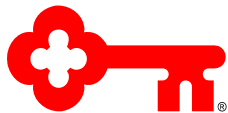


Media Advisory



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SUPER REFUND SATURDAY: FREE TAX PREPARATION ON FEBRUARY 7TH FOR LOW-TO-MODERATE INCOME TAXPAYERS

LAST YEAR'S REFUNDS AVERAGED \$2,000 IN EARNED INCOME TAX CREDITS

WHO: KeyBank, the IRS, Home HeadQuarters and P.E.A.C.E., Inc. will partner to provide free tax preparation for eligible taxpayers.

Representatives from the above organizations will be in attendance at the tax preparation site.

WHAT: "Super Refund Saturday" is a one-day event which provides free income tax preparation to low- and moderate- income (LMI) wage earners, especially targeted at those who qualify for the Earned Income Tax Credit (EITC), which ranges from \$438-\$4,824. Key's Community Development Banking will be sponsoring simultaneous "Super Refund Saturdays" in a total of fourteen cities across the U.S. in partnership with local nonprofit agencies and tax coalitions. Hundreds of KeyBank employees will be volunteering to help local taxpayers file their taxes and claim the EITC.

WHEN: Saturday, February 7, 2009
9:00 a.m. - 3:00 p.m.

WHERE: Home HeadQuarters
124 East Jefferson Street, Syracuse

WHY: Super Refund Saturday benefits working families by returning money to those who most need it. As many as 25 percent of LMI taxpayers do not realize that they are eligible to receive \$438-\$4,824 back from the federal government through the Earned Income Tax Credit (EITC) and, until they are made aware and take action, those dollars go unclaimed. The tax credit is designed to help well-deserving, hard-working Americans, many of whom work full time jobs and may still find it difficult to support their families. The EITC program has the potential to provide LMI families with much needed extra money that can make a real

difference in their quality of life. In 2008, at KeyBank's tax preparation sites, Key helped LMI taxpayers realize an average of \$2,000 per return for tax year 2007. Nationally, the EITC returned more than \$40 billion to low income tax filers for 2007.

HOW TO TAKE ADVANTAGE OF THE DAY:

Preparation is on a first-come, first-served basis. Walk-in participants are welcome. For information about free tax preparation call P.E.A.C.E., Inc. at 315-634-3756.

Taxpayers should bring with them:

- W-2 forms for wages earned in 2008
- 1098 and 1099 Forms (if any)
- Proof of childcare payments and provider's social security number or employee ID number and address
- Social security cards or tax ID numbers for filers and each dependent
- Other IRS forms as appropriate
- Last year's tax return (if available)
- Bank account and routing number for direct deposits (if applicable)
- Photo I.D.
- For married couples filing jointly, both parties must be present to process tax return

About KeyCorp

KeyCorp is one of the nation's largest bank-based financial services companies, with assets of approximately \$105 billion. Key companies provide investment management, retail and commercial banking, consumer finance, and investment banking products and services to individuals and companies throughout the United States and, for certain businesses, internationally. The company's businesses deliver their products and services through 954 branches and additional offices; a network of 1,439 ATMs; telephone banking centers (1.800.KEY2YOU); and a Web site, <https://www.key.com> (R), that provides account access and financial products 24 hours a day.

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