cashvest®

by three+one®

why cashvest®?

cashvest® by threeplusone® provides a new and unparalleled level of liquidity analysis and data services for local, county, school district and community college governing bodies. It uses proprietary algorithms to produce data-driven analysis and time-horizon evaluations that are applied to generate maximum value on current cash deposits.

Manage your funds as a revenue-generating asset, leading to new sources of income.

Identify when your organization will need cash and its current value.

Use time-horizon data on all cash balances to capture the highest allowable yield in the marketplace.

NATIONAL ASSOCIATION of COUNTIES NACo

a three+one® partner

cashvest® by threeplusone® exists to find new revenue sources from current cash holdings in the public sector, to help ease the pain points that we know are faced by public officials, and to strengthen the relationships with the financial and banking institutions with whom our clients conduct business. Contact us for more information at cashvest® by threeplusone®.

+ frequently asked questions

My entity is earning interest on all its cash accounts. For all practical purposes, there is no "idle" cash, so what advantage do I have to engage three+one®?

We at three+one® can ensure your entity utilizes your state's investment fund program and any other investment portfolio to its maximum capacity. In addition, whether the dollars are in your state's investment fund, in a separately managed investment portfolio, or elsewhere, we believe every dollar has a higher value. One of our objectives is to ensure even the dollars that are not currently invested are bringing a higher level of value to the taxpayers. Furthermore, we can ensure that your entity is utilizing these investment options to their maximum capacity without sacrificing liquidity or safety with the use of our cashvest® liquidity analysis. Even if your entity is earning the highest possible yield on its available cash, three+one® can ensure your entity's success with our free-of-charge guarantee.

My state's investment rules for public funds are unique. Are you familiar with them?

We recognize that all 50 states have unique laws governing public funds within that state. Before we commit to offering our services in any state, we make sure we are educated in the various idiosyncrasies that exist within that state. The founders of three+one® have extensive experience in the public and private sectors and in the banking industry. With a history that goes back more than two decades, our founders have served entities nationally.

Currently, my entity is already utilizing my state's investment fund and we have a separately managed investment portfolio. How can you help me utilize it further?

This is a common statement we hear from entities and you are correct. Each dollar your entity has in its possession has a purpose and is therefore not "idle." However, there is a distinct difference between how you look at your operating cash and cash reserves, how your bank looks at that same cash, and what the marketplace values that cash at. For public entities, the question is not "Are we earning interest on our accounts?" but rather "Is our cash worth more than what we are currently earning?" The three+one® team can determine whether your cash is worth more than what it is currently earning. We have consistently helped public entities earn tens to hundreds of thousands of dollars in new income on operating cash and cash reserves; that is a direct benefit to your state's taxpayers.

My entity does not pay any banking fees, so why do I require your services?

In most instances, public entities do not pay hard fees for their banking services, but oftentimes they do pay soft fees. Soft fees are taken in the form of an earnings credit rate on compensating balances (minimum cash balances you are required to maintain at your bank) to offset any fees. If your entity is required to retain a certain amount of money in any of the bank's accounts, this may cost your entity money because the interest rate environment is more favorable than the earning credit rate that your entity may use to offset any hard banking fees. Whether you pay hard fees, soft fees, or pay transactional fees, no one fee structure fits all public entities. Our data and analytical services will help determine which structure is best for your specific entity.

My entity is very small with little-to-no-cash, how can three+one still help me?

For years, public entities with little-to-no-cash have struggled to find ways to earn meaningful amounts of interest income. Today, with interest rates increasing and with the power of time horizon data, earning more interest on cash is not exclusionary to only those entities that have large cash balances, budget surpluses, or significant reserves. Even if your entity is tight on cash, harnessing the power of liquidity data can create additional value that is not possible through your bank or other financial providers. One of the biggest questions we aim to answer is, "how do I best match my deposits with available marketplace investments without sacrificing safety and liquidity, but while increasing yield, even with small cash balances?" Since our services have a fee guarantee, confirming that no stone has been left unturned can provide that much more confirmation that every dollar is being used to create maximum value to the taxpayers.

What alternative investment options can three+one® help my entity utilize, if any?

Our firm is not a registered investment advisor or a financial advisor. We are a financial data company that harnesses the power of data for you and your entity's benefit. One of our objectives is to identify what different bank deposit investment options are available to your entity. Because the liquidity needs of every entity are unique, we would be remiss if we were to provide a marketplace perspective without performing an initial cashvest® liquidity analysis to understand where the opportunities for your entity lie. If there are no opportunities to increase the yield on your cash using our data, then our cashvest® analysis is free of charge.