
banking relationships in a
changing financial
marketplace?**

By The Numbers

⋮ Average # of bank providers:

4

Average yield on cash (National):

0.29%

-three+one internal data

By The Numbers

Average ECR for data after Oct 2020:

0.25%

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

\$8,654

-three+one internal data

Contact us for more info!



***Our team is
your team.***



Phone: (585) 484-0311 x704
Email: gam@threeplusone.us