

ANNUAL DISCLOSURE STATEMENT NOTICE OF AVAILABILITY

Financial information about this bank is available to our customers, shareholders and the general public upon request. In accordance with Federal regulation, to facilitate more informed decision-making by depositors and the general public, we will provide an **Annual Disclosure Statement** containing financial information for the last two years. This information will be updated each year as of March 31.

To obtain a Copy

of the **Annual Disclosure Statement**, please contact:

KeyBank National Association
Investor Relations
127 Public Square, 11th Floor
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