



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.”

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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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