



KeyBank Plus Program

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Key's Underbanked Strategy

Objective

Grow a profitable, scalable and sustainable business through the acquisition and retention of underbanked clients over a 5 year time horizon.

Approach

- Assess market opportunity
- Client engagement
- Identify the targeted client(s) and their needs
- Endorsement and advocacy (internal and external)
- Employee engagement
- Test and learn modeling

What are the **core products** offered via the KeyBank Plus Program?

- **Check Cashing**
- **Financial Education** – courses offered to build and improve financial awareness and financial responsibility.

KeyBank Plus

Serve all Market Segments

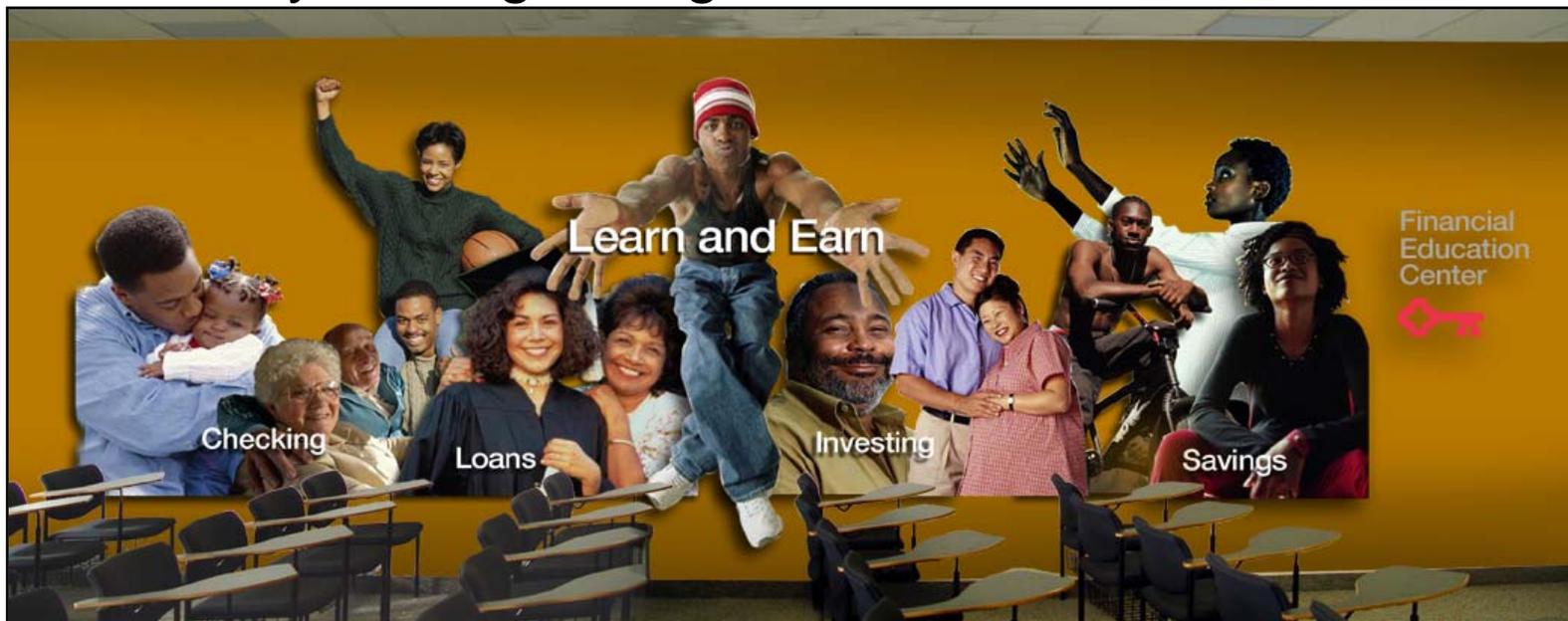
- Offer products and services appropriate to the marketplace.
 - Savings, Small Credit Line, Free Checking,

Bridge the Financial Gap

- Provide tools that promote asset and wealth building in underserved markets.
 - Earned Income Tax Credit, Individual Development Accounts, Financial Education

“Learn and Earn” Approach

Key has invested in providing financial education as an integral solution to improving the lives of those in our community while growing our customer base.



- **Creation of financial education facility – Inside urban branch**
- **Creation of comprehensive curriculum**
- **Web-based financial management courses (English and Spanish)**
- **Financial management classes for small business owners**

KeyBank Plus Check Cashing Results

Checking Cashing Volume as of Sept. 25, 2007

- 121 Branches
 - Cleveland, OH
 - Albany, NY
 - Denver, Colorado
 - Portland, OR
- 10,000 clients enrolled
- 35,000 transactions
- \$24 Million in checks cashed