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KeyBank LOCAL BANKERS BUILDING RELATIONSHIPS

Combining Innovative “Big Bank” Products and Resources with Exceptional Small-Town Service

Even before the recent scandals in banking, big banks had an image problem — perceived to be impersonal, autocratic, and indifferent to or out of touch with the local communities they serve. But there are exceptions to every rule, and Ohio-based KeyBank, the 14th largest bank in the nation with 1,200 branches, including more than a dozen along the Route 422 Corridor, is a shining example of the benefits of combining the economic power of a big bank with a genuine commitment to serving local communities and building lasting relationships.

“So many big banks in the last few years have been noted in the papers for doing the wrong thing for their clients, and Key is very different,” explains Bob Rettinger, VP and manager of the bank’s East End Pottstown branch at 1500 East High Street. “Key is a relationship bank. We look at the whole relationship, and put a plan together to make their life better. We really stand for doing the right thing by the client. The bankers here are educated to sit down and have a conversation.”

KeyBank entered the Pennsylvania market in October 2016, when they acquired First Niagara Bank, where Rettinger served as Vice President. “We weren’t sure what to expect,” he said. He knew that KeyBank has a stellar reputation for customer service and a friendly approach to relationship building. “Key has had success for 150 years by doing the right thing by people.”

He also quickly learned that KeyBank offers a far superior suite of products, and

the rates they offer to depositors are top tier, region-based, and overall among the best in the industry.

What Bob Rettinger didn’t know, was how much autonomy and input he and his fellow branch managers in the region (100 percent of whom were retained by Key) would have, and how the acquisition by KeyBank might affect their ability to continue to serve their local customers, friends and neighbors, and meet their individual needs.

Rettinger was delighted to learn first-hand that KeyBank’s policy is to encourage and support the efforts of local branch managers, offering an extensive array of products and great service

“Their message to us as managers is to put the client first and get it done,” Rettinger explains. “We are empowered to do that. I’ve always been supported (by Key) in any thing I really felt passionately that I needed to do. I never have received any negative feedback. Key stands for: ‘Let’s have the discussion,



Kirsty Antosy and Bob Rettinger



PHOTO BY STYLISH IMAGES PHOTOGRAPHY



East End Pottstown Staff

find out what they're trying to do, how they want to do it, and let's make it work."

Kirsty Antosy, Vice President and Manager of KeyBank's Pottstown Center branch at 223 Shoemaker Road, agrees. "Key Bank provides you with all you need to confidently manage your financial future—from branch-based deposit and investment products, personal finance services and loans to financial, estate and retirement planning, and asset management services."

Antosy explains that Key's primary objective is relationship building, and its main mission is to help each client achieve financial wellness. "We have our proprietary wellness tool called 'Hello Wallet,'" she said. "It can be used in many different capacities. It aggregates your banking information, your insurance, your debt and liabilities, everything into one application in which you can determine, based upon your age and your income, how you rank in relation to your peers. With that information, it provides tips and ways to improve your financial situation, and get to where you want to be in six months, a year, or further down the road, and allows us, as bankers, to help advise our clients as to what they need to do in order to reach their financial goals."

The "Hello Wallet" application makes it easy for the client to sign in from home on an app, and to be able to see where they are, financially, at any given point in time. "That's very different from what any other bank out there can offer today. It's free to any client who has a relationship with Key Bank," Rettinger said, adding "If you have a savings, a checking, and a lending relationship with us, which could be as simple as a credit card, you automatically get relationship pricing. Key automatically increases deposit rates for people who have those types of relationships. I have never worked at a bank that did that before. That really sets us apart," he said.

"When we say we are a relationship bank, that means we are looking for our clients to be invested in us, as we are invested in them," Antosy adds. "We want to sit down with a client, who we know we can impact today, and down the road, and get that financial wellness in place for that individual, and build the relationship. We want the full relationship. And we're willing to offer some great rates to clients who have a full relationship."

In addition to offering an innovative array of consumer products, KeyBank's relationship managers and specialists in Commercial Banking are uniquely positioned to advise midsize businesses to develop the best financial solutions to drive growth and profitability. KeyBank's ideas and solutions-based approach is backed by best-in-class products and services, including Key's comprehensive capital markets, investment banking, and wealth management capabilities.

While "Hello Wallet" is for individuals, KeyBank also offers a robust rewards program for businesses. "It's one of the best rewards programs out there," Rettinger says. "Every time a business client uses their credit card or their debit card, they earn get points. At the end of the year we've had companies that walked away with \$1,000 just by doing their day-to-day banking. Currently we are offering a credit card promotion, open up a credit card, use it five times and get \$200. It's as simple as that. Everybody has a business credit card. Why not have it with Key?"

"Currently, we have a new business money market account that is industry leading," Rettinger continued. "There isn't another bank that will even come close to it. Our clients work hard for their customers. We want to offer them a rate that works hard for them. We are currently offering 1.01% APY on our Key Gold Money Market."

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COVER STORY

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Another example of how Key Bank helps our business clients is through our Key@Work Program. It is a benefit that we offer to the employees of our business clients. The Key@Work program offers employees \$200 to open an account. If they open a credit card they can receive another \$100."

"Our product selection and rates are outstanding," Antosy concurs. "We offer unbeatable rates on both our personal and business accounts. We offer a wide range of products and services and we do it all with Ease, Value and Expertise.

Ultimately, it's all about building relationships by offering the best banking products and unsurpassed, personalized customer service. "I have been in banking for the past 15 years in the Pottstown area, so forget the name on the building, you're banking with me," Rettinger says. "That's what we've always told clients. You may not get the same service somewhere else, but you will get it here, because you are getting me, and that's different from what someplace else offers."

"We want to be the bank of choice," Kirsty Antosy adds. "We want to get our name out there. We want people to know who we are, and we want to help clients

make better, more confident financial decisions. We want KeyBank to be the bank of choice when it comes to getting a mortgage, commercial loan, line of credit, or any other banking service. If you look at our marketing, it's very simple. It's all about the ease, the value and the expertise we offer. Everything is straightforward and honest. What you see is what you get."

"We use the term 'Key' a lot," Rettinger says. "Key is the key to your success. It's a wonderful logo and it's a wonderful message. It's been a little over a year now since we became KeyBank. We have a great message. We have a great list of products. We have great employees. We want people to know that."

"Key is committed to community service," Rettinger said. "Key has made a huge commitment to our local community. They want to be here, and they want to be part of this area's anticipated growth. We are involved with many local charities and organizations.

Just in Pottstown we support the Cluster of Religious Communities, Pottstown Library, Pottstown Rotary Club, The Salvation Army, Meals on Wheels, Pottstown Senior Center and Community Health & Dental. These are all organizations we are involved in, in order to give back to the community."

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To learn more about Limerick Generating Station visit www.exeloncorp.com/limerick. Join us on [Twitter](#) and [YouTube](#).

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KeyBank also encourages its individual bank managers and their employees to participate in an annual "Community Day." The employees at KeyBank are building stronger communities every day through a commitment to volunteerism. Every April, Key has a Community Day, in which all employees are given the opportunity to go out and volunteer and make a difference in their local communities. This happens across the entire Key Bank footprint, from Alaska to Maine. Last year, here in Pottstown, they went to the Cluster and volunteered for the day. It was a rewarding day for all involved.

Personally, being involved in the community has always been a labor of love and second nature for Bob Rettinger. "I know a lot of people from a networking standpoint," he said. "And networking has always paid off for me. Dale Mahle (past president of TriCounty Area Chamber of Commerce) would always say you have to be seen to be heard. I always took that to heart. You need to be seen. You need to be out. People need to know who you are. And it will come back. I'm very proud of the things we've been able to accomplish in this town and in the area over the last

ten or more years. And we're not done yet. There's still a lot more to do.

Key Bank is actively involved with TriCounty Area Chamber of Commerce. "We are all members of the chamber," Rettinger said. "I owe them a deep amount of gratitude because, going back to Dale, again, she got me started in the Tri-County Leadership Program, which got me started on all these boards that I'm on, opened doors for me to different people, and if it wasn't for their affiliation I would not be where I am today. Our plan for 2018 is to be even more active in the chamber."

KeyBank's vision is to be the best regional bank in the United States. They want to help their clients and communities thrive by offering Ease, Value and Expertise to build enduring client relationships. KeyBank's promise to clients is that they will help you make better, more confident financial decisions. Stop in and visit your local Key Bank and see how we can support you and your financial goals.

For additional information, please contact Bob Rettinger at 610.327.4224, email: Robert_Rettinger@keybank.com; or Kirsty Antosy at 610.327.9944, email: Kirsty_Antosy@keybank.com; and visit www.keybank.com.