



product information guide

Key Accounts Manager (KAM)

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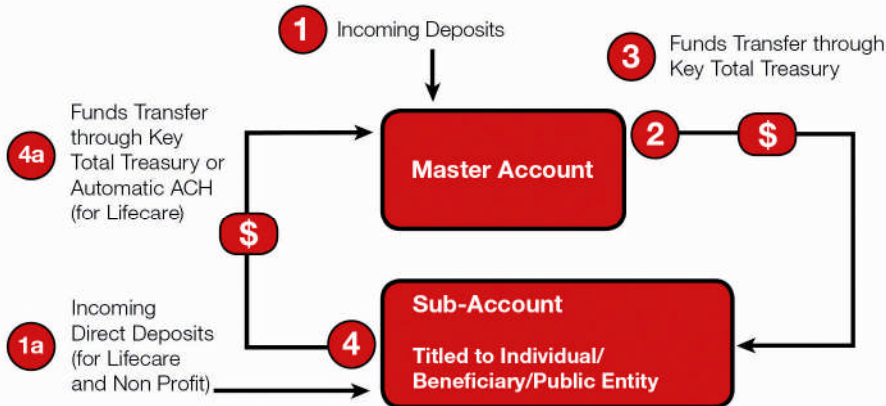
Section 1: Overview of the Service

Managing multiple client or designated/departmental accounts can be a highly complex and time-consuming process. But now, with Key Accounts Manager, you can automatically manage multiple interest-bearing sub accounts through a single master funding account. Each sub account is linked to a single non-interest bearing master account that you can use to make disbursements.

Key Accounts Manager delivers these important advantages:

- Provides a clearer view of your fund structure
- Reduces reconciliation and bookkeeping time
- Improves information storage with electronic reports and statements
- Centralizes and automates reconciliation, eliminating the need to view individual statements for each sub account
- Helps you comply with regulations prohibiting the commingling of funds
- Lets you easily transfer funds between sub and master accounts using Key Total Treasury,[®] our advanced online banking solution
- Offers 24/7 online access to detailed reporting through Key Total Treasury
- Sub accounts earn interest on savings balances
- All communications are sent via encrypted email to a secure email address
- Sub account deposits are FDIC-insured up to the maximum allowable amount

How it Works



1. Incoming funds are deposited into your Company Master Account.
 - 1a. For Lifecare and Non Profit organizations, incoming funds are deposited directly to the sub account.
2. Using Key Total Treasury, you can view reports that provide comprehensive information about your master account and linked sub accounts.
3. You can also transfer funds from your master account to consumer sub accounts using Key Total Treasury.
4. Sub accounts are established during set up. Each uses a clearly identified and unique account number. Sub accounts earn interest on savings balances
 - 4a. Lifecare and Non Profit organizations pull funds into the master account from linked sub accounts using Key Total Treasury. Lifecare facilities can also move funds from sub accounts to master accounts via automatic ACH.

Difference between Key Accounts Manager and Zero Balance Accounts

Clients who are considering Key Accounts Manager and are familiar with Zero Balance Accounts should be aware of the distinct differences between the two services. These differences include the account titling structure and the movement of money.

	Key Accounts Manager	Zero Balance Accounts
Account Titling	<p>Master Account</p> <ul style="list-style-type: none"> • Titled to corporation <p>Sub Account</p> <ul style="list-style-type: none"> • Titled to the individual (typically a consumer money market or savings account) 	<p>Master Account</p> <ul style="list-style-type: none"> • Titled to corporation <p>Sub Account</p> <ul style="list-style-type: none"> • Subsidiary of Corporation
Money Movement	<ul style="list-style-type: none"> • Master account holder makes discretionary decisions as needed to make transfer to master or sub-account 	<ul style="list-style-type: none"> • Automatic funds transfer from sub-accounts to master accounts • Sub accounts always at a zero balance at end of day

Industry and State Availability of Key Accounts Manager

Key Accounts Manager is available to the following industries and in the following states only:

Rental Security	Available for any property management company that handles security deposits, including: <ul style="list-style-type: none"> • Apartment landlords • Property managers • Storage unit operators
Lifecare	Facilities that offer life care, including: <ul style="list-style-type: none"> • Nursing homes • Extended care facility • Assisted living facilities
Attorney Escrow	For attorneys not using Interest on Lawyers Trust (IOLTA/IOTA) escrow accounts. Ideal for law firms that manage: <ul style="list-style-type: none"> • Estates and trusts • Court settlements
Real Estate Escrow Agent	Real estate escrow agents managing consumer funds during title transfers of building contracts: <ul style="list-style-type: none"> • Title companies • Real estate developers • Condo developers
Pre-Need and Funeral Trust	Handling of pre-need funeral home trusts
Family Self Sufficiency	For Public Housing Authorities
Non Profit	Designed for: <ul style="list-style-type: none"> • Government non profit organizations • Non-government non profit organizations (NGOs)
Public	Designed for governments that centralize funds management for multiple departments.

Please contact your GTM Sales Officer for current interest rates.

Due to state laws and other regulations, Key Accounts Manager can only be offered to organizations headquartered in the states and located in a state in which KeyBank operates branches. If your organization is in an out-of-footprint state, please contact your Cash Management Sales Officer for additional assistance.

Key Accounts Manager is available as follows:

	Rental Security	Lifecare	Attorney Escrow	Real Estate Escrow	Pre-need (Funeral Trust)	Non Profit	Family Self-Sufficiency	Public
East								
New York	X	X	X	X	X	X	X	*
Maine	X	X	X	X		X	X	*
Connecticut			X	X		X	X	*
Midwest								
Ohio		X	X	X		X	X	*
Indiana	X	X	X	X		X	X	*
Michigan	X	X	X	X		X	X	*
Kentucky	X	X	X	X		X	X	*
West								
Washington	X	X	X	X		X	X	*
Oregon	X	X	X	X		X	X	*
Colorado	X	X	X	X		X	X	*
Utah	X	X	X	X		X	X	*
Idaho	X	X	X	X		X	X	*
Alaska		X	X	X		X	X	*
Arizona	X			X				*

* Please contact your Cash Management Sales Officer for availability.

Why Key?

Key is an industry leader

As one of the leading cash management services providers in the United States, Key delivers a comprehensive range of solutions to support your cash management and fraud-prevention initiatives.

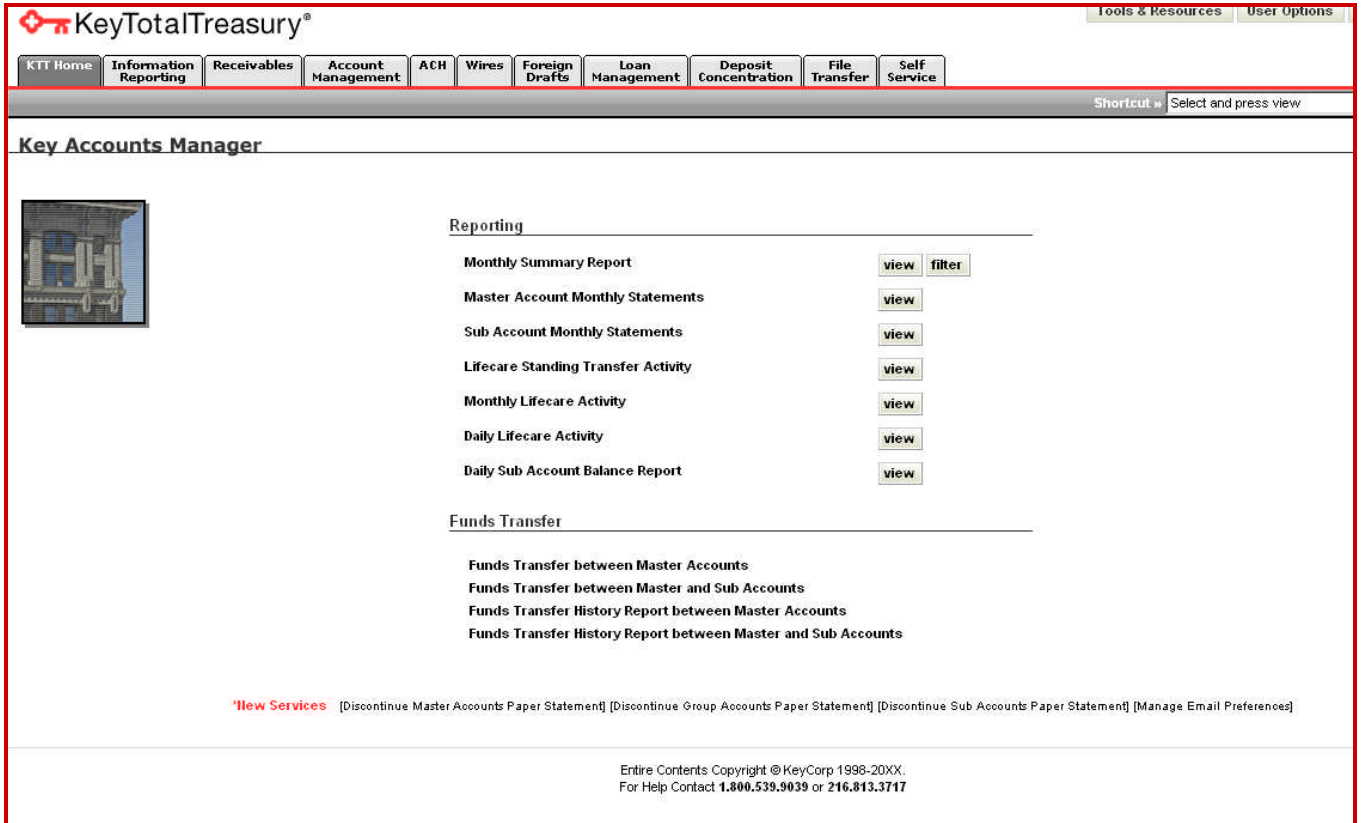
Best-in-class customer service

BusinessWeek rated Key as the top bank for customer service in 2009. Key was the only bank on the list.

- Dedicated customer service support for Key Accounts Manager

Section 2: Sample Reports

Reports can be viewed online, using the Key Total Treasury KTT KAM module. For additional information, please refer to the Key Accounts Manager User Guide.




The screenshot displays the KeyTotalTreasury Key Accounts Manager interface. At the top, there is a navigation bar with the KeyTotalTreasury logo and a 'Tools & Resources' / 'User Options' link. Below this is a menu with buttons for 'KTT Home', 'Information Reporting', 'Receivables', 'Account Management', 'ACH', 'Wires', 'Foreign Drafts', 'Loan Management', 'Deposit Concentration', 'File Transfer', and 'Self Service'. A 'Shortcut' dropdown menu is also visible, showing 'Select and press view'. The main content area is titled 'Key Accounts Manager' and features a 'Reporting' section with a list of reports and their corresponding 'view' buttons. A 'filter' button is also present for the 'Monthly Summary Report'. Below the 'Reporting' section is a 'Funds Transfer' section with a list of reports. At the bottom, there is a 'New Services' section with links to discontinue various paper statements and manage email preferences. The footer contains copyright information for KeyCorp and a help contact number.

KeyTotalTreasury® Tools & Resources User Options

KTT Home Information Reporting Receivables Account Management ACH Wires Foreign Drafts Loan Management Deposit Concentration File Transfer Self Service

Shortcut Select and press view

Key Accounts Manager



Reporting

- Monthly Summary Report view filter
- Master Account Monthly Statements view
- Sub Account Monthly Statements view
- Lifecare Standing Transfer Activity view
- Monthly Lifecare Activity view
- Daily Lifecare Activity view
- Daily Sub Account Balance Report view

Funds Transfer

- Funds Transfer between Master Accounts
- Funds Transfer between Master and Sub Accounts
- Funds Transfer History Report between Master Accounts
- Funds Transfer History Report between Master and Sub Accounts

New Services [Discontinue Master Accounts Paper Statement] [Discontinue Group Accounts Paper Statement] [Discontinue Sub Accounts Paper Statement] [Manage Email Preferences]

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For Help Contact 1.800.539.9039 or 216.813.3717

Section 3: Functionality Overview

Key Total Treasury reporting		
1.	Do you offer monthly reporting?	Yes, you will receive a monthly summary report via Key Total Treasury.
2.	What information is provided in KAM reports?	KAM report content includes sub account name, unit number (optional), account number, and open and close date. Also available are opening, beginning, and ending balances, interest paid, and withholding information.
About the consumer sub account		
3.	What type of account is it? Is it interest bearing?	The sub account is an interest-bearing savings account.
4.	How is interest paid?	Interest accrues daily and is paid monthly.
5.	Does Key provide 1099s?	Yes, per federal law, Key will mail 1099s to sub account holders if their accrued interest is \$10 or more per year.
6.	Can a consumer go into a Key branch and withdraw funds from their sub account?	No. Only the KAM master account owner can access KAM sub accounts.
7.	What federal tax ID forms are account holders required to provide?	Sub account owners must provide a completed W-9 form. Sub account holders that are non-U.S. citizens must provide a completed W-8 BEN (original only) form.
8.	How long does it take to open a new sub account?	Sub accounts will be opened with a zero balance once the KAM Support Team receives the required documents. New sub accounts are funded using Key Total Treasury's KAM Module. Sub accounts may be funded within two (2) business days if funds are received by wire transfer, or within six (6) business days if funded by a personal check.
9.	Are any special documents required by to open, maintain, or close sub accounts?	Yes. A "Key Accounts Manager Account Set-Up Form," "Key Accounts Manager Account Maintenance Form," or a "Key Accounts Manager Closeout Form" must be provided to the KAM Support Team. The "Authorized User Addendum" lets you authorize specific employees to make transactions on sub accounts.
About the master account		
10.	Is the master account interest-bearing?	No.

Key Accounts Manager Support

11.	What type of support is available for clients that have KAM accounts?	The Key Accounts Manager Support Team is available from 8:00 a.m. – 5:00 p.m. ET, Monday through Friday at 800-361-4031.
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Initiating Funds Transfers

12.	How do you make account transfers?	You can make additional transfers through Key Total Treasury's KAM module.
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Section 4: Next Steps

Contact your Key Cash Management Sales Officer for assistance in determining which are best for organization.