



# Relationship Review

Business Banking

October 06, 2020



# Discussion Items

- Based on our conversation, we will discuss the following items today:
  - Financial Wellness
  - KeyBank overview as company
  - Personal Lending
  - Business Lending
  - Personal and Business accounts
- What else should we discuss in order to further strengthen our relationship?
- Thank you for participating in today's review.



# Company Objectives

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- What objectives should we discuss today that would help us better understand your future plans and needs?
- Below are objectives that we here at KeyBank can discussed to help you on your financial wellness:
  - Short-term objectives (next 12 months):
    - Consumers and Small business Financial Wellness
    - Consumer and Small Business Banking
    - Key4 Women
    - Key@ Work
  - Long-term objectives (1+ years):
    - KeyBank Relationships
    - Business Lending
    - Consumer Lending





# Strategic Solutions

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- **Strategic Solution 1:**

- Setting virtual or in person appointment for Financial Wellness.
- Setting Consistent follow up meets to move forward client's financial Journey.
- Building a financial relationship with KeyBank.

- **Strategic Solution 2:**

- Enrolling in Key 4 Women
- Participating in our quartile Key 4 Women business owners meetings.
- Networking with other women business owners who are Key 4 Women members.

- **Strategic Solution 3:**

- Key @ Work
- Offer you employees products and services at no cost to the company.
- Employees getting discount and special promotion for being a key @ work member.



# Expectations of your Banker at Key



- Understanding your expectations of Key and your local Key Sales Team is an important element in supporting your business.
- Going forward, how would you like to approach the following:
  - **Meeting Frequency**
    - How often would you like to meet?
  - **Meeting Agenda**
    - Our intent is to focus on your needs, objectives, opportunities, and challenges. Would you like to keep this focus or are there additional items we should discuss?
  - **Access to Specialists**
    - Our goal is to provide you with direct access to banking specialists (e.g. cash management, equipment financing, etc.) to help meet your needs. Are there other specialists you would like to meet?
  - **Economic Updates**
    - Would you find general economic updates from Key valuable to you and your business?
  - **Networking Opportunities**
    - Would you find networking opportunities valuable to you and your business?
- What else can we do to meet your expectations? [Key Financial Wellness Review](#)



# Closing

- Thank you again for your participation in today's review.
- Was this relationship review valuable to you? Is there anything we can do to make it more valuable to you?
- We look forward to strengthening our current relationship and helping **Septa with small and primarily diverse vendors** reach its goals.
- Are there any business associates of yours that would benefit from a similar type of financial services relationship, e.g., suppliers or customers?

# Small Business Key Equity Options® (KEO)

## Get easy access to funds to purchase equipment, consolidate debt, or any other purpose

Each business has its own unique financial requirements. For that reason we offer several business credit options so you can choose the one that's best for you and your organization. That includes loans and lines of credit tailored to your situation. With a KEO account, you'll be ready for whatever large and small expenses the future may bring. And even though the KEO is secured by your home, checks can be printed with your business name.

### Choose your credit option

Key Equity Options combines a variable-rate line of credit with up to three fixed-rate loan options into one account. Secured by the available equity in your home, Key Equity Options provides businesses with a financing source that combines convenience and flexibility.

### Apply once, then reuse your credit

With just one credit commitment, you can access your available line of credit without completing new applications each time. And while a typical home equity loan lets you borrow just once, a KEO account features reusable credit — the amount you repay is immediately available to borrow over and over again throughout the draw period. Secured by the available equity in your home, Key Equity Options provides businesses with a financing source that combines convenience and flexibility.

### Flexible KEO accounts provide two interest rate options

#### Variable-rate options<sup>1</sup>

- We have two interest-rate and annual-fee plan options to suit your needs. Ask us about current plans. The interest you pay on a KEO account may be tax-deductible. (Please consult your tax advisor.)

#### Fixed-rate options<sup>2</sup>

- Fixed-rate options are priced, in part, using an index called Fannie Mae 30/30 (FNMA30). The FNMA30 index value may change daily and can be found in the Money Rates Table section of *The Wall Street Journal*. The FNMA30 index is commonly used to set mortgage rates.

- You can customize the rate, term, and amount to your specific needs. The rate is locked for the term of the “option” — up to 15 years — to help make your monthly payments easier to manage and increase your monthly cash flow.

### About the Prime Rate

The rate applied to the KEO variable-rate line of credit portion is based on the Prime Rate Index as published in *The Wall Street Journal* Money Rates table. The Prime Rate is just a pricing index and may not be the lowest rate charged by Key or any other lender.

### Convenient access

We understand life is unpredictable, so we've created several quick, convenient ways to have extra money ready when you need it. You can access your KEO line of credit by:

- Writing a convenience check
- Using the available Access Card, which may be used anywhere Mastercard is accepted<sup>3</sup>
- Transferring funds online to your checking or savings account



### Let's start the conversation

Visit [key.com/smallbiz](https://key.com/smallbiz), call 1-888-KEY4BIZ (1-888-539-4249), or contact your Small Business Specialist:



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<sup>1</sup>Subject to credit approval. The Annual Percentage Rate may vary but will never exceed 18% or be lower than 3.99% (as low as [xxxx%](#) APR as of [xxxxxxxxx](#)). Actual rate assigned is based on a number of factors, including product selected and credit qualifications. There is an annual fee up to \$99. Hazard and flood insurance, if applicable, are required on the property securing the line. Certain collateral restrictions apply. Title insurance may be required. Fee of \$50 for each fixed rate option advanced.

<sup>2</sup>No more than two fixed rate options can be opened in any 12-month period.

<sup>3</sup>The card is issued by KeyBank pursuant to a license by Mastercard International Incorporated. Mastercard and the Mastercard brand mark are registered trademarks of Mastercard International Incorporated.



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# Small Business Line of Credit

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## Designed for small businesses

Our goal is to be your source for business solutions. We are committed to learning all that we can about your business and its financing needs. We also understand how important your time is. That's why we try to provide quicker, more responsive turnarounds on credit decisions. Our financing options provide additional convenience, with features such as automatic payment deductions that eliminate the need to write and mail check payments.

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## Finance your business

The Small Business Line of Credit<sup>1</sup> is a great short-term financing option.

Some features are:

- Ability to borrow and repay funds as needed based on term option
  - Hassle-free renewal
  - Convenience checks available for easier access to your line of credit
  - Access Card available and may be used anywhere Mastercard® is accepted<sup>2</sup>
  - Flexible repayment with minimum interest-only payments based on the term option
  - Collateral—may be secured or unsecured
- 



## Let's start the conversation

To learn more, visit [key.com/business](https://key.com/business), call 888-KEY4BIZ® (1-888-539-4249), or contact your Small Business Specialist:

<sup>1</sup>Line of Credit is subject to credit approval.

<sup>2</sup>Subject to credit approval. The card is issued by KeyBank pursuant to a license by Mastercard International Incorporated. Mastercard and the Mastercard brand mark are registered trademarks of Mastercard International Incorporated.

# Key@Work<sup>®</sup>

Empowering the workforce  
through financial wellness.

# Executive summary

We welcome this opportunity to introduce KeyBank's Key@Work program to

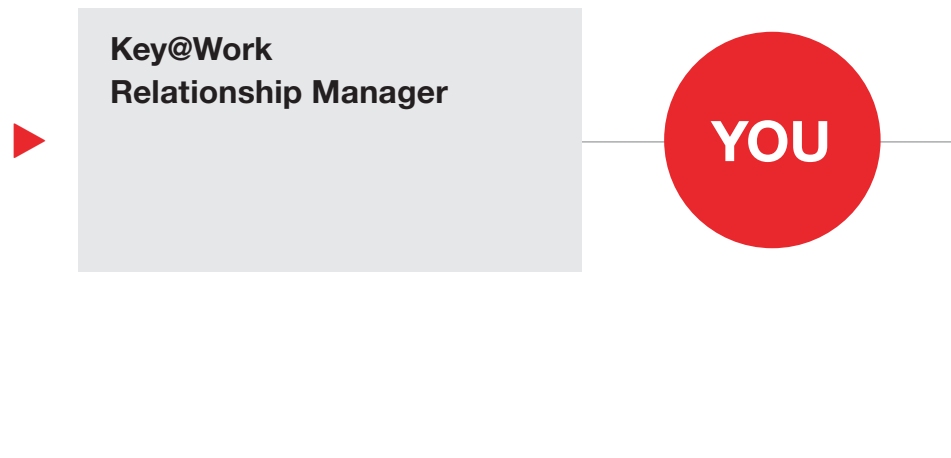
## In this presentation we will:

- ▶ Provide an overview of KeyBank and Key@Work
- ▶ Review program solutions and product benefits
- ▶ Show you how you can get started today

# Your KeyBank team

We work together to bring you solutions, tools, and resources to help you achieve your financial goals.

- On-site access to Key@Work team
- Local branch access
- Appointments for individual needs
- Online chat advisors







# Strong local presence

Key has a strong local presence to service your needs and to support our communities.

## KeyBank in



Full-service branches



KeyBank ATMs

In addition, more than **41,000**  
Allpoint ATMs across the U.S.



Employees



### Online and Mobile Banking

including remote deposit, bill pay,  
send and receive money, account  
alerts, and more

# Invested in your community

Key has a strong local presence to service your needs and to support those of the community.



**Convenient access** to branches and ATMs throughout the region. In addition, more than 41,000 Allpoint ATMs across the U.S.



**Online and Mobile Banking** including remote deposit, bill pay, send and receive money, account alerts, and more.



# Key@Work program

The Key@Work program is dedicated to improving your financial wellness, with special privileges to help you along the way.

## Financial Wellness

- ▶ No-cost comprehensive program
- ▶ Personalized Key Financial Wellness Review®
- ▶ Tailored advice and solutions from a dedicated relationship team
- ▶ Educational workshops
  - Budgeting/Managing Debt
  - Understanding Your Credit Score
  - Home Ownership/Refinance and Home Equity Financing
  - Credit Options
  - Planning for Healthcare Costs
  - Saving and Investing
  - Student Debt Refinancing

## Special Privileges & Benefits

- ▶ **EasyUp®** – An automated tool that allows employees to save money or pay down debt effortlessly.
- ▶ **Key@Work premium reward** – Employees can receive a cash reward when they open a qualifying KeyBank checking account.
- ▶ **Relationship rewards** – Employees are rewarded with preferred pricing, discounts, and more.

## Health Savings Account

- ▶ Local dedicated team
- ▶ Annual HSA fees and set-up charges **waived** for qualified accounts<sup>3</sup>
- ▶ Unlike other banks, Key offers branch access to service you in addition to 24/7 support, online resources, and a dedicated service line
- ▶ Easy access to HSA savings for medical expenses via debit, credit, or check writing
- ▶ Healthcare spending protection – identifies and helps avoid healthcare expenses considered taxable
- ▶ Investment options for balances over \$3,500 for higher earning potential<sup>1</sup>

See important disclosures on page 13.

# Your journey to financial wellness



Understand where you are today



Take action, one step at a time



Build healthy financial habits



Monitor regularly



Celebrate each success

## Our financial wellness program addresses your entire career journey:<sup>4</sup>

**Early Earning**  
Age **18-30**

Establish good money management skills and credit

**Mid Earning**  
Age **31-44**

Invest for the future

**Prime Earning**  
Age **45-59**

Build wealth and maximize investments

**Retirement**  
Age **60-74**

Sustain and mitigate risk

**Post-Retirement**  
**75+**

Plan your legacy

See important disclosures on page 13.

# Support and tools to help you stay on track

Providing comprehensive digital tools and educational resources to help you achieve your short-term and long-term financial goals.

**Expert guidance, in-person or online.**

## ▶ **3-Minute Plan**

Self-guided digital survey to start you down the path to money happiness.

## ▶ **Financial Wellness Review**

A free 30-minute review to see where your finances stand today, followed by a plan to help you meet your goals.

## ▶ **Educational Workshops**

Group workshops covering a wide variety of topics to improve your financial wellness and literacy.



These topics are part of the suite of group education workshops you can schedule throughout the year.

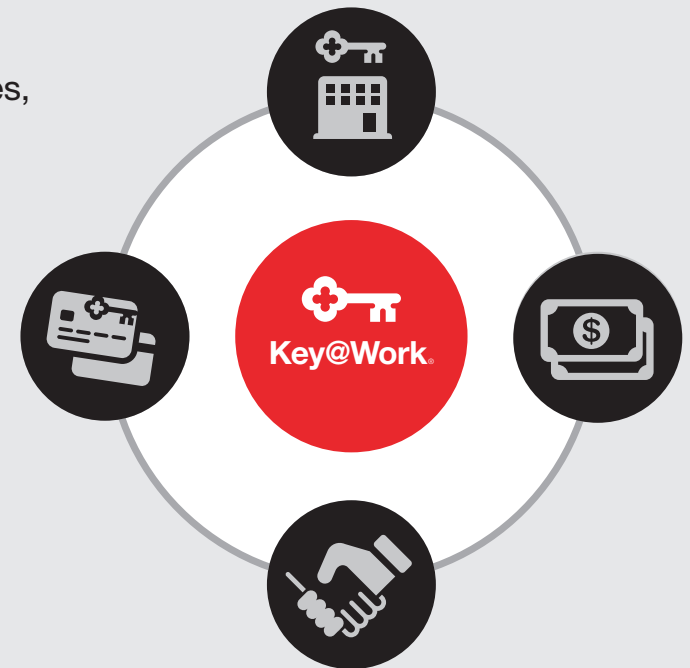


# Product and solution benefits

Our Key@Work program offers discounted products and solutions to meet your needs and a pricing model commensurate with your relationship.

## Full Banking Solutions – Checking + Savings + Credit Products = Save!

- ▶ **Bank** – Monthly savings on maintenance fees, overdraft transfer fees, and non-Key ATM fees for qualifying accounts.
- ▶ **Savings** – Monthly savings on maintenance fees, overdraft transfer fees, and paper statement fees for qualifying accounts.
- ▶ **Borrowing** – Rate discounts on most consumer lending solutions.<sup>5</sup>  
*.25% rate reduction on mortgage-based on relationship pricing*  
*.10% rate reduction on auto*
- ▶ **Credit Card** – Rewards and lower rate options available.  
*2% cash back on everyday purchases<sup>6</sup>*



See important disclosures on page 13.

# How we can help

As part of your Key@Work benefits, our bankers are available for one-on-one meetings to provide an in-depth Key Financial Wellness Review.®

We can then create a plan specific to your needs to help you reach your goals and make financial progress.

Those who are enrolled can also use our tools and resources to help you:

- ▶ Manage expenses
- ▶ Get personalized guidance to help you reach your financial goals and grow your savings
- ▶ Access tools that allow you to set budgets, plan for retirement, and more
- ▶ Pay bills on time and pay down your credit card balances

# Our engagement is ongoing

**We don't leave you on your own once you enroll in our program:**

- ▶ Regular on-site presentations to help you stay on track
- ▶ KeyBank experts are available for one-on-one guidance at your worksite or one of our local branches

## Key@Work®

It all begins with a conversation.

Schedule a Key Financial Wellness Review® at [key.com/appointment](https://key.com/appointment) or speak with your Key@Work Relationship Manager today.

<sup>1</sup> Investment products are offered through Key Investment Services LLC (KIS), member FINRA/SIPC and SEC-registered investment advisor. Insurance products are offered through KeyCorp Insurance Agency USA, Inc. (KIA). KIS and KIA are affiliated with KeyBank National Association (KeyBank). Investment and insurance products made available through KIS and KIA are:

**NOT FDIC INSURED · NOT BANK GUARANTEED · MAY LOSE VALUE · NOT A DEPOSIT · NOT INSURED BY ANY FEDERAL OR STATE GOVERNMENT AGENCY**

KIS, KIA and KeyBank are separate entities, and when you buy or sell securities and insurance products you are doing business with KIS and/or KIA, and not KeyBank.

<sup>2</sup> SNL Financial Rankings as of 09/30/19 based on asset size.

<sup>3</sup> Discounts and pricing subject to product terms and conditions. To receive Key@Work benefits and discounts, you must be a Key@Work program member.

<sup>4</sup> <http://investoracademy.org/how-you-should-live-the-5-financial-stages-of-life/>

<https://retirehappy.ca/financial-stages-of-life/>

<https://www.bing.com/images/search?view=detailV2&ccid=zFrsRclw&id=C461D798DB53BDDEAB125A31416465EB8E3C7832&thid=OIP.zFrsRclwhSoaqvApuS5wAHaFL&mediurl=https%3a%2f%2fs3.>

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<sup>5</sup> NOTICE: This is not a commitment to lend or extend credit. Conditions and restrictions may apply. All home lending products, including mortgage, home equity loans and home equity lines of credit, are subject to credit and collateral approval. Not all home lending products are available in all states. Hazard insurance and, if applicable, flood insurance are required on collateral property. Actual rates, fees, and terms are based on those offered as of the date of application and are subject to change without notice.

Discount not exclusive to Key@Work. To receive the 0.25% interest rate discount, borrower or members of borrower's household must have an eligible checking AND savings account with KeyBank. A borrower's household includes individuals and organizations that share an address and/or a familial or business relationship with the borrower. An eligible checking account includes those consumer deposit accounts designated as checking accounts by KeyBank or the KeyBank Hassle-Free Account®. An eligible savings account includes those consumer deposit accounts designated as savings accounts by KeyBank, Health Savings Accounts, certificates of deposit, individual retirement accounts or investment accounts offered through Key Investment Services LLC (KIS).\* A business checking or savings account where the borrower is designated as the business owner may also be eligible. Borrower may open eligible KeyBank accounts to qualify for the interest rate discount. Normal checking and savings account service charges apply. Refer to specific checking or savings account disclosures for details.

For fixed-rate mortgages, the 0.25% rate discount is a permanent interest rate reduction that will be reflected in the Promissory Note interest rate. For adjustable-rate mortgages, the 0.25% rate discount will apply to the initial fixed interest rate period and will be reflected in the maximum amount the interest rate can increase over the term of the loan, subject to the minimum interest rate that may be charged per the terms of the Promissory Note.

Interest rate discount may not be available for all products. Ask us for details.

<sup>6</sup> To be eligible for the 2% cash back, you must have a KeyBank checking account, excluding a health savings account, with \$1,000 in aggregate deposits per month, excluding transfers from another KeyBank account, and a KeyBank savings or investment account with a minimum daily balance of \$1,000. If you do not meet either of the criteria above after 1 month of your account opening, you will earn 1.5% cashback on all eligible purchases. We will determine whether you have met the bank and save criteria on the last Monday of each calendar month, based on your deposit and balance activity over the thirty (30) days prior to the immediately preceding Saturday. If you have not met the bank and save criteria, your rate for the following calendar month will be 1.5%.

Cash back is awarded based on eligible credit card purchases excluding transactions such as cash advances of any type, balance transfers, convenience check transactions, overdraft protection transfers and quasi-cash transactions. See Terms and Conditions, which are subject to change.

NOTICE: This is not a commitment to lend or extend credit. Conditions and restrictions may apply. Information and offer are subject to change without notice. All loans are subject to credit and collateral approval. Not all loan products are available in all states.

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NMLS#399797





## Empowering Women

KeyBank has a long history of helping women entrepreneurs and leaders thrive. Since 2005 we've provided networking opportunities, thought leadership, customized financial services, and capital to help women achieve their personal and business financial goals. We've been championing women-owned businesses for more than 50 years.

|                 |   |
|-----------------|---|
| <b>Advocate</b> | Certified advisors guide women on their financial journeys.                       |
| <b>Connect</b>  | Networking events and educational opportunities provide real-world knowledge.     |
| <b>Empower</b>  | Access to intellectual resources to help women become more financially confident. |

**The Key4Women program is here with a wealth of resources to help women meet their personal and professional goals.**

- Provides members with local access to advice, networking, education, and capital.
- Exclusive member local events and forums to help foster professional and business development while creating lasting connections with industry leaders and professionals.
- Complimentary webinars with leading leadership coach, Cindy Solomon, founder of the Courageous Leadership Institute.
- Timely and robust thought leadership content and insights covering the latest in financial and business trends to help women succeed.

- Strong support of national and local women organizations.
- More than \$6 billion in loans to women-owned businesses.

**Key4Women members who are also KeyBank clients have access to additional, exclusive benefits.**

- No-fee business exhibiting opportunities at select Key4Women events.
- Private LinkedIn® group for exclusive networking access to other member client peers and experts.





### **Diversity and inclusion are part of Key's culture.**

- Only female chairman and CEO of a top 20 bank in the U.S.
- Four women on executive leadership team.
- Our board of directors is one of the most diverse in the financial services industry, with five women among the 16 directors.
- Women represent 62% of Key's workforce with 55% in leadership roles\*.
- Internal company "Key Women's Network" is one of ten Business Impact and Networking Groups at KeyBank that aim to attract, engage, develop, and retain a diverse workforce.

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### **The support you need**

For more Key4Women resources to help you reach your goals, visit [key.com/women](https://www.key.com/women), or [email us](#) to learn more.

\*<https://www.key.com/about/corporate-responsibility/diversity-and-inclusion.jsp>

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# Affinity Group Lending



FINANTA

1301 N. 2<sup>nd</sup> street

Philadelphia PA 19122

[finanta@finanta.org](mailto:finanta@finanta.org)

267.236.7000

**finanta**  
YOUR ACCESS TO CAPITAL

  
COMMUNITY FIRST FUND

# Who we are

## OUR MISSION:

**FINANTA** is a mission-driven nonprofit lending institution facilitating access to capital and consultation services to entrepreneurs, first-time homebuyers, and consumers.

We accomplish our mission by lowering the barriers that keep people from accessing the capital to build assets and evolve financially.

In the past 24 years, FINANTA has provided over **\$67 million** in loans to more than **2,800 borrowers**, with 92% of loans extended to minorities and 95% to lower income people. Its market includes eleven counties covering Delaware, the Greater Philadelphia area, and Southern Jersey.





# NEWS About FINANTA

- On July 1, 2020, Community First Fund and FINANTA joined forces as one, larger entity that will have a greater impact and drive change delivering services to the newly expanded 20 county region.
- Community First Fund's mission is to create sustainable prosperity for low wealth communities and individuals, especially Latino, African Americans and women, by aligning capital, knowledge and advocacy to advance business ownership, housing, and community development in its market.
- Since 1992, it has provided over **\$290 million** in financing to more than **1,850 borrowers**; over 80% of loans benefitted low and very-low income communities and borrowers, and nearly 60% are made to Latinos and African Americans. Its market includes fifteen counties covering eastern Pennsylvania. It has 40 employees in Allentown, Harrisburg, Lancaster (headquarters), Philadelphia, Reading, and York.



## ← Tweet



**Community First Fund** @CommFirstFund · Sep 11

Our President & CEO Daniel Betancourt and other local leaders joined Governor Tom Wolf in York to advocate for funding for PA small businesses suffering from the COVID-19 pandemic.

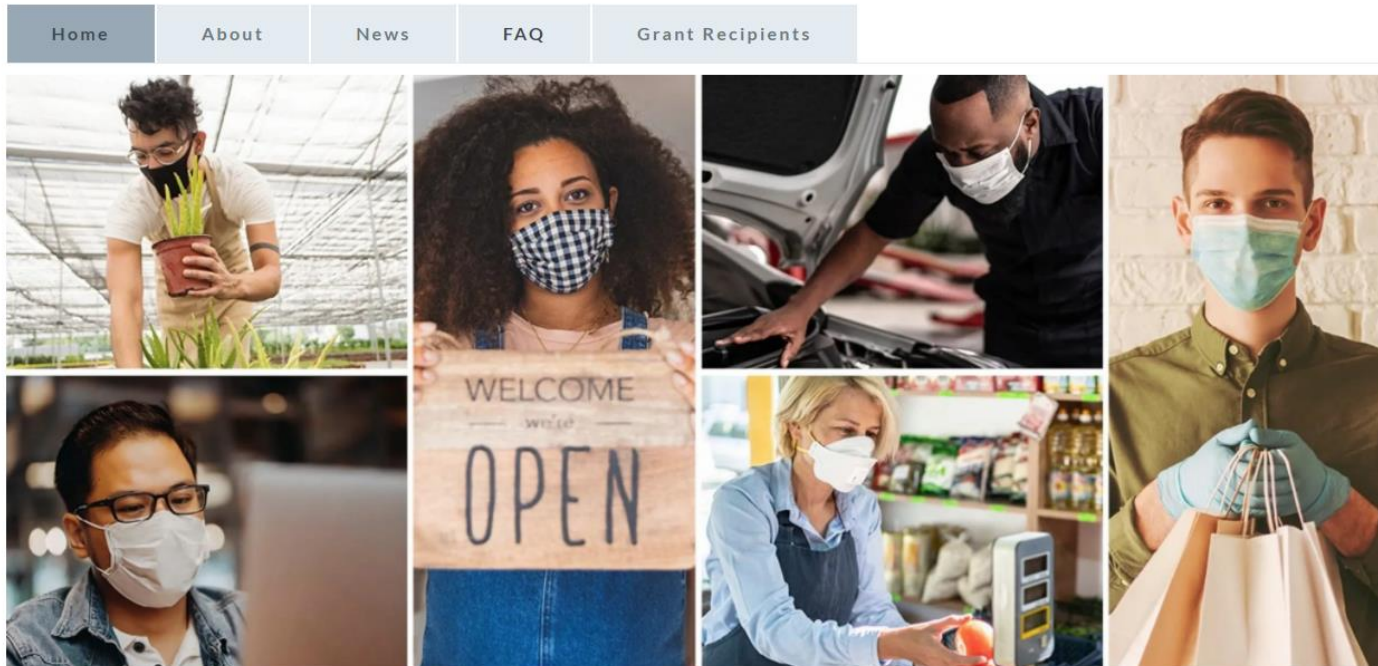
You can watch the full press conference here: [pacast.com/m?p=18250](https://pacast.com/m?p=18250)



# Our Collaboration

## COVID-19 RELIEF PA STATEWIDE SMALL BUSINESS ASSISTANCE

HELPING SMALL BUSINESSES IMPACTED BY COVID-19



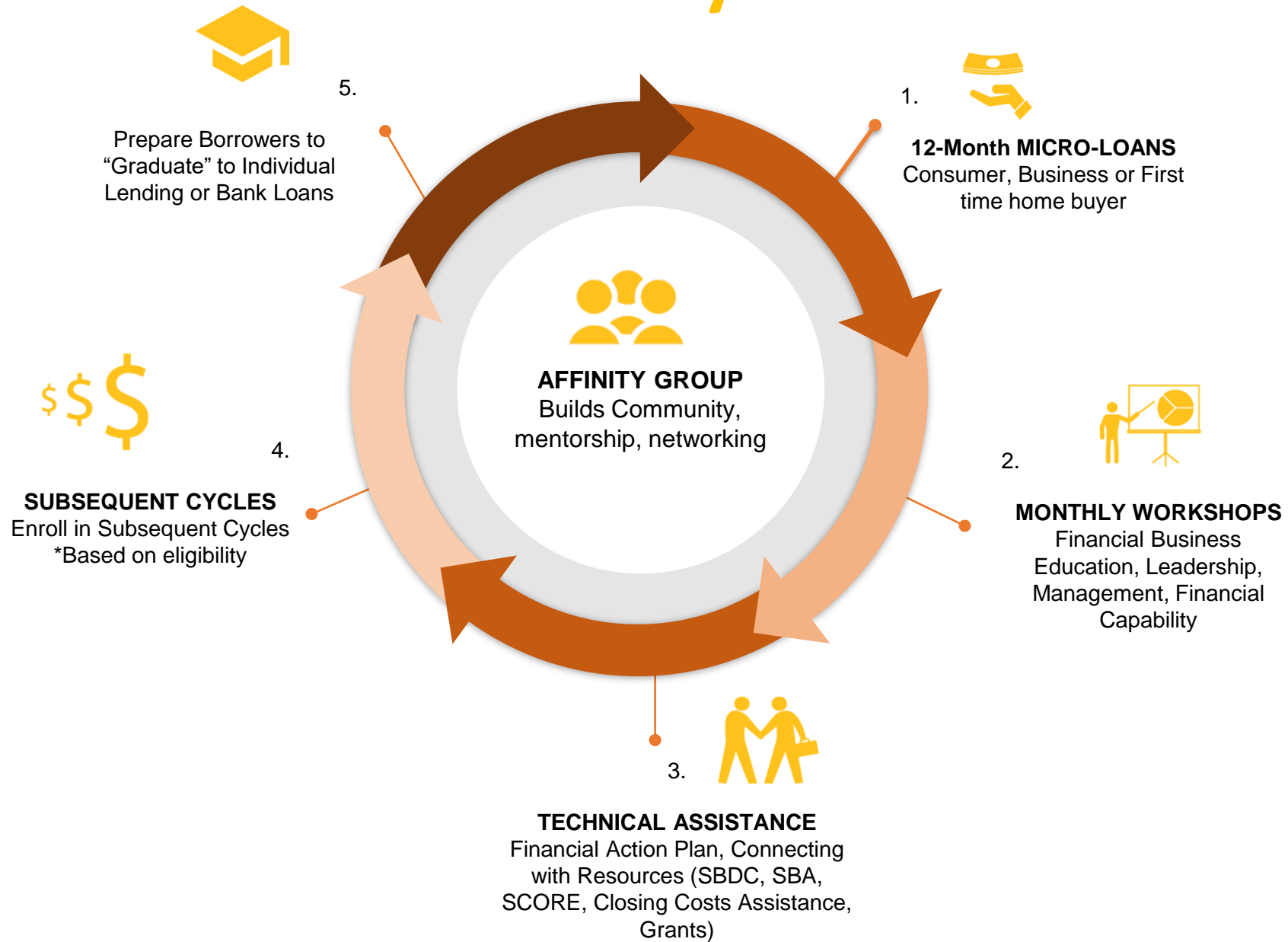
- FINANTA assisted small business owners with over 1 million dollars in PPP Loans
- Lead 17 CDFI organizations for the second largest State Grant Award \$225 million to provide grants for small businesses in Pennsylvania
- \$100,000 of the grant funds are designated to historically disadvantaged communities, women-owned businesses and people of color

# Our Solution: Create a Pathway for Capital Access





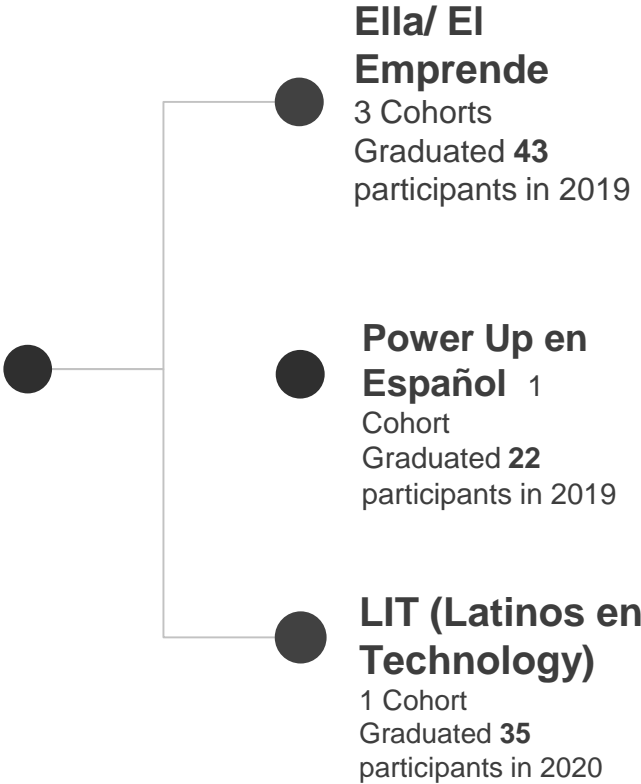
# Our Style





# Technical Assistance Our Style

## Business Trainings (6-10 week Classes)



## Ongoing Workshops

- **Monthly Workshops** (Credit, Budget, 5C's)
- **Industry Specific Workshops** in partnership with Widener University SBDC

# OUR Clients & Loans

## Client Demographics

- **\$7.2 million** in **1,690+** microloans
- **#1** SBA Microlender in the region
- **Top 10 Largest SBA** Microlender in the Nation
- **2016 Mission Lender of the Year** (SBA)

**95%**  
Minority



**59%** Latino

**69%**  
Immigrant



**13%** African and African American

**48%**  
Women



**23%** Asian

# Capital Deployed

## All Programs:

Total capital deployed: \$68,327,834

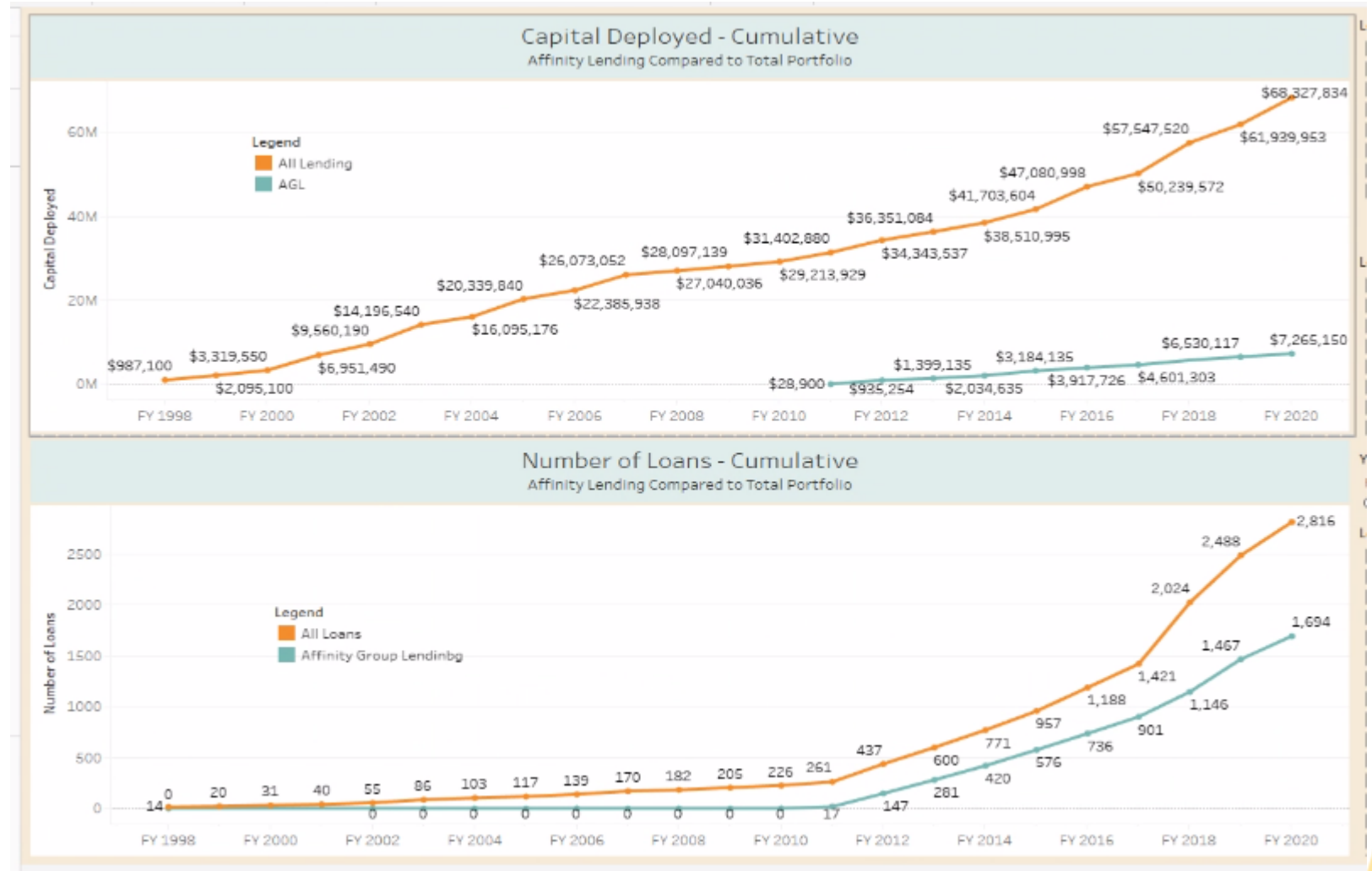
Total loans: 2,816

## AGL:

Total AGL capital deployed: \$7,265,150

Total AGL loans: 1,694

AGL Produces about **60%** of FINANTA's Loan Volume and **75%** of SBA Microloans





Silvia Paulino (2019) at FINANTA'S Business Fair





Silvia's Bakery Previous Location



Silvia's Bakery Current Location





Silvia's Bakery team (2020)



# THANK YOU!

Connect with us!



- Facebook: <https://www.facebook.com/Finanta.org>
- Twitter: <https://twitter.com/finanta>
- LinkedIn: <https://www.linkedin.com/company/finanta>

Page Huey

Microlending Officer

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