

# STAR Ohio vs. STAR Plus

## Program Highlights

### STAR Ohio

- Standard & Poor AAAM rating
- Daily liquidity
- Withdrawals can be made any business day by 2:00 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](http://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

