



### KeyBank Hardship Relief Program Eligibility Guidelines

KeyBank Hardship Relief Program will support eligible employees who experience a financial hardship/loss directly resulting from an unexpected emergency hardship or qualified disaster identified on the chart below.

To be eligible for the program, all the following criteria must be met:

1. You or a qualified family member must have experienced an eligible hardship event within the past six months;
2. You or a qualified family member have eligible expenses or loss of income from the eligible hardship event, and;
3. The eligible expenses must cause a financial hardship, where if expenses were paid, would cause you not to be able to pay your monthly essential bills.

**KeyBank Hardship Relief Program does not help in the following events:**

- Accumulated financial distress that results in the employee not having enough income to cover regular monthly bills, including situations where work hours have been reduced or scheduled hours are not enough to pay the bills – **there must be a direct link to one of the unexpected emergencies or disasters identified on the chart below**
- Maternity/paternity leave is not considered an unexpected emergency and is not eligible under this program. If an employee is put on bed rest prior to due date due to complications, please reach out to the Hartford for short-term disability options that may be available.
- Inflation, higher gas prices, increase in the cost of living
- Loss of a 2<sup>nd</sup> job/income from another employer
- This program does not reimburse for the cost of obtaining documents that may be required, such as death certificates.

### **KeyBank Hardship Relief Program General Requirements**

- Employee must provide documentation of eligible hardship event (see chart below) **AND** eligible expenses related to the hardship event. If documents are not provided with the application, the employee will be contacted via email with a list of requested documents (see chart below). *The IRS requires documentation for approval.*
- Employee has 60 days from the initial follow-up email to provide documents or the application will be closed. Employees may re-apply if documents can be provided at a later date if timing meets guidelines.
- All documentation should have employee's name and address, if applicable. Mobile phone app screenshots are accepted but must show name and/or address of employee.

**Employment Eligibility:** To be eligible for the KeyBank Hardship Relief Program, **all** of the following employment criteria must be met:

- Hardship event must have occurred after the employee was hired by KeyBank
- KeyBank National Association ("Key" which shall include all of Key's Affiliates as defined below) employees are eligible to apply for assistance if they are an active, full or part time (defined

below) employee, **with at least 90 days of service at Key** (including on leave, short-term disability and paid time off). Requested expenses must be the result of a qualifying event that has occurred after the employee's hire date.

Contract, temporary/seasonal employees, interns, retirees or those on long-term disability are not eligible to apply or to receive assistance. "Affiliates" means with respect to a party, any current or future entity that, directly or indirectly, through one or more intermediaries, controls or is controlled by, or is under common control with such party. Affiliate includes any successor (whether by dissolution, merger, consolidation, reorganization or otherwise) to such entity or its business and assets. "Part time" means an employee who works at least 20 hours per week.

**Grant Amount & Frequency Eligibility:** KeyBank Employee Hardship Relief Program allows for the following grant amounts and frequency of grants:

- This fund will provide grants at a minimum of \$100 and no more than \$3,000 in one rolling 12-month period for an individual employee, for food, shelter and other basic needs to employees who qualify for such grants and to the extent that funds are available.
- Employees must submit an application within 6 months of hardship event date.
- Multiple applications cannot be made by an employee for the same disaster or hardship event. Employees may apply multiple times for financial assistance with different disasters or hardship events until they receive a maximum of \$3,000 total in financial assistance in one rolling 12-month period.

**Eligible Hardships Events, Documents and Expenses:** Below are eligible hardship events and types of expenses that are **covered as a result of the hardship event for this program.**

- Documentation is required for an application to be reviewed and approved. This is not an all-inclusive list of accepted documents so if an employee is not able to provide what is listed the program can accept alternative documentation. Please contact your program via email [kbehr@columbusfoundation.org](mailto:kbehr@columbusfoundation.org) if you have questions about documents.

***You may be asked to provide your essential monthly bills for ALL hardships to determine how the event and expenses create a hardship to your household.***

***All documents must contain your name and or address to be accepted. Mobile app screenshots are acceptable but they must include the employee's name and/or address.***

Hardship Type – Qualified Disaster		
Type of Qualified Disaster	Required Documentation of Hardship	Related Eligible Expenses
<p><b>Acts of Nature</b> that affect an employee's primary residence (e.g., floods, lightning strikes, hurricane, tornado, ice storms, wild fires, earthquakes) that results in a loss to the employee</p>	<p>News articles, weather reports, insurance claims</p>	<p>The following expenses may be eligible <b>if caused by an Act of Nature</b>:</p> <ul style="list-style-type: none"> <li>• Rent/mortgage/security deposits</li> <li>• Utilities (electric, water/sewage, natural gas, internet bills/statements)</li> <li>• Car payment/insurance,</li> <li>• Food (receipts),</li> <li>• Clothing (receipts),</li> <li>• Temporary housing (hotel receipts),</li> <li>• Child care,</li> <li>• Reasonable evacuation expenses (receipts)</li> <li>• Reasonable damage repair (estimates/invoices/insurance claims)</li> <li>• Essential appliances and furnishings (receipts)</li> <li>• Cost of public or commercial transportation</li> <li>• Rental car expenses (monthly bills, professional estimates, receipts)</li> </ul>
<p><b>House Fire</b> that results in a loss to the employee</p>	<p>Fire Marshal's report, insurance claims, news reports</p>	<p>The following expenses may be eligible <b>if caused by a House Fire</b>:</p> <ul style="list-style-type: none"> <li>• Food (receipts)</li> <li>• Clothing (receipts)</li> <li>• Temporary housing (hotel receipts)</li> <li>• Reasonable repairs (estimates/invoices)</li> <li>• Essential appliances &amp; furnishings (receipts)</li> <li>• Moving or storage expenses (invoices/statements/ receipts)</li> </ul>
<p><b>Federal or State declared natural disaster or emergency</b> that results in a loss to the employee</p>	<p>News article, weather reports</p>	<p>The following expenses may be eligible <b>if caused by a Federal or State declared disaster or emergency</b>:</p> <ul style="list-style-type: none"> <li>• Rent/Mortgage/Security Deposits</li> <li>• Utilities (electric, water/sewage, natural gas, internet bills/statements)</li> <li>• Car payment/insurance</li> <li>• Food (receipts)</li> <li>• Clothing (receipts)</li> <li>• Temporary Housing (hotel receipts)</li> <li>• Child care</li> <li>• Reasonable evacuation expenses (receipts)</li> <li>• Reasonable damage repair (estimates/invoices/insurance claims)</li> <li>• Essential appliances and furnishings (receipts)</li> <li>• Cost of public or commercial transportation</li> <li>• Rental car expenses (monthly bills, professional estimates, receipts)</li> </ul>

Hardship Type – Qualified Disaster		
Type of Qualified Disaster	Required Documentation of Hardship	Related Eligible Expenses
<p><b>Terrorist or military action disaster</b> that results in a loss to the employee</p>	<p>News article, government documents</p>	<p>The following expenses may be <b>eligible if caused by a terrorist or military action disaster</b>:</p> <ul style="list-style-type: none"> <li>• Rent/Mortgage</li> <li>• Utilities (electric, water/sewage, natural gas, internet bills/statements)</li> <li>• Food (receipts)</li> <li>• Clothing(receipts)</li> <li>• Temporary housing (hotel receipts)</li> <li>• Child car</li> <li>• Reasonable evacuation expenses (receipts)</li> <li>• Reasonable repairs (estimates/invoices)</li> <li>• Essential appliances and furnishings (receipts)</li> <li>• Security deposits (estimates, receipts, lease agreements)</li> <li>• Car payment/car insurance(receipts)</li> <li>• Non-routine maintenance or repairs (receipts)</li> <li>• Cost of public or commercial transportation(receipts)</li> <li>• Cost of rental car (monthly bills, professional estimates, receipts)</li> </ul>

Hardship Type – Emergency Hardship		
Type of Emergency Hardship	Required Documentation of Hardship	Related Eligible Expenses
<p><b>Crime Victim (Non-violent or violent)</b> affecting self or family member* that inflicts injury on a person or loss of ability to pay for basic necessities that results in financial hardship</p>	<p>Police report, insurance claim, court documents</p>	<p>The following expenses may be eligible if <b>caused by a Crime</b></p> <ul style="list-style-type: none"> <li>• Rent/Mortgage</li> <li>• Utilities (electric, water/sewage, natural gas, internet)</li> <li>• Food (receipts)</li> <li>• Clothing (receipts)</li> <li>• Temporary housing (hotel receipts)</li> <li>• Child care</li> <li>• Reasonable evacuation expenses (receipts)</li> <li>• Reasonable damage repair (estimates/invoices/insurance claims)</li> <li>• Essential appliances and furnishings (receipts)</li> <li>• Security deposits (estimates, receipts, lease agreements)</li> <li>• Car payment/car insurance (receipts)</li> <li>• Non-routine maintenance or repairs (receipts)</li> <li>• Cost of public or commercial transportation (receipts)</li> </ul> <p>Cost of rental car (monthly bills, professional estimates, receipts)</p>
<p><b>Death of immediate family member*</b> that results in financial hardship</p>	<p>Death certificate, obituary or birth certificate that lists the applicant as an eligible family member</p>	<p>The following expenses may be eligible <b>as a result of a death of an immediate family member*</b></p> <ul style="list-style-type: none"> <li>• Funeral home invoice</li> <li>• Funeral home payment receipt</li> <li>• Travel receipts such as airfare, hotel, food and gas.</li> <li>• ^Applicant's name must be on invoice or receipt for funeral home to be eligible expense</li> </ul>
<p><b>Experiencing Homelessness</b> Must be result of</p> <ul style="list-style-type: none"> <li>• landlord selling property,</li> <li>• landlord negligence or</li> <li>• being asked to leave a residence that you are listed on lease/mortgage that results in a financial hardship.</li> </ul> <p><i>*You cannot be in violation of your lease agreement to be eligible.</i></p>	<p>Eviction notice, court documents, a letter from landlord/ spouse/partner/ roommate, case manager or shelter documentation, medical documentation</p>	<p>The following expenses maybe eligible as a <b>result of homelessness</b></p> <ul style="list-style-type: none"> <li>• Security deposit (estimates, receipts, lease agreements)</li> <li>• Application fees for new apartment/home (new lease agreement or letter from landlord)</li> <li>• Moving expenses such as moving truck and/or storage unit (invoices/estimates/receipts)</li> </ul> <p>Hotel stays (receipts/invoices)</p>

Hardship Type – Emergency Hardship		
Type of Emergency Hardship	Required Documentation of Hardship	Related Eligible Expenses
<p><b>Military Deployment</b> that results in financial hardship</p>	<p>Deployment paperwork; paystubs</p>	<p>The following expenses may be eligible as a <b>result of military deployment</b></p> <ul style="list-style-type: none"> <li>• Rent/Mortgage</li> <li>• Utilities (electric, water/sewage, natural gas, internet bills/statements)</li> <li>• Food (receipts)monthly bills</li> <li>• Clothing (receipts)</li> <li>• Car payment/car insurance (receipts/statements)</li> </ul>
<p><b>Non-Routine Vehicle Repairs</b> <i>Event must have occurred after 1/21/26 to be eligible</i></p>	<p>Insurance documents, Professional estimate of repairs/damage</p>	<p>The following expenses may be eligible as a result of <b>non-routine vehicle repairs:</b></p> <ul style="list-style-type: none"> <li>• Professional estimate of repairs (invoice/receipt/estimate)</li> <li>• Cost of public or commercial transportation</li> <li>• Rental car expenses (monthly bills, professional estimates, receipts)</li> </ul>
<p><b>Residential Disaster (Ownership Required)</b> such as foundation, septic tank, sewer lines or water well damage <i>*Does not cover normal wear and tear of appliances or routine home repairs</i></p>	<p>Insurance documents, professional estimates that state the cause of the damage/repairs, news articles</p>	<p>The following expenses maybe eligible if <b>caused by residential disaster</b></p> <ul style="list-style-type: none"> <li>• Repairs to home / structure / appliances that provide basic needs to employee (estimates/invoices/receipts)</li> </ul>
<p><b>Serious health condition** of self or family member*</b>, inclusive of injury of a person due to an accident that results in financial hardship</p>	<p>Doctor's excuse, hospital paperwork, medical chart app screenshots, FMLA or Leave of Absence paperwork, paystubs</p>	<p>The following expenses maybe eligible as a <b>result of a serious health condition** of self or family member**</b></p> <ul style="list-style-type: none"> <li>• Rent/Mortgage</li> <li>• Utilities (electric, water/sewage, natural gas, internet bills/statements)</li> <li>• Car payment/car insurance (receipts/statements)</li> <li>• Food (receipts)</li> <li>• Clothing (receipts)</li> </ul>
<p><b>Spouse/Partner Loss of Job/Income</b> <i>Event must have occurred after 1/21/26 to be eligible</i></p>	<p>Termination letter, paystubs, unemployment claims</p>	<p>The following expenses may be eligible as a result of <b>spouse/partner loss of income</b></p> <ul style="list-style-type: none"> <li>• Rent/Mortgage</li> <li>• Utilities (electric, water/sewage, natural gas, internet)</li> <li>• Car payment/car insurance</li> <li>• Food (receipts)</li> <li>• Clothing (receipts)</li> </ul>

**Ineligible Expenses:** *This list is not all-encompassing and is at the discretion of the Review Committee.*

- Non-essential household utilities: cable/television, cell phone, etc.
- Routine car maintenance or cosmetic repairs that are not the result of an accident
- Medical expenses
- New vehicle purchase
- Legal fees
- Wage garnishments
- Credit card debt
- Home foreclosures
- Pay day loans
- Private school or higher education tuition
- Expenses associated with divorce or child custody settlements
- Veterinary expenses
- Employee benefits during waiting periods of coverage
- Funeral, travel or burial expenses upon death of associate's relative outside of the program's definition of family member.
- Expenses otherwise paid for by insurance or other reimbursements (such as life, health, auto, home, and medical insurance)
- Income replacement payments, such as payments of lost wages, lost business income or unemployment compensation
- Private school or higher education tuition
- Expenses associated with divorce or child custody

**Definition of Family Member:**

\*Family member is defined as immediate family such as spouse, domestic partner, child and parent (including in-law/step) that is financially dependent on the employee

\*\* As defined by the Family Medical Leave Act (FMLA)