Thriving Clients

At KeyBank, we are committed to empowering financial wellness for every client we serve. Through comprehensive banking solutions, accessible digital tools, and dedicated community engagement, we support individuals, families, and businesses across every stage of their financial journey. Our approach combines personalized service with innovative technology to ensure that all clients — regardless of language, ability, or economic background — have access to the financial resources they need to thrive.

In 2025, our commitment to thriving clients reflects our understanding that financial inclusion drives community prosperity. When our clients succeed, our communities flourish. This section highlights our strategic initiatives in community banking, product accessibility, multilingual support, and client-centered innovation that demonstrate our dedication to building lasting relationships and creating meaningful economic opportunity.

Inclusive banking in action

At KeyBank, we believe banking should work for everyone. Because each financial journey is unique, our broad range of products and services allow us to meet clients and communities where they are. This belief shapes our commitment to financial empowerment, innovation, and meaningful community investment.

As a relationship-driven bank, we listen closely to our clients and communities and use that insight to guide our work. Through lending, grants, and volunteerism, we actively support the long-term growth and resiliency of the communities where we live and work.

Commitment to evidence-based client experience

Key is advancing our commitment to thriving clients through a comprehensive, data-driven approach to understanding and serving client needs. We are establishing a behavioral research practice that goes beyond traditional surveys to derive insights from actual client behaviors, enabling our front-line teams to take meaningful action based on what clients do, not just what they say. This 360° measurement approach ensures our strategic priorities — sustainable homeownership, community-focused branches, and small business empowerment — are grounded in real-world client experiences and continuously optimized based on client feedback. Insights and measurement are not only gathered, but actively applied to inform client experience, design, and investment decisions at an enterprise level.

Community Banking: Our approach

Our Community Banking team operates as a unified force, delivering consistent support across our entire footprint. We engage, educate, and empower underbanked and underserved communities to improve financial well-being through our products, programs, and resources.

Strategic priorities in 2025:

1. **Growing sustainable homeownership:** Helping more families achieve the dream of homeownership through accessible mortgage solutions and financial education
2. **Strengthening community-focused branches:** Deepening our presence in communities with unique needs to make our banking services more accessible
3. **Empowering small business owners:** Supporting entrepreneurs and small business owners with specialized programs, resources, and relationship banking

Our team structure

To deliver on these priorities, our team works together to create accessible products, empowering tools, and community connections that meet clients wherever they are on their financial journey.

The Community Banking team creates and manages strategies to build client relationships with all neighbors and neighborhoods by curating and scaling local, national, and complementary programming. This includes programs such as Key4Women® and other small business initiatives, which are delivered through networking events and branches to meet the banking needs of our communities. The team works closely with Key's Corporate Responsibility team to implement these initiatives for KeyBank and our clients alike.

The Community Banking team consists of:

Community Banking Strategy: This team develops and executes various inclusive consumer strategies and tactics to attract, deepen relationships with, and support the needs of all clients.

Community Banking Programs: This team implements and oversees community bank programs. They develop and deliver differentiated, tailored solutions to acquire and expand business relationships.

Community Banking Sales: This team creates and carries out strategies to acquire and deepen client relationships. They work with teammates across the footprint to deliver banking products and programs.

Community Banking Business Enablement: This team provides critical infrastructure, analytics, and operational support to ensure seamless execution of community banking strategies. They enable our teams with the tools, technology, and insights needed to deliver exceptional client experiences and drive measurable impact.

How we deliver on our priorities

With this integrated team structure in place, Community Banking delivers on its strategic priorities through three focused pillars of action. Each pillar represents a distinct approach to creating thriving clients and communities, working together to advance financial inclusion across our footprint.

Priority #1: Growing sustainable homeownership

Homeownership is the foundation of healthy and thriving neighborhoods — building wealth, creating stability, and strengthening communities.

Our homeownership strategy directly delivers on our first strategic priority by removing barriers at every stage:

- Low or no down payment requirements through products like Key Community Mortgage®
- Financial assistance with our community-based programs and down payment assistance programs
- Specialized mortgage products for homebuyers with varied needs (Federal Housing Administration (FHA) loans, Veterans Affairs (VA) loans, manufactured homes)
- Expert guidance from cross-functional teams who understand your journey

A cross-functional team is dedicated to helping borrowers navigate the home-buying process successfully through access to education, advice, and resources. From the first conversation with a loan officer to closing day and beyond, we provide the support families need to help achieve and sustain homeownership. To meet the needs of our clients, KeyBank offers a variety of mortgage programs to help make homeownership more attainable.

Affordable-purchase mortgage products

Down payment requirements, closing costs, traditional underwriting, and documentation requirements can be hurdles to homeownership. KeyBank offers the following products to help qualifying clients:

Key Community Mortgage®: Designed specifically for clients in our communities, Key Community Mortgage removes traditional barriers to purchasing a home by offering up to 100% financing on purchase transactions[3] in KeyBank assessment areas — no private mortgage insurance required.

Fannie Mae HomeReady® Mortgage: Up to 97% financing on purchase transactions for qualifying clients.[4]

FHA Home Loans: Up to 96.5% financing on purchase transactions for qualifying clients.

VA Loans: Up to 100% financing on purchase transactions for eligible veterans.

Freddie Mac's Home Possible®: Freddie Mac's Home Possible is now part of KeyBank's affordable product lineup. This mortgage option features a low down payment and is specifically designed to assist creditworthy, low-income borrowers in achieving their homeownership goals.

Financial support programs

We are proud to offer a variety of programs and services to empower our clients on their path to homeownership and enable home improvement:

Down payment assistance: We work with a number of organizations and agencies from New York to Washington to provide down payment assistance in the form of grants, recorded community seconds, and employer-assistance loans.

The Key Cares Loan® Program: In Cuyahoga County, Ohio, the Key Cares Loan Program provides home repair assistance to eligible homeowners living in the area. We work in cooperation with Home Repair Resource Center, a local nonprofit organization, to offer an unsecured home loan of up to $15,000 for home repairs to homeowners who can afford a monthly payment but may not qualify for traditional bank financing.

Manufactured home financing: KeyBank offers financing options for manufactured homes in select states to reach more potential homeowners. Manufactured homes are another way to provide access to affordable housing in markets where a traditional home may be cost-prohibitive.

[3] Property must be located in a KeyBank Assessment Area. No income limitations if property is located in LMI census tracts. For all other census tracts, income must be less than 80% of the Federal Financial Institutions Examination Council (FFIEC) Estimated MSA/MD Median Family Income. Completion of a HUD-approved prepurchase homebuyer education workshop may be required prior to closing. Landlord counseling may be required prior to closing on all two-unit transactions. Borrowers are not permitted to own any other real estate at the time of closing.

[4] Maximum income is limited to 80% of the Area Median Income (AMI) in all census tracts.

Priority #2: Strengthening community-focused branches

While our products and tools provide the foundation for financial success, our community-focused branches play a critical role in connecting these resources to the people and communities they are designed to serve. These locations are thoughtfully positioned to offer accessible, essential banking services to meet the varied needs of our valued customers.

As of year-end 2025, there were 310 community-focused branches across KeyBank's retail footprint, with an increased focus on specific community needs. Each branch is staffed with bankers who understand the unique needs of their communities and are empowered to deliver personalized solutions.

What makes community-focused branches different

- Located in communities that need accessible banking services most
- Specialized training for branch teams on inclusive banking practices
- Connection to community programs, resources, and partnerships
- Cultural competency and language support to serve a broad range of populations
- Community gathering spaces for financial education workshops and events

These branches serve as more than banking locations — they are community hubs where neighbors can access resources, build relationships, and find support on their financial journeys.

Key's bicentennial roadshow

In summer 2025, KeyCorp Chairman and CEO Chris Gorman along with senior leaders visited eight markets across five states to celebrate Key's bicentennial with the people who make our success possible.

2 weeks. 8 markets. Countless connections.

Over the course of this celebration, KeyBank leadership hosted 50 events, engaged with nearly 300 clients, connected with approximately 1,200 teammates, and met with around 530 community partners. Each market visit included branch tours, teammate town halls, and the presentation of a $200,000 bicentennial grant to support non-profit organizations focused on affordable housing and small business development across our markets — totaling $5.4 million invested in organizations advancing financial inclusion in underserved communities. Read more about these grants in the Thriving Communities section.

This roadshow exemplified KeyBank's relationship-first approach: listening to communities, strengthening partnerships, and investing in the neighborhoods we serve. After 200 years, our commitment to community banking has never been stronger.

Priority #3: Empowering small business owners

Just as we support individual and family financial success through accessible banking and homeownership, we empower entrepreneurs and small business owners to thrive through dedicated programs and resources. Small businesses are the economic engines of our communities, and women-owned businesses represent one of the fastest-growing segments.

Beyond capital access, we recognize that business owners need strategic guidance to navigate the complexities of cash flow management, growth planning, and financial decision-making. We've invested in tools and expertise to provide this support:

KeyBank Small Business Check-In: This interactive digital tool offers a quick, 3 – 5-minute assessment that helps business owners reflect on their company's current state, priorities, and financial journey. The tool provides personalized insights and connects owners with relevant resources and expertise.

Key Conversation: Our business bankers work directly with small business owners to address critical challenges in cash flow management, growth planning, and financial decision-making through structured, ongoing conversations. These advisors hold specialized Certified Cashflow Advisor designations, equipping them to deliver sophisticated financial guidance tailored to each client's unique business circumstances and goals.

Key4Women®: Two decades of empowerment

Since 2005, Key4Women has been a catalyst for change in the business community for more than two decades. The program stands as an inclusive initiative open to all people, advocating for, connecting, and empowering businesswomen and business owners as they progress on their journeys to financial wellness.

At its core, Key4Women comprises a nationwide network of members and advisors who understand the unique challenges and opportunities faced by entrepreneurs and leaders. The National Team provides strategic guidance, tools, and resources that help local teams execute programming effectively, ensuring our impact reaches every corner of our footprint.

Our network of Key4Women Certified Advisors receives specialized training and comprehensive resources to serve business owners at every stage of their journey. These advisors have access to turnkey programming and tools that enable them to build strong, lasting relationships with clients and deliver exceptional service to entrepreneurs.

In 2025, the program's reach continued to expand, with **12,560 members** supported by **5,620 Key4Women Certified Advisors** nationwide.

Key4Women members benefit from:

- Personalized financial services and advice from certified advisors
- Events and forums with industry experts, fostering professional growth and lasting connections
- Timely and insightful content on the latest financial and business trends

In October 2025, more than 300 business professionals from across the capital region gathered at the Albany Marriott to celebrate the 20th anniversary of Key4Women. The milestone event featured Giuliana Rancic, the renowned E! News personality, fashion designer, and bestselling author, who shared her powerful journey from the red carpet to entrepreneurship.

The anniversary celebration also honored Jennifer Lawrence, CEO and Founder of SEAT (Support-Empower-Advocate-Triumph), who received the 2024 Key4Women Achieve Award in recognition of her outstanding contributions to the business community. SEAT also received a $2,000 donation to further its mission.

Small business growth accelerator for Cleveland entrepreneurs

KeyBank collaborated with The Acceleration Project (TAP) to successfully complete a Business Growth Accelerator program in Cleveland's Buckeye neighborhood, helping 35 local entrepreneurs advance their businesses and unlock growth potential. The comprehensive initiative featured four workshops covering essential topics including branding, credit management, understanding financial statements, and borrowing, with each workshop followed by two weeks of individual coaching. The program culminated in an in-person graduation in April 2025, demonstrating KeyBank's commitment to supporting small business growth and economic development in the communities it serves.

The initiative proved highly successful, with nearly 100% of participants expressing satisfaction with the program and gaining a better understanding of the topics presented. Through this work, KeyBank provided entrepreneurs with crucial advice and tools needed to grow and thrive.

Products, tools, and resources to serve every client

Our offerings include products and resources designed to remove barriers, build financial capability, and support long-term success. We meet clients at every stage of their financial journey with solutions that fit their unique needs.

Banking products

KeyBank Hassle-Free Account®: A checking account that removes common banking barriers, making it easy for clients to establish their banking relationship or simplify their financial life.

Why it matters: No overdraft fees or minimum balance requirements mean clients can bank with confidence, free from unexpected charges or pressure to maintain specific account levels.

Key Secured Credit Card®: Clients can build their credit history with responsible use — every on-time payment helps strengthen their financial foundation.

Why it matters: Many clients need a pathway to establish or rebuild credit. This secured card offers that opportunity with guidance and support when the minimum payment is made by the due date each month.

Key Active Saver® Account: A savings account designed to help clients build emergency funds and achieve savings goals with competitive interest rates and flexible access to funds.

Why it matters: Financial security starts with savings, but many clients struggle to build a safety net. The Key Active Saver account makes saving simple and rewarding — opening an account requires as little as $10, there are no minimum balance requirements, and interest compounds daily to help savings grow faster.

Financial empowerment tools

Beyond traditional banking products, we provide innovative tools that help clients take control of their financial lives, build healthy habits, and plan for the future.

Early Pay[5]: Clients can access eligible direct deposits up to two days sooner than their scheduled pay date.

Why it matters: Early access to paychecks can help clients manage cash flow, pay bills on time, and avoid costly late fees or short-term borrowing.

EasyUp®: Clients can save automatically with every purchase — turn everyday spending into progress toward their goals.

Why it matters: Building savings can feel overwhelming. EasyUp makes it effortless by automatically transferring a set amount from every debit card purchase to a KeyBank savings account. Clients choose an amount that works for them, from $0.10 to $5, and can watch small amounts grow over time.

Key Financial Wellness Review®: Clients benefit from a personalized, banker-guided conversation designed to understand their financial situation, set priorities, and create a step-by-step action plan.

Why it matters: Many clients want to improve their financial situation but don't know where to start. This proprietary experience provides one-on-one sessions with a knowledgeable Key banker (in a branch or online), personalized assessment of each client's financial health, and clear, actionable next steps for budgeting, building savings, managing debt, or improving credit scores — with ongoing guidance as their needs evolve.

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[5] Early Pay is a service included with your KeyBank consumer deposit account in which KeyBank makes your eligible direct deposits available up to two business days early. Eligible direct deposits include certain transactions such as payroll, government benefits, or similar types of payments. The Early Pay service is dependent on when KeyBank receives information from the payer that the funds are on the way; this could vary, and you may not always receive your funds early. You cannot opt out of Early Pay.

Additional client resources and partnerships

Beyond our own tools and products, we connect clients with vital community resources through strategic partnerships.

SpringFour® resource connection

Through our partnership with SpringFour, a social impact fintech, KeyBank clients can access a database of more than 27,000 vetted local and national resources to address financial challenges and life needs.

Financial stress often stems from challenges beyond banking — housing instability, job loss, utility shutoffs, or food insecurity. SpringFour's professional counselors deliver solutions to those in need in real-time, connecting our clients with free, confidential referrals to nonprofit and government programs across more than 25 areas of need. These resources span critical support categories including housing counseling, utility assistance, financial counseling, food programs, employment services, healthcare support, and childcare resources.

In 2025, KeyBank and SpringFour delivered an average of 5,700 monthly financial health referrals to 2,442 Key clients. The five areas of assistance most frequently requested by our clients during this time were:

- Heating/utility costs (9%)
- Food savings (8%)
- Financial counseling (8%)
- Healthcare savings (7%)
- Employment services (7%)

Real Impact, Real Lives: The SpringFour partnership enables us to support clients through life's most challenging moments:

- A client who lost their car and job and was later served with an eviction notice was able to find rental assistance, affordable transportation, and employment resources to start building their new life
- An elderly client living on a low fixed income found helpful resources that were easy to navigate and helped them save on their monthly bills
- A family with two special needs children lost their home in a hurricane but were able to find useful resources they did not know were available to them

By helping to facilitate access to vital financial resources, Key encourages digital engagement, helps lower delinquency rates, increases repayment rates, and improves overall client satisfaction.

Financial education and client empowerment

Our dedication to building financial capability extends to enhanced financial education initiatives, where we're investing in research and content development to ensure our educational resources meet clients where they are in their financial journeys. By combining storytelling with data-driven design decisions, we're creating financial education tools that resonate with diverse audiences and truly empower clients to achieve their financial goals.

Responsive and real-time client support

KeyBank implements real-time research processes that not only enable us to rapidly respond to emerging client needs and concerns, but helps us evolve our offerings over time based on this feedback. This approach means we can quickly identify and address barriers to financial inclusion, whether they relate to sustainable homeownership, small business access to capital, or community banking services.

Accessibility

An important facet of financial inclusion is accessibility. At KeyBank, we recognize that true inclusion means removing barriers for all clients and creating access to our services and facilities. We are committed to ensuring that everyone — regardless of ability, language, or background — can bank with confidence and independence.

We are committed to providing an accessible banking experience across our physical locations, ATMs, digital platforms, and client communications. In addition to meeting the requirements established by law, and where possible, our branches offer accessible entrances, designated parking, curb cuts and ramps, clear pathways, and service counters designed for clients using wheelchairs or other mobility devices. All Key ATMs are assessed for compliance with the Americans with Disabilities Act (ADA) and feature voice guidance in English and Spanish, Braille instructions and tactile keypads, and headphone jacks for private audio access; where possible, height and reach configurations are designed and implemented for clients with mobility needs.

Our digital banking platform is built to ADA and Web Content Accessibility Guidelines informed accessibility standards and is compatible with assistive technologies including screen reader software. The platform supports keyboard navigation and adjustable text size options, and we conduct ongoing review and improvement based on testing and client feedback. Clients who are deaf or hard of hearing can reach us through TTY services and Telecommunications Relay Services.

Design for all abilities

Our commitment to accessibility is embedded across how we design, measure, and continuously improve experiences at KeyBank. We apply human-centered design principles and data-driven insights to ensure our digital and physical touchpoints are usable, intuitive, and inclusive for clients and employees of all abilities. This work brings together experience and product design, process improvement, and ongoing measurement to identify barriers, refine journeys, and scale inclusive solutions across the enterprise. We are also exploring how emerging technologies can expand accessibility while preserving the human connection that is core to relationship banking.

Enhancements for limited-English-proficient clients

For many years, KeyBank has supported clients whose primary language is not English. We remain committed to providing fair, compliant access to our products and services in the language clients are most comfortable using, helping us better serve our communities.

Language Access Program

Key’s Language Access Program identifies and implements ways to better serve our language-diverse communities. After reviewing census data, language requests, and our existing inventory of translated materials, Spanish was selected as the primary language for the program's launch, and we continue to evaluate opportunities to expand the program to additional languages in the future.

To expand and enhance our Language Access Program, KeyBank is conducting ongoing research to continuously evaluate and improve our services for Spanish-speaking communities. This systematic research approach helps us understand the unique needs and preferences of our clients — beyond just language access — through regular feedback mechanisms. This commitment demonstrates our recognition that financial inclusion requires more than translation — it requires understanding and responsiveness that evolves with our communities' needs.

Current language access services

In-branch services:

Our in-branch services provide multiple touchpoints for Spanish-speaking clients and those requiring language support services in other languages. Branch teammates have access to language interpreter services for clients. We conduct community events in Spanish and have established Spanish complaint management practices with clear escalation protocols to address concerns effectively. Spanish signage and merchandising have been strategically deployed across branches in communities with the highest concentrations of Spanish-speaking populations, creating welcoming environments that reflect the demographics we serve.

Digital services:

Our digital services extend language access beyond the branch. The Spanish-language webpage provides Spanish-speaking clients and prospects a welcoming introduction to KeyBank’s products and services, highlighting relationship benefits and tools to support their financial journey. The webpage helps empower clients and prospects by allowing them to explore banking options without needing translation. Client surveys are conducted in Spanish with built-in escalation triggers for service concerns, allowing us to identify and address issues. Additionally, Key has a broad list of automated customer service options available in Spanish. When clients require additional assistance, our Customer Service agents are equipped to support them through a language interpreter.

Translated materials:

Our commitment to language access extends to select translated materials[6] across client touchpoints. Home-lending flyers and homebuyer educational materials are available in Spanish to support one of the most important financial decisions families make.

Financial education resources (such as Money, Me & Key® and Key@Work programs), workshops, and select regulatory-required product information and notices are translated so clients can make informed decisions in their preferred language.

Quality and training:

Quality and training are fundamental to our language access program. We have implemented best practice training for our teammates using the language interpreter line to support smooth and accurate communication. Our language certification program for bilingual teammates validates their language proficiency and maintains consistent service quality. We conduct ongoing quality assessments of translation accuracy and cultural appropriateness, recognizing that effective communication goes beyond literal translation. All translated materials are regularly updated as products and regulations evolve, so clients always have access to current information.

Expanding services and future commitment

We continue to expand our library of translated educational, brand, and regulatory mandated materials, recognizing that comprehensive language access requires ongoing investment and attention. Our teams actively seek ways to improve technology, expand language services to additional languages beyond Spanish, and provide training and certification for teammates serving multilingual communities.

Supporting success for all clients

Our accessibility and language access commitments aren't separate initiatives — they're foundational to achieving our three strategic priorities. That's why we're committed to meeting every client where they are, so they can move forward confidently on their financial journey — regardless of ability or language.

[6] These materials are provided in Spanish for informational purposes only. Applications, agreements, disclosures, fee schedules, account statements, and similar documents, as well as all signed documents and services, including those delivered online or digitally, are available in English only.