



## 2025 Public Comment Letters

Complaint #	Page
12473099 (2RBRPS)	2
2U5NMX	7
13007815 (2VTWCX)	11



[Redacted]

For best print results, choose PDF in the export menu. X



0 subscribers

Respond

- Assign to me
- Reassign Alert
- Close Alert
- Add Note
- Subscribe

### Profile

#### Customer Information

Client ID	[Redacted]
Email	[Redacted]
CC Client Type	[Redacted]
Age	[Redacted]
Agent ID	[Redacted]
Number of Transfer	[Redacted]
Relationship Segment	[Redacted]
Tenure	[Redacted]

#### Metadata Information

Response Date (ET)	[Redacted]
Survey ID	[Redacted]
IPI	[Redacted]
CC Interaction Type	[Redacted]
Unit	[Redacted]
Client IPI	[Redacted]
Survey Program	[Redacted]
Unique Id	[Redacted]
Alert owner	[Redacted]

### Activity

- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]

View Less ^

## Score Report

⚠ For best print results, choose PDF in the export menu.

### Net Promoter Scores

Contact Center NPS  0

### Contact Center Drivers

Contact Center - Met Expectations  0

Overall Satisfaction with Representative  2

Knowledge of the representative  3

Courtesy of the representative  2

Range of Services  0

Prompt Communication  5

### Others

Problem Experienced  Yes  No

Problem impact  Minor  Moderate  Severe

Problem resolved  Yes  No

Preferred Contact Method  Yes - Please contact me via phone  Yes - Please contact me via email  No

Preferred Phone

Reason for call  Yes  No

### Profile Questions - Consumer Relationship

Key Considered as Primary Bank  Yes  No

### Segments

#### Segments

Age  
██████

Gender  
Unknown

Interaction Duration  
3.56

Number of Transfer  
0

Call Queue  
18005392968

## Verbatims

⚠ For best print results, choose PDF in the export menu.

### Reason for Likelihood to Recommend Comment

I wouldn't suggest you how the bank account with KeyBank because the information that you have is not safe any online activity through KeyBank immerses with Google and together they have your information and your exposed You're not completely protected. Key Bank is not flexible with helping clients in the avenue of trying to establish credit or getting a baseline ability to have loan assist or small line of credit even if the client is able to provide accuracy that they are financially responsible and the means of getting loans from other financial institutes What does that mean I don't like the fact that I bank with a bank that can't even loan me \$100 let alone would even try to assist me in that avenue whereas I can go to any other financial institute all day long every day of the week and continuing getting loans from them What does that say about Key Bank they're most of their banks are shut down most of the people of retired anybody that is a good of expertise is being replaced by people that are complacent to do very little and to do very less our way of life here has changed for the worse I wouldn't suggest KeyBank to anyone.. I only facilitated bank of this idea because I am needing an account for the federal government to do financial with myself as a client..

How could KeyBank be better for you?

🗨 Correct The problems as they come seek other avenues that would be a benefit explore options correctly work with a plan Have a goal targeting the ability to achieve one's needs instead of being put on the outside of the bank and having to resource it and outsource it and go to other financial institutes that put on more percentage of the loan that they give you This could be better as de-escalated if he bank got involved and met you head on with what is the need that you're doing What is the goal that you're trying to achieve so that you could use our financial institute and your need instead it's just being met with discrimination because truthfully it's based on how much financial instrument do you have to work with well if one is going only within their means then why can't the bank assist in that Why is it discriminated to say well you don't make \$10,000 a month so we don't want to talk to you... 🗨 Why is that when I was advised by the bank managers to do this program alone assist to give better opportunity and open up the door for you to have a small line of credit to work with since you're going in those avenues and getting the means of help through other financial institutes Big question that needs to be answered.. for 4 years I've been monthly the monthly of asking for a loan through money tree and never missed payment with them never missed any kind of record with them and never achieved any more than what I can do when my bank won't even help me with \$50..

I understand why the Key Bank is losing a split hole in [REDACTED] and there's over 10 banks here that have closed Banks have been here since the '60s the '70s the '80s are main key bank downtown [REDACTED] the most popular bank in [REDACTED] is gone All the good help that was there have been pushed to early retirement or relocated..

I understand why there's a petition at Walmart to close your banks to have them removed because they're politically of influence tied to parties that are of conflict to the average American and the idea of financial environment. 🗨 Such as the reason why do you guys have our deposits and hold them for over 3 to 4 days when we get disclaimers from the federal government that your funds are now deposited as of midnight 🗨 but yet when you check your account there's nothing everything is pending all the time..

The Bank in itself is ineffective.

🗨 Most of the good people there we can respect them as individuals 🗨 but on a professional level you see the frustration in their eyes you hear it in their tone You see it in there demeanor..I need somebody to correct something on this bonus cyst or fabrication misconstrued information creating collateral to me.. Thank you if you can be any help.

Describe Question

Unprofessional advice professionally and inexperienced people that do not want to be of incentive to help people that are complacent to say they don't have to help..

Problem reason

As a KeyBank customer since 2016 to present date I've had no assist to be financial a better or to be able to accommodate the ability to utilize the opportunities the Key Bank has to offer it is discriminative because it's based on your income and some of us are working within the means of her income not trying to go outside of the scope of things or the inability to commit to programs or responsibility it's still met with discrimination there's no avenue here that you get via better and it's really bad when you have to go outside of your bank to other financial institutes to achieve your need when it could be effectively done within your KeyBank but it is not met with any merit or any concern or any ability a lot of the people that you end up talking to you is call reps push it off and they're complacent to say Oh you would have to call the credit bureau or that you have to have an appointment with your Key Bank manager but when you go to the Key Bank manager they're so overwhelmed with appointments and problems with people not making good on their commitments that they don't even have the time nor do the interest to even sit with you I have a discrepancy with the program that was for a loan assist that gives you established points and the ability to achieve a small line of credit which has been met with unsuccess and fabrication from one person to the next and report of me finishing that program Key Bank close that program out for me depositing their commitment is reward of you being complacent and finishing the program meaning what does that mean it means they basically did their part they said yes we'll put \$500 in your account move your credit score and then you'll be able to apply for a small line of credit or a small credit card that could help you in the avenues that you're trying to do within any financial institute. I've had experience from some call reps than it say it's above their pay grade nor do they have the expertise to give advice or to be of a direction which wasted my time because I spent 40 minutes on the phone on each of those calls to have nothing to be sufficient and resolve any of the issues.



Enterprise Client Relations  
127 Public Square  
Cleveland, OH 44114



April 15, 2025

### **Update for KeyBank Case #: 2RBRPS**

Dear [REDACTED]

We're following up on a recent concern you filed regarding alleged lack of security with KeyBank's online banking, issues with securing credit in which you claim discriminatory treatment, holds on deposits, and issues with branch and Key2You Customer Service. We regret the frustration this matter has caused you, and we appreciate you bringing it to our attention.

Your satisfaction is of utmost importance to us, so we involved the appropriate personnel to assess the situation and provide a resolution. We've thoroughly researched this matter and would like to share the results of our investigation with you.

Upon review, KeyBank's online banking platform has security features in place to protect client information and has no affiliation with Google.

With regards to securing credit, our records indicate your most recent loan application was on July 15, 2022. The enclosed Adverse Action Letter, dated July 19, 2022, advised the application was denied due to an insufficient credit profile. There have been no further applications submitted either online or in person since that time.

With regards to your KeyBank deposit accounts, our review failed to locate any recent deposits incurring a hold. Searching back for more than a year, we failed to locate any record of hold notices sent to your account address on file. Please be assured, if a hold is placed, it is done in accordance with KeyBank's Deposit Account Agreement and Funds Availability Policy received at account opening. Enclosed is a current copy for your review. Direct deposits would post to your account in accordance with the date provided by the issuer. If eligible for our Early Pay, direct deposits could be paid up to two days early.

Regarding alleged customer service issues at your branch and during calls with our Key2You Customer Service, we truly regret if that was your experience [REDACTED] branch is extremely busy, especially since the [REDACTED] branch closure, which resulted in heavier traffic. We recommend you schedule appointments with the branch to ensure our focus is entirely on you and addressing all your banking needs. Furthermore, review of your available recorded calls with Key2You failed to find any opportunities regarding lack of assistance or complacency by agents.

Key is committed to treating each consumer and customer, including prospective customers, with integrity and respect and to providing quality service that is prompt, competent, diligent, and courteous. Key is also committed to providing banking products and services in a non-discriminatory manner under federal, state, and other laws. Please be advised that we take discrimination claims seriously and follow all

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552.

Federal and State anti-discrimination laws.

**We're here for you.**

Please know that we arrived at this resolution after a long and careful review of the factual events that occurred.

If you need further assistance, I'm happy to help. Simply contact me at 1-800-625-3256 Monday through Friday from 8 am to 6 pm ET. (Dial 711 for TTY/TRS.) Please be sure to have the following information on hand when you call:

- **KeyBank Case #: 2RBRPS**

Thank you once again for bringing this matter to our attention. We use client feedback, both positive and negative, to constantly evaluate our interactions and enhance our client experiences.

Kind regards,

[Redacted]

[Redacted]

[Redacted]

[Redacted]

Enclosures:

Adverse Action Letter dated July 19, 2022

KeyBank Deposit Account Agreement and Funds Availability Policy

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552.

 10/10

July 16, 2025 at 2:28 PM EST 

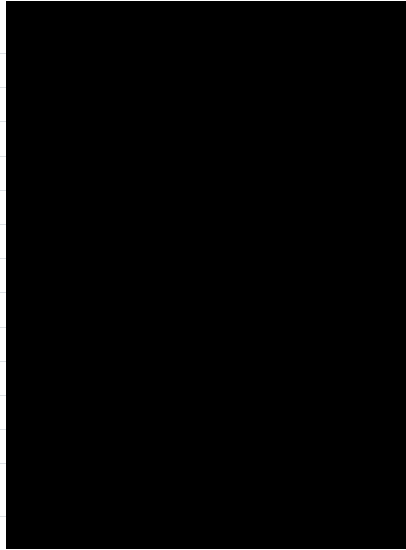
[0 subscribers](#)

[Respond](#) [Reassign Alert](#) [Close Alert](#) [Add Note](#) [Subscribe](#)

### Profile

#### Customer Information

- Client ID
- Email
- Age (Branch/ATM)
- ATM / Branch ID
- Branch/ATM Transaction Type
- Client Type
- Customer Type Export
- Gender
- Line of Business
- Relationship Segment
- Tenure
- Transaction Date
- Transaction Description
- Transaction ID
- Transaction Product




#### Metadata Information

- Response Date (ET)
- Survey ID
- IPI
- Transaction ID
- Unit
- Client IPI
- Survey Program
- Unique Id
- Alert owner



### Activity

- 
- 
- 
- 
- 
- 



[View Less](#) 

### Score Report

#### Net Promoter Scores

ATM NPS  10

#### Others

Needs Not Addressed

Yes  No

Problem impact

Minor  Moderate  Severe

Problem resolved

Yes  No

Preferred Contact Method

Yes - Please contact me via phone  Yes - Please contact me via email  No



#### Profile Questions - Consumer Relationship

Key Considered as Primary Bank

Yes  No

#### Segments

##### Segments

Transaction Product

Checking account

Transaction Description

Cash Withdrawal

Investable Asset Level

>\$1MM

#### Verbatims



Reason for Likelihood to Recommend Comment

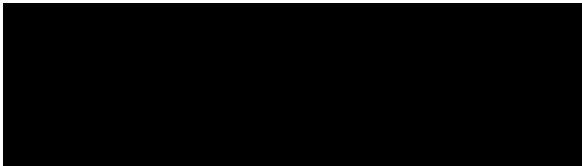
Because it is close to me, Key Bank has deserted my area due to racist on their part. Poor people need services too.

Problem reason

I tried to deposit dimes and nickels and he machine jammed.



Enterprise Client Relations  
127 Public Square  
Cleveland, OH 44114



September 23, 2025

## Update for KeyBank Case #: 2U5NMX

Dear

We're following up on a recent concern you filed regarding the absence of KeyBank branches in your area and an ATM error you have experienced. We regret the frustration this matter has caused you, and we appreciate you bringing it to our attention.

Your satisfaction is of utmost importance to us, so we involved the appropriate personnel to assess the situation and provide a resolution. We've thoroughly researched this matter and would like to share the results of our investigation with you.

### Here's a summary of the findings that determined our decision.

We appreciate your feedback regarding recent branch closures in your area and apologize for any inconvenience this matter may have caused you. KeyBank offers Online Banking, which can be utilized for most of your banking needs. If the service needed is not available within Online Banking, you may utilize the branch locator on Key.com to find a convenient location to assist with your needs. Additionally, KeyBank ATM's do not accept coins, which may have led to any error you may have experienced.

Key is committed to treating each consumer and customer, including prospective customers, with integrity and respect and to providing quality service that is prompt, competent, diligent, and courteous. Key is also committed to providing banking products and services in a non-discriminatory manner under federal, state, and other laws. Please be advised that we take discrimination claims seriously and follow all Federal and State anti-discrimination laws.

Lastly, please be assured that KeyBank takes its Community Reinvestment Act (CRA) responsibilities seriously. KeyBank is proud of its Outstanding ratings, which reflect our ongoing commitment to serving our communities and neighbors. For more information on how KeyBank invests in its communities and helps clients and communities thrive, please visit: <https://www.key.com/about/corporate-responsibility/cr-overview.html>

### We're here for you.

Please know that we arrived at this resolution after a long and careful review of the factual events that occurred.

If you need further assistance, I'm happy to help. Simply contact me at . Monday through Friday from 8 am to 5 pm ET. (Dial 711 for TTY/TRS.) Please be sure to have the following information on hand when you call:

- **KeyBank Case #: 2U5NMX**

Thank you once again for bringing this matter to our attention. We use client feedback, both positive and negative, to constantly evaluate our interactions and enhance our client experiences.

Kind regards,



Enterprise Client Relations  
Office of the President



Consumer Financial  
Protection Bureau

← Active complaints

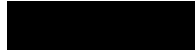


## Primary consumer information

**FULL NAME**



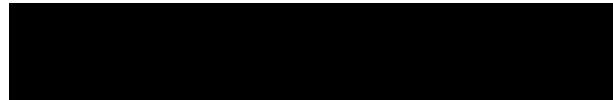
**PHONE**



**EMAIL ADDRESS**



**ADDRESS**



Methods of identification provided by the consumer

**LOAN NUMBER**



## Product information

**PRODUCT OR SERVICE**

Payday loan, title loan, personal loan, or  
advance loan (Installment loan)

**CONSUMER IDENTIFIED COMPANY  
NAME**

KEYBANK NATIONAL ASSOCIATION

**ISSUE**

Getting the loan

---

**WHERE THEY GOT THE LOAN**

Online

**LOAN USED TO REPAY PREVIOUS LOAN**

Yes

**WEBSITE**<https://www.key.com/personal/index.html>

---

## What happened

---

I applied for a personal loan from KeyBank to pay off a loan I have from Public Service Credit Union because PSCU will not let me pay additional principal early. KeyBank claimed they approved my loan, but failed to communicate with me other than calling me once on October 2 and once on October 3. They never emailed me back or made any other attempts to reach me. On or around October 10, I reached out and was informed the payoff amount for the PSCU loan was \$130 higher than we'd anticipated. They asked if I wanted to borrow this additional amount and I said yes. That evening, I found a letter at my house requesting income verification from KeyBank for the loan. So I emailed in paystubs. I reached out to KeyBank and they now claimed they couldn't approve me because they had to do a "full income review". I escalated the matter and was told it was being handled, and they just needed to know how I was paid. I informed them I'm paid on a per load commission basis as a trucker. Today I called KeyBank and was told I was denied because of my debt to income ratio. That is impossible. [REDACTED]

[REDACTED] I believe I am being discriminated against by the underwriting department because I live in a black majority ZIP code, [REDACTED] I believe they are red-lining me. [REDACTED] Loan application number is [REDACTED]

**ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE COMPANY?**

Yes

**ATTACHMENTS**  
[REDACTED]



Download all attachments

---

## Desired resolution

---

I want this investigated for possible redlining. If the underwriters are found to have committed redlining, I want them held accountable, both civilly and professionally. I do not think discrimination and bigotry are okay. If I haven't found an alternative lender to replace my PSCU loan by then, I'd like to be approved, subject to a full financial review, for the loan.

---

## Response recipients

---

**SUBMITTED BY**

Primary consumer

**WHO WILL RECEIVE RESPONSES?**

Primary consumer

---

What is the company's response?

[Response categories](#)

In progress

Alerted CFPB

Closed with explanation

Duplicate CFPB complaint reported

Closed with monetary relief

Incorrect company

Closed with non-monetary relief

Sent to regulator

---

## COMPLAINT STATUS

### ALERTS

 **Files attached**

### COMPLAINT STATUS

Pending Action By Company

### SENT TO COMPANY

10/16/2025 11:48 ET

### DUE DATE

10/31/2025

---

## ACTIONS

 [Respond](#)

 [Print](#)

---

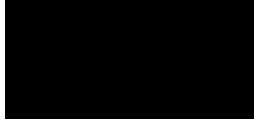
[Terms of service \(terms-of-service\)](#)



An official website of the United States Government



Enterprise Client Relations  
127 Public Square  
Cleveland, OH 44114



November 28, 2025

## Update for KeyBank Case #: 2VTWCX

Dear 

We're following up on a recent concern you filed with the Consumer Financial Protection Bureau ("CFPB") regarding the denial of your loan application. We regret the frustration this matter has caused you, and we appreciate you bringing it to our attention.

Your satisfaction is of utmost importance to us, so we involved the appropriate personnel to assess the situation and provide a resolution. We've thoroughly researched this matter and would like to share the results of our investigation with you.

### Here's a brief recap of the details:

- **10/1/2025:** You applied for an unsecured personal loan with KeyBank online.
- **10/2/2025:** We sent a letter to you requesting more information to process your application. After verifying your work history, we continued to process your application.
- **10/6/2025:** Your loan application was approved.
- **10/12/2025:** You sent an email with paystubs which were then reviewed.
- **10/20/2025:** Your loan application was denied.

*For your convenience, we've enclosed copies of any relevant documents or correspondence related to this concern. Please refer to the list of enclosures at the bottom of this letter.*

### Here's a summary of the findings that determined our decision.

As a result of these findings, we've determined that a notice was sent to you on October 2, 2025, requesting that you contact your loan officer as we had questions regarding your income. The requested information regarding your work history was provided that same date and we continued with processing your application. Paystubs were not required to process the loan application, nor did we request this information from you. As outlined in the loan approval notice, *"This commitment will expire on 11/03/2025 and you must close on your loan on or before this date. Any significant changes to your application may require you to submit a new application. We may cancel this commitment if events or changes affect the collateral being used to secure the loan, if applicable, or your ability to repay this loan."*

As you provided paystubs for the loan application submitted on October 1, 2025, a full income review was required to be completed by our underwriting team. After this review was completed, it was determined that the loan application was denied as outlined in the denial letter sent to you on October 20, 2025.

Key is committed to treating each consumer and customer, including prospective customers, with integrity and respect and to providing quality service that is prompt, competent, diligent, and courteous. Key is also

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552.

committed to providing banking products and services in a non-discriminatory manner under federal, state, and other laws. Please be advised that we take discrimination claims seriously and follow all Federal and State anti-discrimination laws.

Lastly, please be assured that KeyBank takes its Community Reinvestment Act (CRA) responsibilities seriously. KeyBank is proud of its Outstanding ratings, which reflect our ongoing commitment to serving our communities and neighbors. For more information on how KeyBank invests in its communities and helps clients and communities thrive, please visit: <https://www.key.com/about/corporate-responsibility/cr-overview.html>

**We're here for you.**

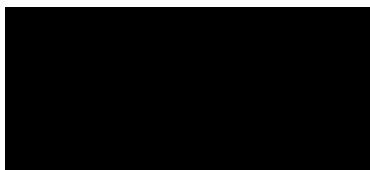
Please know that we arrived at this resolution after a long and careful review of the factual events that occurred.

If you need further assistance, I'm happy to help. Simply contact me at (216) 427-0678 Monday through Friday from 8 am to 5 pm ET. (Dial 711 for TTY/TRS.) Please be sure to have the following information on hand when you call:

- **CFPB Case #:** [REDACTED]
- **KeyBank Case #:** 2VTWCX

Thank you once again for bringing this matter to our attention. We use client feedback, both positive and negative, to constantly evaluate our interactions and enhance our client experiences.

Kind regards,



Enclosures

- Personal Loan Application Information Request Letter dated October 2, 2025
- Personal Loan Approval Letter dated October 6, 2025
- Personal Loan Denial Letter dated October 20, 2025