

Bank Deposit Program For Public Funds Managers

FDIC Insurance Weekly Liquidity Competitive Yield Community Banks

State Treasurer's Office Endorsed

State Treasurer of Ohio Josh Mandel has endorsed the STAR Plus program for local public funds managers participating in STAR Ohio. This innovative program leverages the safety of Federal Deposit Insurance Corporation (FDIC) insurance with the convenience of a single account, while offering competitive yields. The new STAR Plus program was designed in partnership with the State Treasurer's office and was modeled after established private-sector banking and financial practices.

STAR Plus Program

STAR Plus enables Ohio's political subdivisions to generate a competitive yield on cash deposits in a network of carefully-selected FDIC-insured banks via a single, convenient account. STAR Plus offers attractive yields with no market or credit risk, weekly liquidity with penalty free withdrawals, and seamless integration with an existing STAR Ohio account. STAR Plus will also help keep taxpayer dollars in community banks and fuel local economies, as the program seeks to deposit funds in participating Ohio banks.

Innovative Process

STAR Plus is powered by the Federally Insured Cash AccountSM (FICA[®]) program. FICA[®] is an innovative, patent-pending process that ensures cash deposits have full FDIC insurance from an extensive proprietary network of carefully-screened, participating banks. On a daily basis, each participant can view their deposits by bank.

SPECIFICS as of 2/28/2014

FICA[®] Custodian: U.S. Bank, N.A.

Current Net Yield: 0.20%¹

Total Program Assets: \$1,617,415,419

Inception Date: April 11, 2012

Minimum Initial Deposit: \$250,000

Maximum Deposit: \$15,000,000

Interest Frequency:

Accrued Daily / Posted Monthly

WHY YOU SHOULD CONSIDER STAR PLUS

Eligibility

- STAR Ohio participants
 - Counties
 - Cities
 - School districts
 - Townships
 - Ohio political subdivisions
- Minimum initial deposit of \$250,000

Safety and Liquidity

- All deposits have full FDIC insurance²
- No credit risk or market risk
- No term commitment on deposits
- Weekly withdrawal and daily deposit capability³
- Penalty free withdrawal

Performance

- Competitive yield as compared to:
 - Money Market Funds
 - U.S. Treasury Bills
 - Commercial Paper
 - Certificates of Deposit
 - Time Deposits

HOW STAR PLUS WORKS



1. **Open One Account-** Complete the STAR Plus application documents to open your account.
2. **Deposit Funds-** Instruct STAR Plus to transfer funds from your STAR Ohio account to the FICA[®] custodian (U.S. Bank), who will then deposit funds into selected FDIC-insured participating banks.
3. **Withdraw Funds-** Instruct STAR Plus to have your funds transferred from participating banks to your STAR Ohio account.