

cashvest[®]



Scotts Bluff County, NE

Chairman Harris
Commissioner Meyer

Commissioner Blue
Commissioner Parsley
Commissioner Reisig

What We Are *NOT*: We are not a bank, we are not a RIA or broker, we do not move or touch your funds.

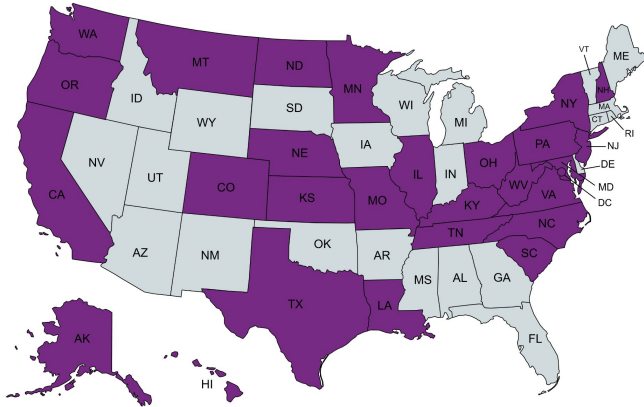



We respect those financial partnerships that are already in place. We simply help strengthen those relationships, and all investment decisions remain strictly with your county.

**At three+one we offer clear,
independent, reliable
DATA - *Not* Opinions.**

How Does three+one Provide Value?

- Provide a **consolidated view** of all your cash positions.
- Our clients **invest more cash** due to better insights.
- We help ensure you are **earning market-competitive rates**, with our benchmarking data.
- **Assess banking fees and structure** to ensure fees/rates are in line





Our analysis provides a time horizon of all your cash on deposit enabling you to make more confident decisions when it comes to cash-flow, investing, and enhance your banking relationships.

On average our clients invest 73% more of their cash, earning on average 30% more in interest resulting in more than **\$4.9 Billion** in new revenues for public entities.

Liquidity Data + Future Forecasting = Increased Interest Earnings

	LEVEL 3 \$4.2M	LEVEL 2 \$4.2M	LEVEL 1 \$4.4M	Cushion \$4.5M	Working Capital [?] \$5,162,778	Total \$22,462,778
Duration	12-18 months	6-12 months	1-6 months	Up to 30 days	Daily	Varies
Benchmark Rates *	3.61%	3.74%	3.90%	4.05%	4.05%	3.88%
Benchmark Values	\$151,620	\$157,080	\$171,380	\$182,250	\$209,093	\$871,423

* Treasury Yield Curve Rates as of 11/28/2025

Comparing interest rates can make a huge difference in earnings

	Term	Rate
Option #1	12-month T-bill	3.68%
Option #2	12-month CD	3.97%
Option #3	6-month T-bill	3.83%
Option #4	6-month CD	3.92%
Option #5	3-month T-bill	4.02%
Option #6	3-month CD	4.06%
Option #7	High yield liquid	3.60%
Option #8	Interest Bearing Checking	1.75%

Benchmarking bank rates against U.S. Treasury rates, and against other comparable banks, ensures that you are **receiving full marketplace value** on all cash and liquidity.

This chart shows actual interest rate quotes on a \$1,000,000 investment:

\$1.0m @ 3.97% = **\$ 39,700** 1 year earnings

\$1.0m @ 1.75% = **\$ 17,500** 1 year earnings

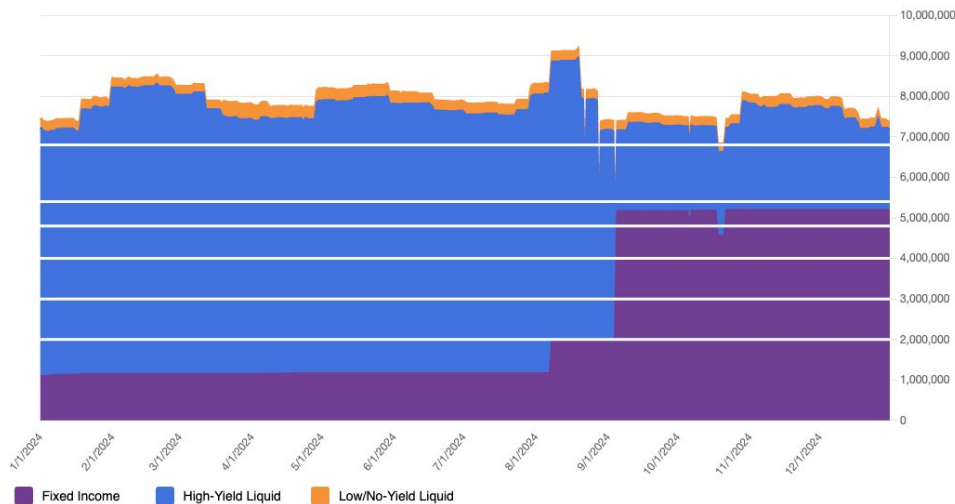
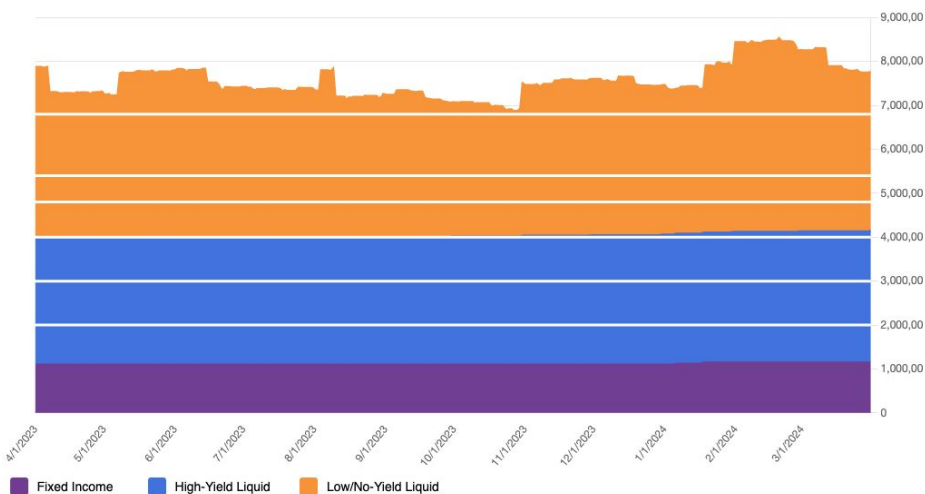
\$ 22,200 = Net addl revenue
on just *one investment!*



**Rates as of 10/15/25*

The Safest, Most Stable, and Highest-Yielding Municipal Portfolios Consist of These 3 Liquidity Components:

1. A core foundation of guaranteed, fixed income investments (purple)
2. Some funds deposited into high-yield liquid short-term accounts (blue)
3. Sufficient cash in low-yield accounts to handle all cash-flow needs (orange)



We are proud to be endorsed by NACo and NACO and would be honored to add Scotts Bluff County to our list of success stories.



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