

**KeyBank N.A.  
Western New York**

Key has approximately 1,000 employees in Western New York and is one of the largest private-sector employers in Cattaraugus, Chautauqua, Erie and Niagara counties. In Western New York, Key has assets of approximately \$3.5 billion and deposits totaling \$2.4 billion. Key provides convenient access to superior financial services for consumers and businesses via its extensive local network of 41 KeyCenters, 50 ATMs, telephone banking 1-800-KEY2YOU and online banking [www.key.com](http://www.key.com).

Western New York is one of 24 geographic areas nationwide that comprise of KeyBank N.A., a unit of Cleveland-based KeyCorp, one of the nation's largest financial services companies, with assets of \$91 billion.



# A commitment to our community

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Marsha S. Henderson, President**

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**Gary D. Quenneville**

Call Center Services  
**Mary G. Evans**

Community Development  
Banking  
**Catherine M. Braniecki  
Lynne M. Callis-Wilson**

**COMMERCIAL BANKING**

Corporate Banking  
**Richard M. Kamats**

Commercial Real Estate  
**Roy H. Hoesly**

Small Business Banking  
**Sharon M. Lochocki**

Credit Administration  
**Jack R. Stark, Jr.**

Cash Management  
**Edward J. Hackett**

Equipment Finance  
**Charles J. LaChiusa**

Public Sector  
**Marc P. O'Hearn**

McDonald Financial Group  
**Charles R. Aronica  
Christopher G. Gibas**

Victory Capital Management  
**Daniel D. Dy**

**SUPPORT & ADMINISTRATION**

Community Relations  
**Marie E. Hare**

Marketing  
**Karen R. Pusateri**

Public Relations  
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Human Resources  
**Peter F. Hutter**



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## Western New York



**Achieve anything.**

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CS1976 03/05





# Key supports Western New York

*Marsha S. Henderson*

Marsha S. Henderson  
President  
KeyBank, Western New York

*“Never doubt that a small group of thoughtful, committed citizens can change the world.” – Margaret Mead, Anthropologist*

At KeyBank, we believe that a small group of committed citizens can change the world. We see it everyday in the efforts of our employees and in the work of Western New York’s charitable organizations, and we see it in our region’s rich tradition of philanthropy and volunteerism.

Key is proud to be part of this tradition. Beyond helping area residents achieve their financial goals, launch small businesses and make larger businesses thrive, we support the individuals and organizations that transform our communities and make our region a better place to live and work.

In 2004, we continued to help people and communities achieve economic self-sufficiency through philanthropic investment in financial education and workforce development programs and initiatives delivered through organizations that enrich aspects of life across WNY. This ongoing commitment to improve quality of life and economic vitality in our region is marked by Key’s:

### **Volunteerism**

Key employees are active in their communities, as local community group trustees and directors, civic project coordinators, and charitable event organizers and attendees.

### **Financial Contributions**

Monetary donations provided by KeyCorp and through the Key Foundation benefit a wide range of organizations.

### **Community Development**

Key’s industry-leading efforts in lending to and investing in low- to moderate-income neighborhoods stimulate economic development essential for helping area residents and small businesses succeed.

### **Sponsorships**

Key underwrites many local educational seminars and conferences, and community activities ranging from arts performances to neighborhood family festivals and sporting events.

The following pages are a testament to and acknowledgment of the many small groups of committed citizens that Key partners with every day to ensure our neighborhoods are truly better places to live, work and raise families.

We at Key are privileged and proud to have a hand in making a difference.

## Focused Giving Nurtures Economic and Financial Self-Sufficiency

As a financial institution, Key has the fiscal expertise to help communities, businesses and individuals prosper. As a corporate citizen, we have the commitment and dedication to help WNY residents achieve economic self-sufficiency through financial education and workforce development programs that stimulate growth and sustain the vibrancy of our communities.

By partnering with schools that deliver financial education programs, Key helps adults and area youth become fiscally savvy. These programs are designed to expand knowledge and understanding of personal economic issues; instill the importance of financial management through personal savings and investments; and teach residents how to start and run a business.

Organizations such as the **Massachusetts Avenue Project (MAP) Food Ventures Program** received assistance from Key in support of its mission to help create self-employment and business ownership opportunities for limited-income entrepreneurs interested in the food industry. The MAP Food Ventures Program is encouraging participants to



capitalize on its on-site commercial kitchen, technical assistance, business training, and other services.

**Native American Community Services (NACS)** believes in strengthening families in a “tradition of caring.” Key’s support helped NACS continue that tradition by promoting economic self-sufficiency through the organization’s workforce development programs, financial management classes and entrepreneurial support services.





## Key transforms our community Education, a commitment to the future.

### Western New York Schools

Beyond helping to create jobs in the WNY region, Key supports programs and organizations that prepare residents and students to fill those jobs and achieve economic self-sufficiency.

The **Lafayette High School Academy of Finance** and Key celebrated an eight-year relationship in 2004. Lafayette students gained real hands-on experience as they learned banking in the **Lafayette-KeyBank Teller Program**. Key employees donated many hours to mentoring students, teaching about the importance of personal finance, serving on the Academy's advisory board, and providing additional support in classroom instruction. Supplemental to this program, **Erie Community College** offers college-level coursework to interested and qualified Lafayette students through the auspices of the **Erie Community College-KeyBank Partnership**.

### Scholarships

Since 1997, Key has provided close to \$180,000 in scholarship grants to help local students achieve their dreams of a college education. In 2004, Key funded scholarships awarded by WNY colleges including **Buffalo State, Daemen, D'Youville, Erie Community, Fredonia State, Houghton, Jamestown Community, Medaille, Niagara County Community, and Trocaire**.

Key is helping to preserve **Hauptman-Woodward Medical Research Institute's** nationally renowned reputation and reinforce its commitment to attracting the finest minds in the scientific community to achieve new breakthroughs in a wide range of diseases including breast cancer, kidney disease, SARS, AIDS, Alzheimer's, thyroid disorders. In this capacity, Key's grant to the institute is supporting graduate internships and minority student outreach by establishing the **Key Center for Graduate Education**. Under the grant, the institute will recruit four minority interns and cover their first-year tuition costs and living expenses. Attracting, recruiting, and retaining this next generation of scientists is vital to diversity and economic inclusion in our region.



### Business

KeyBank and McDonald Financial Group hosted the complimentary small business seminar, "**7 Tips, 7 Experts, 7 Minutes.**" Designed to empower small business owners with professional advice from CPAs, attorneys, and financial advisors at Key and McDonald Financial Group, the seminar armed business owners with strategies and tactics for increasing revenues and decreasing costs.

## Culture and the Arts

### Key celebrates humanity through the arts.

A thriving arts and cultural sector often distinguishes truly great communities. There's just no substitute for the kind of economic, educational and social vitality organizations like museums and musical, visual and performing arts centers nurture.

Key is fortunate to be associated with many organizations that are role models in partnership and innovation. These relationships offer boundless opportunities to touch lives and deliver unique human experiences that bring people and communities together. Some of the festivals and cultural organizations Key supported in 2004 include:

- Alleyway Theatre
- Annual Downtown Holiday Tree Lighting Celebration
- Bemus Bay Pops
- Burchfield-Penney Art Center
- Burgerfest
- Buffalo Caribbean Islands Festival
- Canisius College Athletics
- Forever Elmwood Free Jazz Concert
- Greater Lewiston Business & Professional Association Harvest Fest
- Howl-o-ween Hayrides at the Buffalo Zoo
- Hamburg Blast on the Beach
- Heritage Centers' Blue Friday
- Hispanic Heritage Month Celebration
- Historic Lewiston Jazz Festival
- Kenmore Days
- KeyBank Dance Series at UB Center for the Arts, featuring the Martha Graham Ensemble
- Key to your Town merchant discount program ([www.key.com/keytoyourtown.com](http://www.key.com/keytoyourtown.com))
- Key Independence Eve BPO Concert at the Bison's game
- Lewiston Council on the Arts Outdoor Festival and High School Chalk Walk Competition
- Old Fort Niagara
- Reg Lenna Civic Center
- Roycroft Chamber Music Festival
- Shea's Performing Arts Center
- Studio Arena
- Theodore Roosevelt Inaugural Site
- Tonawanda Gateway Park-Wednesday Night Summer Concerts Series
- UB Division of Athletics
- Ujima Theatre
- Zookeys at the Buffalo Zoo



# Responsibility

## Personally making a difference in our community

*"We make a living by what we get, but we make a life by what we give." – Winston Churchill*

### Pledging Volunteerism

Few embrace this spirit more than Key employees, who help organize or participate in many major WNY fundraising events, including the **March of Dimes Walk America, Light the Night Walk for Leukemia and Lymphoma, the Ronald McDonald House Walk/Run, and the American Heart Association Heart Walk.**

Additionally, Key employees hold leadership positions on many community boards; volunteer their time at nonprofit organizations; and generously donate to worthwhile causes across WNY. In 2004, Key employees locally gave \$72,400 to the **United Way Campaign**, and Key matched those dollars, bringing the total Key United Way contribution to \$144,800.

In recognition of our employees' demonstrated commitment to our community, Key's Employee Matching Gift Program doubles our employees' contributions to 501(c)(3) arts, education, civic, and health and human services organizations. Additionally, Key's Community Leadership Gift Program donates to each charitable organization where our employees serve as trustees or participate on boards.



September marked the 15th anniversary of **Key's Neighbors Make the Difference Day**, a day when Key employees give back by volunteering at charitable organizations throughout our community. Corporate-wide, this represents a donation of 34,000 hours and more than \$1 million in salaries.

Hundreds of local Key employees spent the afternoon at a variety of nonprofit community agencies on Neighbors Make the Difference Day. Projects ranged from reading to children and painting to interacting with seniors at neighborhood centers. During Neighbor's Day, Key employees were privileged to serve at organizations and agencies including the **American Red Cross, the Amherst Museum, Brothers of Mercy, CAO Head Start, Child and Adolescent Treatment Services, the East Aurora Nursing Home, Heart, Inc., Heritage Centers, Heritage Christian Services, Niagara County Habitat for Humanity, North Lake Recreation Center, South Buffalo Community Table, and St. Susan Center.**

Key employees continued the "Neighbors" theme as they joined in raising more than \$12,000 along with food donations to support families and individuals identified through organizations, such as **Camp Good Days and Special Times, the Boys & Girls Club, the Jamestown Salvation Army, Friends of Night People, the Buffalo City Mission, and Cornerstone Manor.**

Also over 100 book bags were purchased by Key employees, and packed with school supplies. The book bags were then donated to the **Boys & Girls Club** of Buffalo to distribute to children just in time for back-to-school.



## Community and economic development

At Key, we truly are committed to the communities where our customers and employees live and work. Our deep-rooted commitment is based on the strong belief that financially self-sufficient citizens and organizations foster an environment for sustained economic growth.

Key's Community Development Banking is a core facilitator of this growth, financing programs that create and retain jobs and financing neighborhood projects that build and renovate affordable housing for low- and moderate-income individuals and families.

Key helps to develop communities further by taking responsibility for consumer education. This is a critical piece of the home purchase and mortgage process for first-time homebuyers. In 2004, Key underwrote homebuyer seminars by **Center City of Niagara Falls, HomeFront of Buffalo and Chautauqua Opportunities Inc.** in Chautauqua County, which taught buyers about the roles of the realtor, lawyer, insurance agent, and a bank in the home purchase process. Consumers learned how to develop a budget and the importance of paying bills on time.

## Community Partnerships

### Caring and sharing

#### A Landmark Achievement

Spring, 2004 marked the groundbreaking of **Hauptman-Woodward Medical Research Institute's** state-of-the-art, 72,000 sq. ft. Structural Biology Research Center. As the gateway to the **Buffalo Niagara Medical Campus**, the facility significantly expands the area's world-class life sciences resources. The project is made possible through the generous support of the state and federal governments, various local foundations and individuals, and businesses including KeyBank.



Photo courtesy of HWI Graphic Department

Support of Hauptman-Woodward Medical Research Institute's vision for the future typifies Key's comprehensive approach to providing significant economic impact the communities we serve. Key is giving back to this major pillar in our community through creative financing totaling \$9 million; philanthropic and civic investment totaling \$100,000; and partnership through Key and McDonald Financial Group's participation in the **Hauptman-Woodward Research Institute Western New York Pioneers of Science Awards Dinner.**

### Partnerships

Key partnered with Kiss 98.5 to support **Janet & Nick's World's Largest Toy Drive** during the holiday season. All KeyCenters around WNY collected community donations and raised more than \$20,000 over the two-week promotion. More than 12,000 children received toys through this program.

Key partnered with the **Erie County Commission of Senior Services** to roll out senior resource fairs at select KeyCenters. Held at Sheridan Harlem, West Seneca and Appletree KeyCenters, the fairs offered seminar topics ranging from long-term care insurance to identity theft protection and provided helpful resources and services including senior discount savings cards and free blood pressure screenings. Professionals from **HEAP, Meals on Wheels, and National Fuel** were on-hand to provide valuable information and direction.

Key supports **Small Business Administration (SBA)** efforts to educate new and existing small-business owners about the funding programs and other resources available in order to help their businesses thrive. Key sponsored **"Straight Talk 2004"** with on-site small business banking expertise. Key Small Business Relationship Manager Thomas Maiale, through the SBA office, regularly teaches a mini-course, entitled **"Borrowing for Your Business 101."**

Key is a strong backer of area chambers of commerce. In addition to active employee membership and chamber board service, Key sponsors events, such as the **Buffalo Niagara Partnership "Networking with a Twist"** mixers, in addition to a series of other networking events through the **Amherst, Greater Olean Area, Chautauqua, and Niagara USA chambers of commerce.** Continued active involvement in the economic development and business community through local chambers of commerce is essential to keeping our communities vibrant.



Key joined forces with both the public and private sector to help fund the **Buffalo Niagara Enterprise (BNE)**, the regional marketing and business development program that is working to bring business and jobs to Western New York.