



# Public Sector Cards and Payments

**\$1.2 Billion**

in extended credit to support the needs of our Public Sector customers.

**20 Year Relationships**

On average, our Public Sector Cards and Payments customers have been with Key for nearly 20 years.

**20 Dedicated Experts**

with over 100 years of combined experience serving Housing Authorities and the Public Sector market.

## Community Investment

Key is the only bank in the country to have received eight consecutive "Outstanding" ratings on the Community Reinvestment Act from the Office of the Comptroller of the Currency (OCC).



## A trusted provider for Housing Authorities

KeyBank Public Sector Cards and Payments: Delivering solutions designed to help Housing Authorities run their programs better every day

We have a long history of partnerships with Housing Authorities within the Public Sector – organizations involved in development and maintenance of community housing projects which receive a subsidy from the U.S. Department of Housing and Urban Development (HUD).

Our team of dedicated Cards and Payments experts understand the need to create a positive resident experience by building and maintaining high-quality housing that is affordable, while also contributing toward the improvement of local communities and maintaining a focus on federal and state regulations.

Our integrated solutions will help you meet your goals by providing the services needed to deliver on your mission while remaining within budget.

Housing Authority Goals	How Key Delivers
Forecast and manage annual budget process	<ul style="list-style-type: none"><li>• Sharing expertise and advice on paper-to-electronic payments conversion</li><li>• Providing customized collections solutions which drive efficiencies</li></ul>
Improve resident experience	<ul style="list-style-type: none"><li>• Enabling electronic and secure card-based options for resident payments for rent and utility subsidies</li><li>• Leveraging electronic payment options to improve the timing and accuracy of rent payment collections</li></ul>
Adhere to federal and state regulations	<ul style="list-style-type: none"><li>• Offering secure, real-time access to critical account and payment details</li><li>• Closely monitoring activity to help protect funds from fraudulent activity</li><li>• Integrating information with accounting systems for accurate reporting</li></ul>

## Delivering solutions designed to help Housing Authorities run their programs better every day

“Key’s service has been outstanding and Key Total Treasury, their online platform, is very user friendly. . . Key’s Public Sector team is always willing to have onsite face-to-face meetings to discuss improvements in our banking relations.”

Amy M. Waxman  
Director of Finance  
Cuyahoga Metropolitan Housing Authority

### Let’s Start the Conversation

To learn more about how our Treasury Management solutions can help enhance your program, contact one of our advisors:

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### How We Can Help

First, we will connect you with a seasoned Public Sector payments expert who has a thorough understanding of Housing Authorities and nonprofit public entities. Your expert will begin by understanding your program’s goals and learning more about its unique needs. Then, in coordination with a dedicated team of product specialists and service professionals, we will provide industry-best practices and ultimately tailor payment solutions that deliver against your objectives and drive measurable efficiencies.

### Market Recognition

Our commercial payment solutions earn accolades from customers and industry experts alike. We are consistently recognized for excellence in customer service and product capabilities by market research and benchmarking groups such as Phoenix-Hecht, Greenwich and ASCI.

### Commitment to Our Community

Key believes strongly in being involved in the communities in which we live and work. In 2014, KeyCorp was recognized as one of America’s 50 most community-minded companies by The Civic 50 and ranked #1 among all financial companies on the list. The Civic 50 is an annual initiative that identifies and recognizes companies for their commitment to improve the quality of life in the communities where they do business.

- **Business goals to stabilize and revitalize communities:** Key sets aside **8% of Tier 1 Capital** for Community Development Lending and currently has **\$2.9 billion** extended in the form of debt and equity to developments that stabilize and revitalize communities. It is the only bank in the country to have received **eight consecutive “Outstanding” ratings** on the Community Reinvestment Act from the Office of the Comptroller of the Currency (OCC).
- **Financial education:** Key provides financial literacy to the underbanked and free online education offered via the KeyBank Financial Wellness Center.
- **Employee volunteerism:** On Neighbors Make the Difference Day, Key’s annual day of volunteerism, **nearly 7,000 employees volunteer** at hundreds of nonprofits, and 600 financial education volunteers teach Key’s Learn and Earn curriculum throughout the year.
- **Philanthropic investments:** KeyBank Foundation makes philanthropic investments in organizations and programs that promote economic self-sufficiency. In each of the past seven years, Key has given on average approximately **\$18 million** to nonprofit organizations.

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