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 in this process 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 of the Currency, and a list of financial services provided at this KeyCenter (branch). You may also request any of the following additional information, which we will provide at this location within the calendar days after you make a request to us: (1) A map showing the assessment area containing this KeyCenter, which is the area in which the Comptroller evaluates our CRA performance in this community; (2) Information about this branch offices in this assessment area; (3) A list of our branch officers in this assessment area; (4) A list of offices we provide at those offices; (5) Data on our lending performance in this assessment area; and (6) Copies of all written comments received by KeyBank that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments.

If you wish to review information about our CRA performance in other communities, we serve, the complete Public File for KeyBank is available at our headquarters location at 127 Public Square, Cleveland, Ohio. You may also review the Public File on computer disks at locations listed below. At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for a CRA examination in that quarter. This list may be requested from the Comptroller of the Currency, Bank Supervision – Operations, 250 E Street – SW, Washington, D.C. 20219.

You may send written comments about our performance in helping to meet the community credit needs to: Community Reinvestment Officer and Computer of the Currency KeyBank National Association 127 Public Square, 7th Floor Cleveland, Ohio 44114-1306

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 Community Reinvestment Officer and Computer 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 about KeyBank received by the Comptroller. Finally, you may request from the Comptroller an announcement of KeyBank applications covered by the CRA and filed with the Comptroller. We are an affiliate of KeyCorp, a bank and financial services holding company. You may request from the Federal Reserve Bank of Cleveland 1455 East 5th Street Cleveland, Ohio 44114 an announcement of appointments covered by the CRA filed by KeyCorp.

EQUAL EMPLOYMENT OPPORTUNITY AND EQUALITY OF SERVICE

KeyBank supports equal opportunity and affirmative action in all areas of employment, including recruitment, hiring, placement, training, transfer, promotion, compensation and benefits. Board of Directors membership, and to its service to the general public as customers. This active commitment to affirmative action and equality of service is demonstrated in its policies and accomplished through community interaction. KeyBank offers all persons equal treatment, regardless of race, color, religion, national origin, ancestry, sex, veteran status, age or disability. All KeyBank employees are required to exemplify this affirmative action commitment on a day-to-day basis in their business relationships with other employees and customers. KeyBank recognizes that diverse backgrounds of employees in their business experience and education, as well as ethnic and gender diversity, help to promote the best interest of KeyBank’s stockholders, customers and the communities it serves. These objectives reflect KeyBank’s full commitment to equal employment opportunity and equality of service.

REVIEWING THE KEYBANK PUBLIC FILE

To view the KeyBank Public File, contact the CRA Officer at the KeyBank Corporate office listed below:

STATE of OHIO
Corporate Office – Cleveland District 127 Public Square, 7th Floor Cleveland, OH 44114

or contact the Local CRA Officer at the KeyBank locations listed below:

STATE of ALASKA
Alaska District
101 W. Benson Blvd, Suite 414 Anchorage, AK 99503

STATE of CAYO
Colorado District
1675 Broadway, Suite 500 Denver, CO 80222

STATE of FLORIDA
dba Key Trust Company
12830 University Dr. Fort Myers, FL 33907

STATE of IDAHO
Idaho District
702 West Idaho, 12th Floor Boise, ID 83701

STATE of INDIANA
Central Indiana District
10 West Market St, Suite 900 Indianapolis, IN 46204

STATE of INDIANA
Northern Indiana District
202 South Michigan St, 5th Floor South Bend, IN 46615

STATE of MAINE
Maine District
One Canal Plaza Portland, ME 04101

STATE of MICHIGAN
Michigan District
110 South Vine Street Ann Arbor, MI 48104

STATE of NEW HAMPSHIRE
New Hampshire District
One Bedford Farms, Kiln Road Bedford, NH 03110

STATE of NEW YORK
 Albany District
66 South Pearl St, 4th Floor Albany, NY 12207

STATE of NEW YORK
 Central New York District
201 East Warren St, 3rd Floor Syracuse, NY 13202

STATE of NEW YORK
 Hudson Valley District
One Washington Center, 5th Floor Newburgh, NY 12550

STATE of NEW YORK
 Rochester District
1200 Bausch and Lomb Place Rochester, NY 14604

STATE of NEW YORK
 Western New York District
50 Fountain Plaza, 6th Floor Buffalo, NY 14202

STATE of OHIO
 Columbus District
20 East Broad Street Columbus, OH 43215

STATE of OHIO
 Dayton District
34 North Main Street Dayton, OH 45402

STATE of OHIO
 Toledo District
Three Seagate, 1st Floor Toledo, OH 43604

STATE of OREGON
 Oregon District
1211 SW Fifth Ave, Suite 300 Portland, OR 97204

STATE of UTAH
 Utah District
50 South Main Street Salt Lake City, UT 84114

STATE of VERMONT
 Vermont District
149 Bank Street Burlington, VT 05402

STATE of WASHINGTON
 North Puget Sound District
101 East Holly Bellingham, WA 98225

STATE of WASHINGTON
 Seattle/Bellevue District
700 5th Ave, 49th Floor Seattle, WA 98104

STATE of WASHINGTON
 South Puget Sound District
1301 Pacific Ave, 4th Floor Tacoma, WA 98402

HOME MORTGAGE DISCLOSURE ACT NOTICE (HMDA)

Pursuant to the Home Mortgage Disclosure Act, KeyBank provides housing-related lending activity reports to the public upon request. This data shows the geographic distribution of loans and applications; race, gender; and income of applicants and borrowers; and information about loan approval and denial. A list of Metropolitan Statistical Areas (MSA – a geographical area made up of a group of census tracts) is included in the KeyBank Public File. You may request data for a specific MSA(s) by contacting KeyBank as listed below:

KeyBank CRA Officer
Corporate Office
127 Public Square – 7th Floor
Cleveland, OH 44114-1306

Or by calling
1-800-521-7248 extension 43871

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
Cleveland, Ohio 44114-1306
(216) 689-4221

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