

FEDERAL RESERVE BANK OF NEW YORK

NEW YORK, N.Y. 10045-0001

AREA CODE 212-720-5000

Mr. Sid Ramotar
Assistant Vice President
Key Bank
Mailcode: NY-31-99-0556
436 State Street
Schenectady, NY 12305

Dear Mr. Ramotar:

I want to thank you for meeting with me to discuss the community outreach work at the Schenectady Key Center. I was particularly interested to learn about your financial education and partnerships with community development organizations.

Once again, thank you for your assistance in providing me with more information about your work. I look forward to speaking with you again.

Sincerely,



Alexandra Forter Sirota
Community Affairs Analyst