

# We can help you build your credit.

## The KeyBank Loan Assist Program.

If you haven't been able to build a good credit profile or if you've experienced credit problems in the past, the KeyBank Loan Assist Program could be the answer. It was developed to help build or rebuild credit in an effective way.

### How does it work?

If you are approved, we make a "loan" to you. The loan proceeds are put into a KeyBank savings account where it earns interest, but won't be available for you to withdraw until the loan is repaid. Your on-time payments to the loan are what will help you build a healthier credit rating.

### The money belongs to you.

Once you've repaid the loan amount, the money in the savings account – plus any interest earned – can then be withdrawn to use any way you want.

### How does the program build good credit?

Lenders look at how you've repaid past loans to decide whether to give you new loans, and how much the new loans will cost. The longer the record of on-time payments, the better to build or rebuild your credit.

Remember, you're trying to build a good credit record. It's something that takes time and can't be rushed. Making on-time loan payments now will help you when you need credit later.

### What do you need to start?

You must apply for the Loan Assist Program loan and be approved. If you are approved, the program offers:

- Competitive rates with flexible terms
- Online payment from a KeyBank account to your loan

Speak with a KeyBank Relationship Manager about the program, building credit, and your financial future.

Go to [key.com](http://key.com)

Call Teri T. Todd

317-684-4994



**To apply, you must:** (1) Be 18 years of age or older; (2) Live within the following states: AK, CO, ID, IN, ME, MI, NY, OH, OR, UT, VT, or WA; (3) Agree to provide additional personal and business information, if requested, such as tax returns and financial statements; (4) Certify that all information submitted in the application is true and correct; (5) Authorize the bank and or a credit bureau to investigate the information on the application.

All credit products are subject to credit approval. Rates and Fees apply. Ask us for details.

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## FREE financial education

We can help you stay on track to build your credit with these resources:

### Learn and Earn

A financial literacy program that can improve your money management skills to help you create a strong financial future, and available in many of our districts.

### Financial Wellness Center

A group of simple, online lessons about managing your finances. You study at your own pace, when it's convenient. Also available in Spanish.

For the Learn and Earn and Money Made Easy programs, visit [key.com/personal/resources/savings-resources-planning.jsp](http://key.com/personal/resources/savings-resources-planning.jsp)





## Key Community Mortgage

### Home ownership made easy.

A Key Community Mortgage is your affordable home financing option. KeyBank Mortgage can help you make your dream of owning a home a reality. This program lets you take advantage of low down payment options, making qualifying easier than you might think.

### Loan features that make home ownership more affordable:

- Conventional financing with no Private Mortgage Insurance (PMI) required
- Ideal program for first-time home buyers
- Alternative credit is acceptable
- Fixed interest rate and low down payment options
- Additional funds required to close may be a grant, a gift from a family member or provided through a down payment assistance program
- Maximum 4% seller contribution allowed and can be used toward closing costs or prepaid items
- A one-month reserve required for principal, interest, taxes, and insurance (PITI)
- Purchase and refinance home improvement program available
- Up to 100% financing for qualified borrowers

### Mortgage solutions you can depend on.

There is so much more to the mortgage business than crunching numbers and calculating interest rates. It's about helping people realize their dreams. Use the red key to tap into our knowledge, ability, and dedication.

**Call me today to learn more about all our mortgage solutions or go to [key.com/mortgage](http://key.com/mortgage).**

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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 loans or products are available in all states.

\* A KeyBank checking account enrolled in KeyBank Relationship Rewards prior to loan closing is required to qualify for points. There may be an annual fee for the KeyBank Relationship Rewards program based on the type of checking account enrolled. For full details, refer to the Consumer Agreements and Disclosures for the KeyBank Rewards Program Terms and Conditions available at [key.com/rewards](http://key.com/rewards).

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### Get rewarded for financing your home.

You can earn 50,000 KeyBank Relationship Rewards\*\* points with a new KeyBank mortgage. Ask us how.