



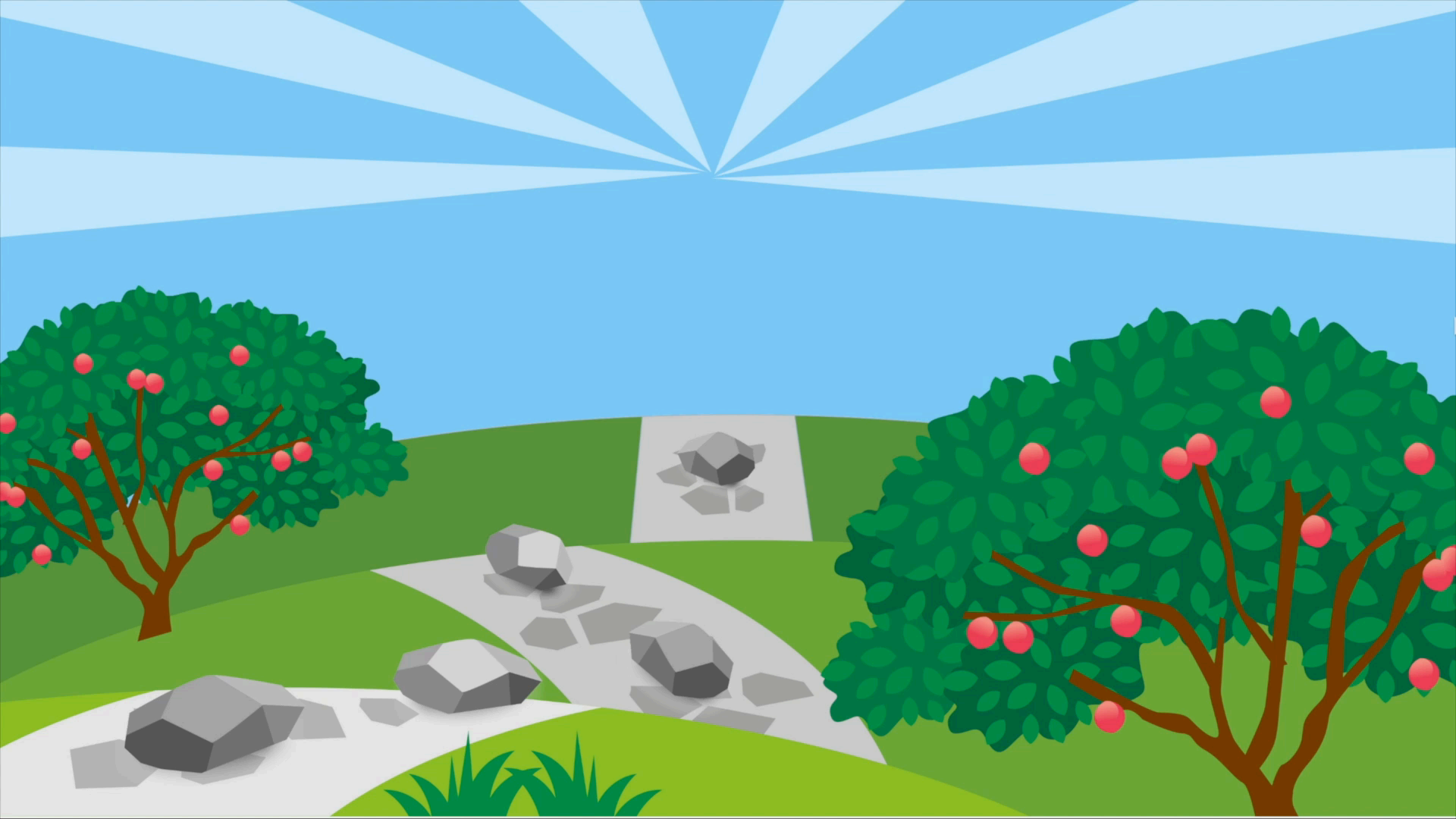
Live Polling During Presentation:

Go to Live.Voxvote.com on your mobile, computer, or tablet device.

Enter our 5-digit event number **84445**

Make sure you click the **red**

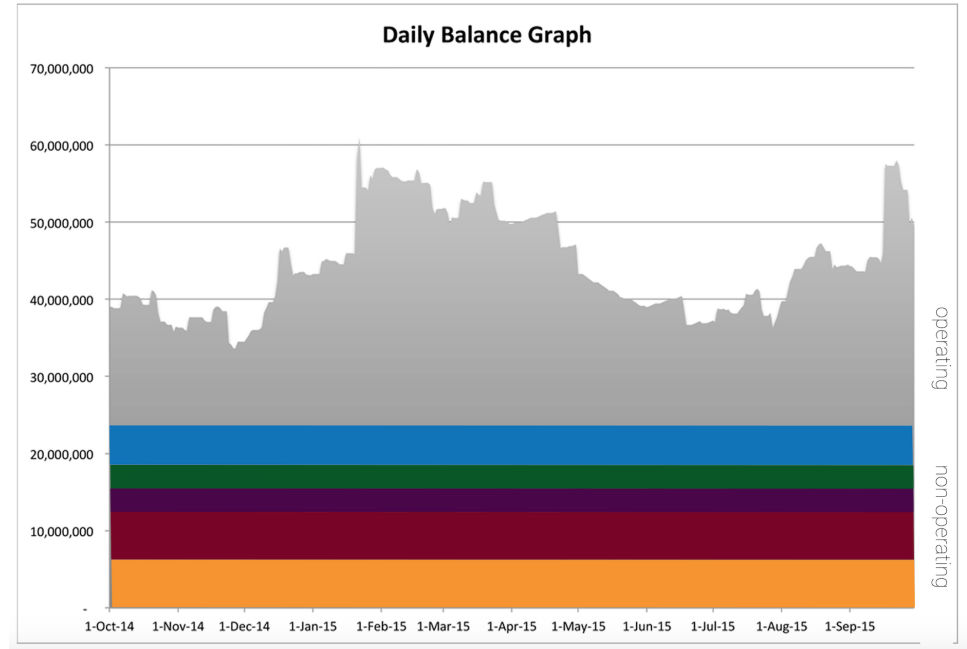
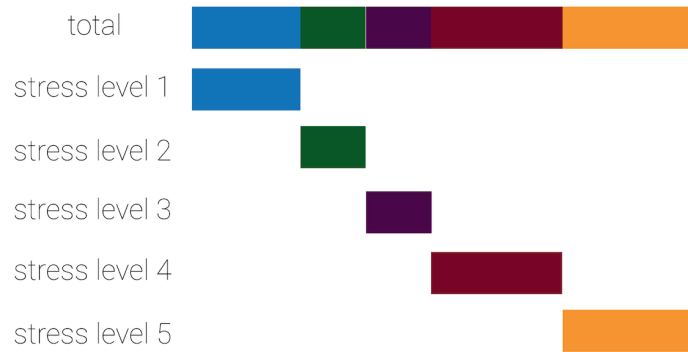
“Vote” box after you choose!





About Us

Cash Flow vs. Liquidity Analysis





Live Polling During Presentation:

Go to Live.Voxvote.com on your mobile, computer, or tablet device.

Enter our 5-digit event number **84445**

Make sure you click the **red**

“Vote” box after you choose!



The Charleston Experience



Andy Smith
Charleston County



The Charleston Experience

Before

- Strong banking relationships
- Strong relationship with the State Local Government Investment Pool (LGIP)
- Proactive cash management
 - Bond portfolio, LGIP, multiple banking relationships

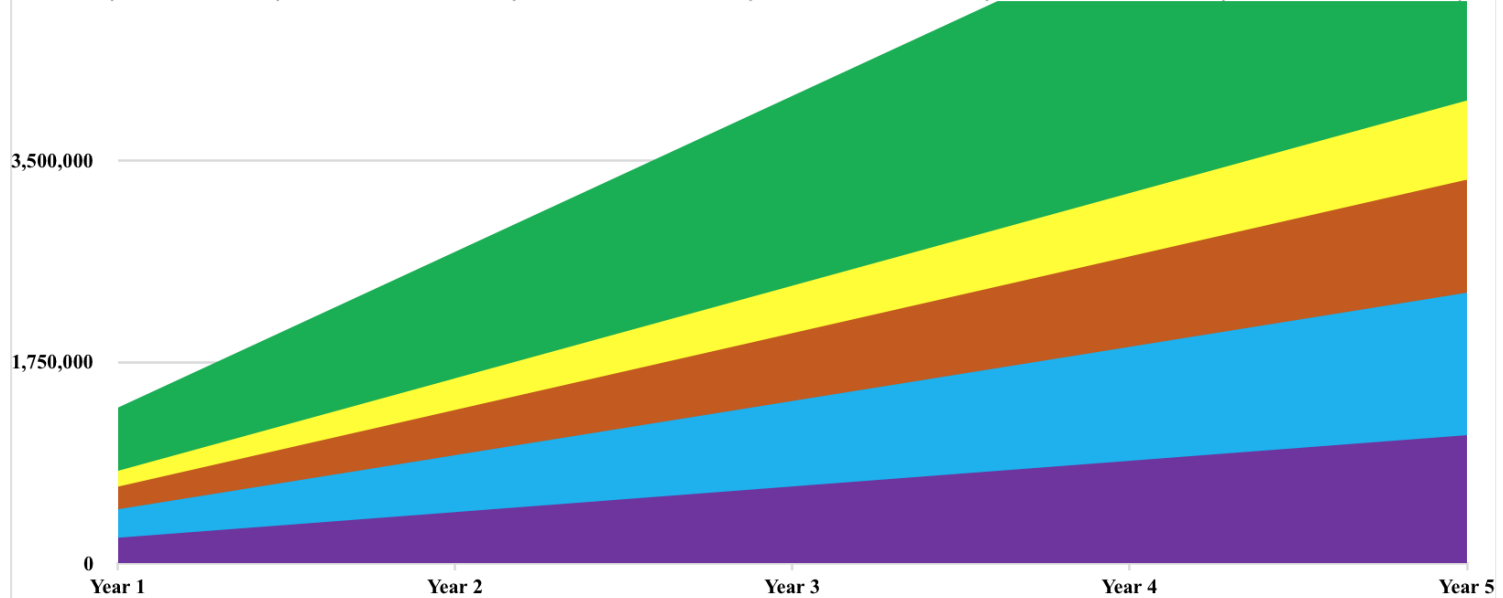
Findings

three+one's presented the county with four different cash management scenarios that use one or more of the following recommendations:

- Hard fee's vs. Soft fee's (compensating balances)
 - Investing any “excess” balances over the compensating balance
 - Paying hard fees if the potential interest earned is higher than the earnings credit rate
- Increase use of Zero Balance or Sweep Accounts
- Tailored investment portfolio

Charleston County, SC Cumulative Benefit to County - All Scenarios

	Year 1	Year 2	Year 3	Year 4	Year 5
Current	222,970	445,940	668,910	891,880	1,114,850
Scenario 1	470,770	941,540	1,412,310	1,883,080	2,353,850
Scenario 2	667,270	1,334,540	2,001,810	2,669,080	3,336,350
Scenario 3	804,970	1,609,940	2,414,910	3,219,880	4,024,850
Scenario 4	1,355,000	2,710,000	4,065,000	5,420,000	6,775,000



Current
 Scenario 1
 Scenario 2
 Scenario 3
 Scenario 4