

STAR Ohio vs. STAR Plus

Program Highlights

STAR Ohio

- Standard & Poor AAAM rating
- Daily liquidity
- Withdrawals can be made any business day by 1:30 pm
- No minimum deposit amount required
- Redeemed funds can be sent via wire or ACH to any bank on record
- Ability to have multiple STAR Ohio accounts per entity

STAR Plus

- FDIC Insured up to \$50 Million
- Next-day liquidity
- Withdrawals can be made any business day by 11:00 am
- Minimum deposit of \$250,000 to open a STAR Plus account
- Redeemed funds will be sent to the linked STAR Ohio account
- Able to have only one STAR Plus account per entity

Information Books and Fact Sheets for each program can be found at www.starohio.com.



STAR Ohio vs. STAR Plus

Investment Overview

STAR Ohio

- Yield is based on portfolio of underlying securities
- Yield of securities is largely based on economic factors and expectations for interest rates, as well as credit risk
- As securities mature, the rate at which they can be reinvested depends on economic conditions at that time
- Current securities include: US Treasuries, US Government Agencies, Commercial Paper, Corporate Bonds, Repurchase Agreements, and Money Market Funds

STAR Plus

- Yield is based on an underlying bucket of bank deposit accounts
- Yield of bank deposit accounts is based upon each bank's desire for deposits
- As a bank's demand for deposits increases, the bank will increase the rate it pays in order to attract deposits
- As a bank's demand for deposits decreases, the bank will decrease the rate it pays in order to push deposits out of the bank
- Economic outlook has less affect on bank rates

