

Empowered Cash Management



FIRST FINANCIAL
EQUITY CORPORATION

Manage your cash portfolio to maximize safety, liquidity, and yield.

Strategic cash management.

With a record amount of cash or cash equivalents on balance sheets, many institutions are finding it more and more difficult to find solutions that offer **Safety, Liquidity**, and **Yield** for their cash that are also easy to track and administer.

First Financial Equity Corporation (FFEC) has helped the following types of institutions increase the efficiency of a cash portfolio while not sacrificing safety:

- Municipalities and School Districts
- Public and Private Endowments or Foundations
- Non-Profit Organizations
- Public and Private Corporations
- Litigation and Escrow Trusts

Safety.

- Utilize a custodian bank
- Allocate funds to participating banks under the FDIC limit
- Exclude banks which hold deposits to avoid redundancy

Liquidity.

- Utilize demand deposit programs – overnight to weekly
- Leverage CD-based accounts with specified terms

Yield.

- Achieve competitive yields as compared to:
 - Money Market Bank Accounts
 - Money Market Mutual Funds
 - U.S. Treasuries
 - Commercial Paper

\$1,250,000
Cash Position

Funds sent directly to
Custodian Bank

Bank Deposit Program

Spreads an institution's cash funds into carefully screened FDIC insured banks with no more than \$250,000 at any one bank to ensure FDIC insurance on the entire balance of funds.

Bank 1
\$245,000

Bank 2
\$245,000

Bank 3
\$245,000

Bank 4
\$245,000

Bank 5
\$245,000

Bank 6
\$25,000

Learn how FFEC can help you build a cash management strategy.

In an increasingly difficult yield and regulatory environment, now is the time to review your cash allocation to make sure you are managing it efficiently.

Contact us today to schedule a free and confidential consultation with a cash management expert.

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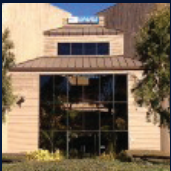
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