

Community Reinvestment Act NOTICE

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller also takes this record into account when deciding on certain applications submitted by KeyBank. Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the Comptroller, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) A map showing the assessment area containing this branch, which is the area in which the Comptroller evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments.

If you would like to review information about our CRA performance in other communities served by us, the public file for KeyBank is available at our headquarters location at 127 Public Square, Cleveland Ohio, or by contacting the Local Corporate Responsibility Officer through the KeyBank locations listed in the notice titled "Review the KeyBank Public File."

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from:

Comptroller of the Currency
Large Bank Supervision
400 7th Street SW
Washington, DC 20219-0001

You may send written comments about our performance in helping to meet community credit needs to:

Director of Corporate Responsibility
KeyBank National Association
127 Public Square
Cleveland, Ohio 44114-1306

And

Comptroller of the Currency
Large Bank Supervision
400 7th Street SW
Washington, DC 20219-0001

Your letter, together with any response by KeyBank, will be considered by the Comptroller in evaluating our CRA performance and may be made public. You may also call the Comptroller of the Currency with complaints or questions using their toll-free telephone number, 1-800-613-6743. You may also ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of KeyCorp, a bank and financial services holding company. You may request an announcement of application covered by the CRA filed by KeyCorp from the:

Officer in Charge of Supervision
Federal Reserve Bank of Cleveland
1455 East Sixth Street
Cleveland, Ohio 44114