



Interagency Minority Depository Institution's National  
Conference  
Chicago, IL  
July 9, 2009  
Expanding Banking Services: Regulatory  
Considerations

Community is Key | **KeyBank**  


## Mission

“To profitably grow mission-based revenue by providing innovative client-focused and risk managed products and services that meet the complex needs of the client and creates economic stability and wealth building opportunities in low-to-moderate income markets. By doing so, we achieve profitability, an “Outstanding “ rating, and brand recognition for our community investments.”

Community is Key | **KeyBank**  


## KeyBank Plus Program

- The KeyBank Plus Program is a program that offers products and services designed for the “unbanked” or those without a transaction account and “underbanked or those without access to incremental credit.
- The unbanked and underbanked client segment are typically comprised of clients who utilize traditional and non traditional products and services within their banking relationship.
- The core products offered through KeyBank Plus are 1) Check Cashing and 2) Financial Education Courses – offered to build and improve financial awareness and financial responsibility.



## KeyBank Plus Program

- The Check Cashing Program is tailored for individuals who choose not to handle their financial needs with traditional bank products. As an alternative, the check cashing program allows an individual to become a customer by providing an opportunity to establish a check cashing relationship with KeyBank without having a deposit account.
- Once enrolled, the check Cashing Program allows individuals to cash payroll, government, or tax return checks for a small fee.



# KeyBank Plus Program

KeyBank Plus Markets:

Colorado  
Denver  
Indiana  
Central Indiana  
New York  
Albany  
Central New York  
Ohio  
Cincinnati  
Cleveland  
Eastern Ohio  
Oregon  
Portland

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