



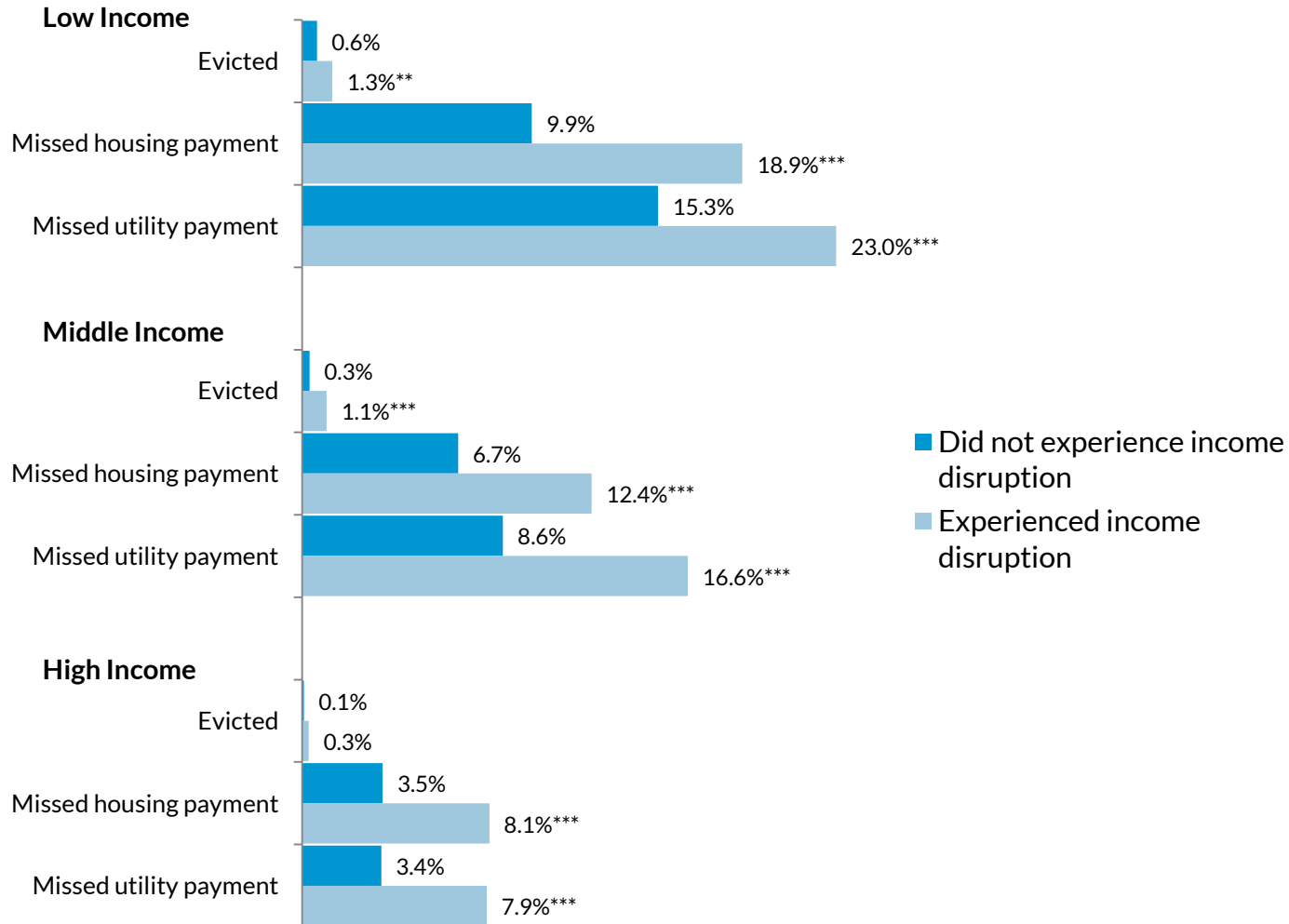
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COPING WITH FINANCIAL VOLATILITY: *STRATEGIES FAMILIES USE*

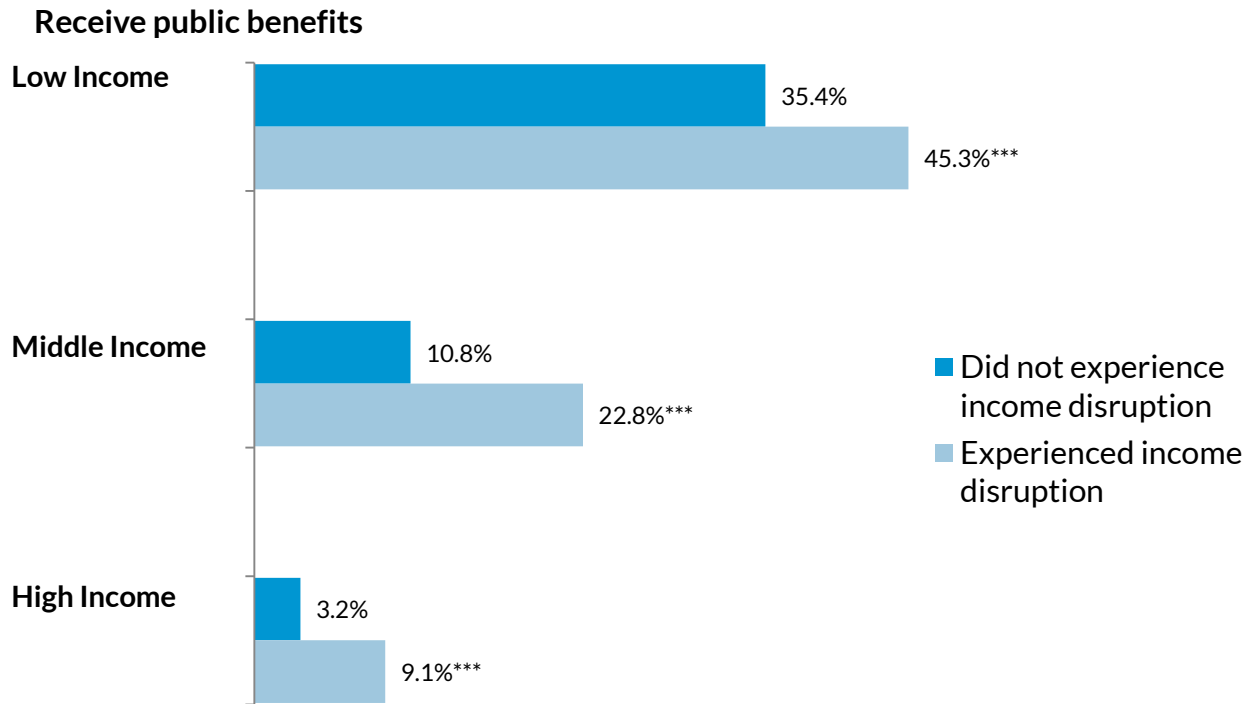
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Greater hardship following income disruptions



Source: McKernan, Ratcliffe, Braga, and Kalish. 2016. Thriving Residents, Thriving Cities: Family Financial Security Matters for Cities.

Higher benefit receipt following income disruptions



Source: McKernan, Ratcliffe, Braga, and Kalish. 2016. Thriving Residents, Thriving Cities: Family Financial Security Matters for Cities.



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Helping Consumers and Communities Thrive:

**Our Commitment to Investing in
our Communities**

Bruce D. Murphy

**Executive Vice
President, KeyBank**

Building a Platform

Summary of Operating Principles

- *From compliance to commitment (CRA)*
- *Understanding the opportunity*
- *Informed client insight*
 - *Direct client engagement and informed partners*
- *“Myth busting”*
- *Test and Learn*
- *Client segment strategy*
- *Senior leadership engagement*



The Platform

Underserved Segment Solutions

A robust product and service set serving the needs of our communities

Products & Services Serving KeyBank's Underserved Clients

Deposit Account Solutions

- KeyBank Hassle Free
- Key Coverage Checking
- Key Student Checking
- Key Express Checking

Savings Solutions

- KeySaver
- Key4Kids

Cash Solutions

- KeyBank Plus Check Cashing
- Fee Free Money Orders
- Bank-On

Credit Solutions

- KeyBasic Credit Line
- Loan Assist
- CHIRP Loan
- Key Community Mortgage

Convenience Solutions

- Remote Deposit Capture
- Expedited Bill Pay

Coaching Solutions

- Hello Wallet (financial health score)
- Key2FinancialWellness.com
- >600 Certified Financial Educators
- Super Refund Saturday (Tax Prep)



Our Way Forward

- *Direct Community Engagement strategies*
- *Execution of our \$16.5B Community Benefits Plan commitments*
- *Insight driven - additional products and services*
- *Measure and report progress*





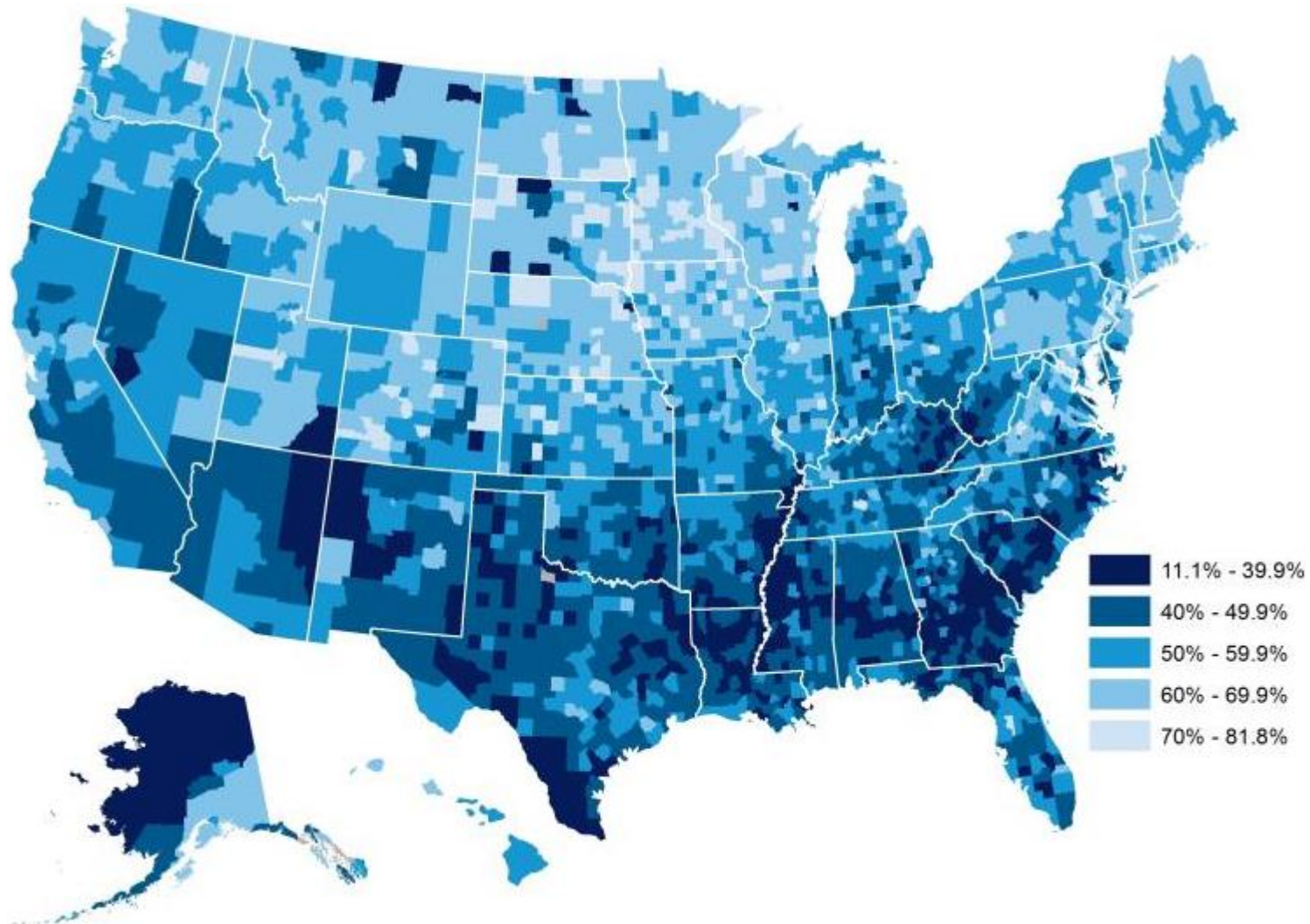
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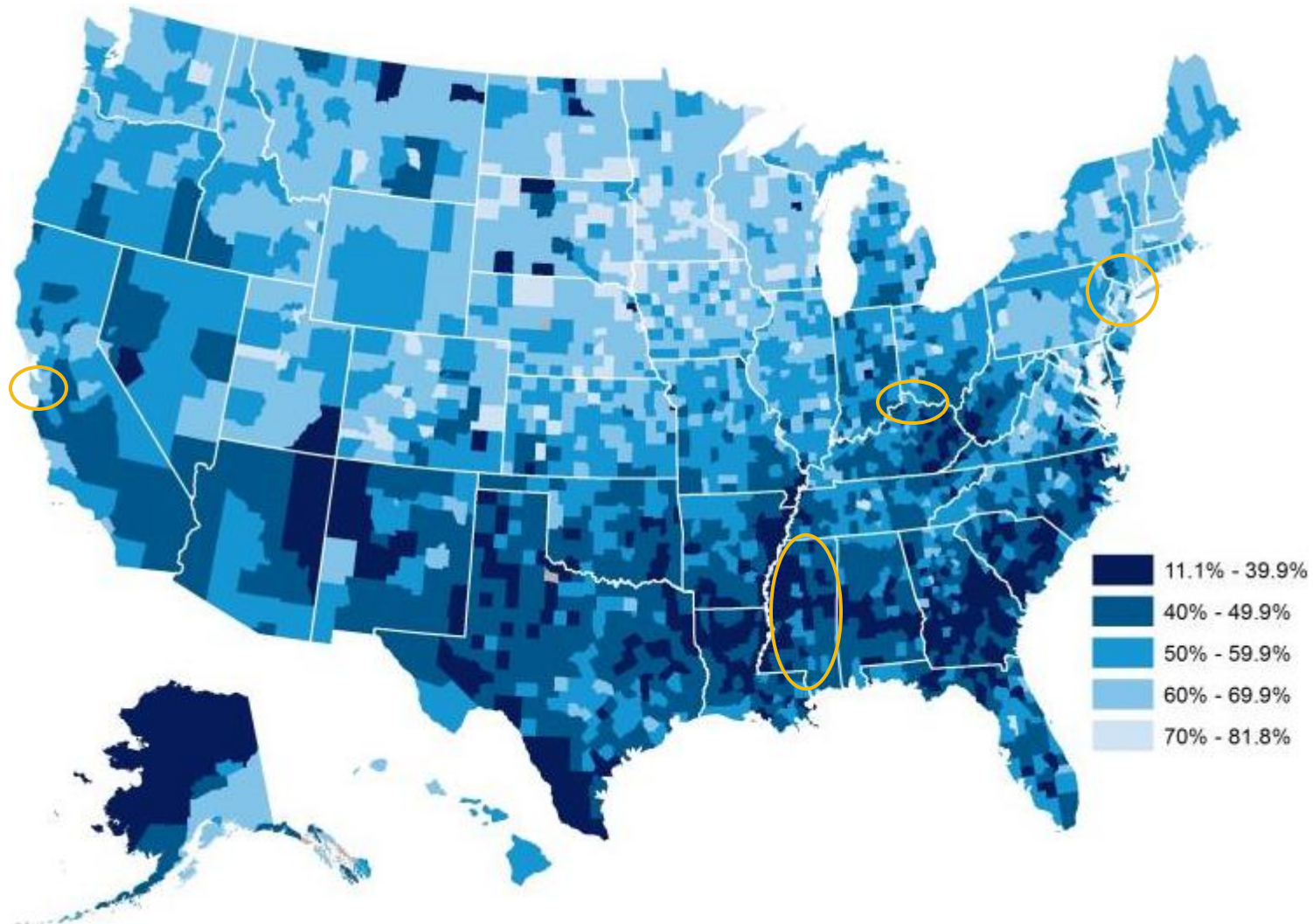
Share with Healthy Credit



Source: Urban Institute calculations from major credit bureau data.

Note: Consumers with healthy credit have at least one line of credit never delinquent in the past year and no lines of credit paid 60 or more days late or sent to collections in the past two years.

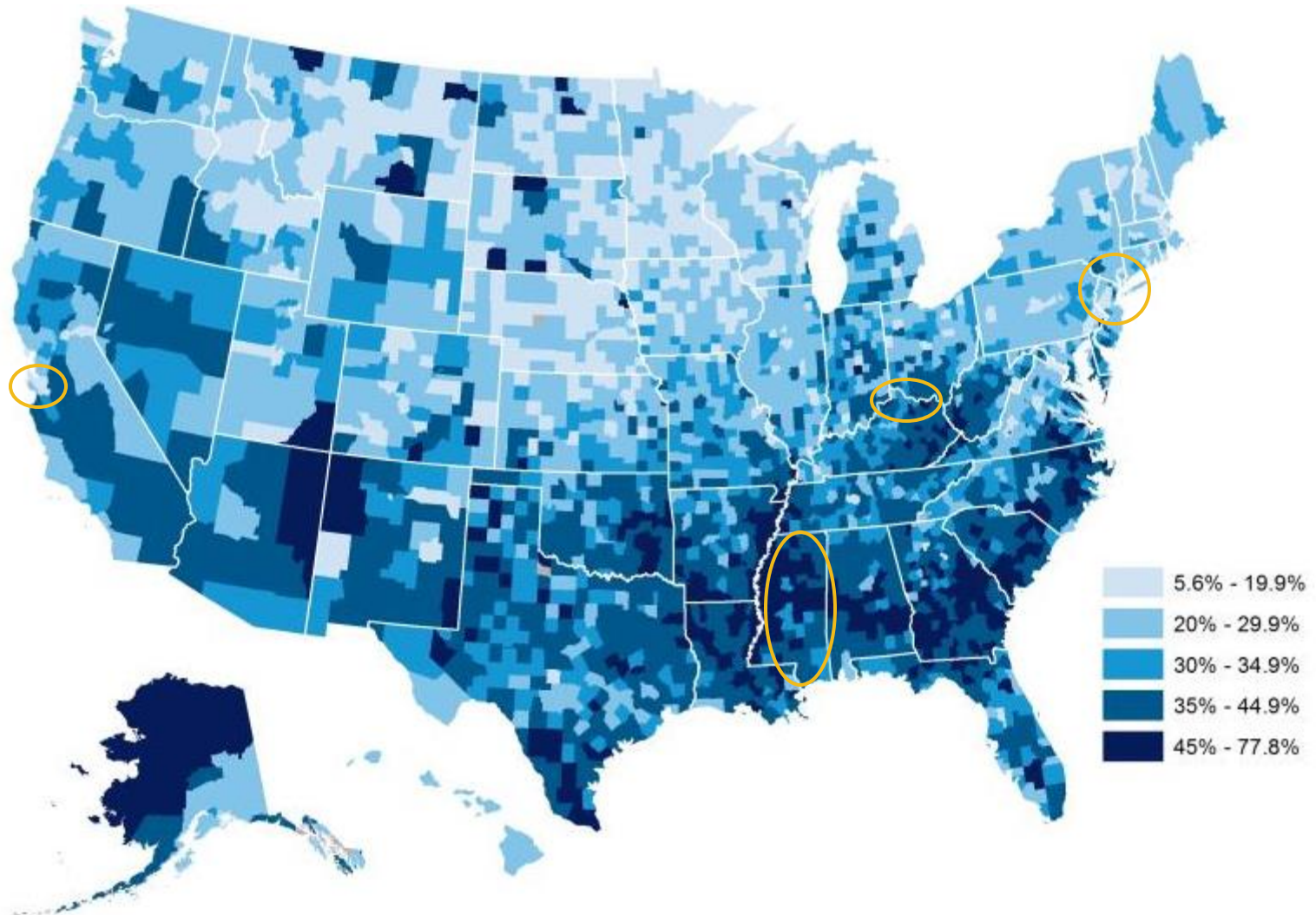
Share with Healthy Credit



Source: Urban Institute calculations from major credit bureau data.

Note: Consumers with healthy credit have at least one line of credit never delinquent in the past year and no lines of credit paid 60 or more days late or sent to collections in the past two years.

Share with Subprime or No Credit Score



Source: Urban Institute calculations from major credit bureau data.

Note: We examine the VantageScore® credit score, which ranges from 300 to 850. Subprime scores range from 300 to 600 and signify that the individual has been unsuccessful with credit. Individuals with no score tend to have had little interaction with traditional credit.



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