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Medical Professional Loans

As a physician or dentist with unique financial needs and time constraints, you can benefit from KeyBank's customized mortgages. Streamline the home buying process, with underwriting specialized for you, so you can take care of your needs.

Overview

Purchaser Qualification

Medical doctor or dentist

Loan Amount

Up to \$3.5 million

Loan to Value (LTV)

Up to 100%¹

Interest Rate

Fixed or variable

Private Mortgage Insurance (PMI)

Not required

Features

Personalized service

Loan options for purchase, as well as rate/term and cash-out refinances

Eligible property types include owner-occupied primary residences and second homes

Available for 1 unit single-family home, attached or detached, condos or planned unit developments

Contact Us

We'll walk you through your options. With your rates, terms and benefits in hand, you'll have everything you need to take the next step.

Ask questions, explore your options. Call us or schedule a time to [have us call you](#).

Mon-Fri: 8:00 a.m. – 8:00 p.m. ET

Sat: 9:00 a.m. – 3:00 p.m. ET

Meet with a mortgage loan officer near you.

Directory

1 Geographic restrictions may apply. Ask us for details.

NOTICE: This is not a commitment to lend or extend credit. Conditions and restrictions may apply. Information and offers 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.

MORTGAGES

clients can get a .25% interest rate discount.

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seven house buying tips for saving money.

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figure out how much house you can afford.

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About > Corporate Responsibility > Community > Baltimore's Historic Poppleton Neighborhood Gets a Boost

\$56.1 Million in Financing Helps Make Southwest Baltimore Affordable Housing Possible

January 2018



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Community Development Lending and Investment (CDLI) efforts include financing an apartment project in Baltimore's Poppleton neighborhood that will help revitalize the area.

For more than a decade, residents of Baltimore's historic Poppleton area wondered what would become of their neighborhood . Over the years retailers moved elsewhere and lots were abandoned, yet residents still hoped for better days.

Those better days appear to be on the rise – literally – as a multi-million-dollar apartment building begins to go up in the neighborhood, with the promise of affordable housing and further development.

The large-scale redevelopment project was financed in part through \$56.1 million in FHA-insured 221(d)4 funds provided by . The funds will be used for the first phase of the project, consisting of a six-story complex with 262 units, dubbed the Center\West Apartments. The project will also include 19,000 square feet of ground floor retail, neighborhood services, a dog park and a plaza. The true boon to the neighborhood is that 20% of the 262 units are designated as affordable housing, for those making at or below 50% of the area's median income.

Neighborhood History

The Poppleton neighborhood where the project is located is significant in many ways. First, the development is situated in front of the historic Poe House, the former home of writer Edgar Allan Poe, which also is one of the first homes built in the neighborhood. Yet, the historical significance of the area did not isolate it from falling into disrepair: over the last 15 years, the area has been filled with vacant lots (totaling 33 acres), left after homes and shops were torn down for development that never came. The area remained barren even as the [University of Maryland](#) rapidly built nearby on West Baltimore Street.

Assessing and Meeting Needs

[La Cité Development, LLC](#), in conjunction with [BRP Development Corp](#), saw the needs of the neighborhood and worked with the City of Baltimore to develop a project that would meet the area's immediate needs, while having an eye toward future expansion and revitalization. All told, the project, when completed, will cost \$460 million, with the Center\West Apartments as the first phase.

Area residents are encouraged by the project and what it offers the neighborhood. William Jackson, a retired Baltimore police officer who lives in Poppleton, related to The Baltimore Sun the following about the development: "It was a 15-year promise... We finally made it. It's going to help the tax base of this neighborhood."

Gets It Done

The financing from , which got this project off the ground, was the fastest firm commitment to finance new construction in the history of the U.S. Department of Housing and Urban Development (HUD).

Said Dan Bythewood, Co-founder and President of La Cité Development, "At La Cité, we are motivated by opportunities to improve neighborhoods. ability to provide fast financing solutions helped us work with the City of Baltimore and move forward with the first phase of construction of Center\West."

About Key > Corporate Responsibility > Socially Responsible Investing

Sustainability

Leadership for a bright future.



Being a responsible corporate citizen is part of our plan, and we sweat the details. With products and services that support green buildings, energy efficiency, high efficiency vehicles and renewable energy, we're helping create a more sustainable economy.

Building a Sustainable Community through Responsible Actions

From retail and commercial banking products in to investment products in , equipment financing through Equipment Finance®, and lending and capital investments through Capital Markets®, s committed to sustainability. We are proud to expand our climate commitments to further minimize the environmental impact of our operations, provide more solutions to our clients, and support environmental equity.

commits to the following actions:

Sustainable finance

Finance or facilitate \$38 billion to address climate change and support green initiatives by year-end 2026.

Carbon neutral

Achieve carbon neutral operations across our scope 1 direct emissions and scope 2 indirect emissions by year-end 2030.

Financed emissions

Join the Partnership for Carbon Accounting Financials (PCAF) and complete the necessary measurement and evaluation of scope 3 financed emissions.

is one of the largest U.S. bank lenders to the wind and solar sectors and a national leader in renewable energy investments.

Investing in Renewable Energy

Investing in renewable energy and energy efficiency has tremendous potential for both our clients and our shareholders.

Since 2007, has been investing in renewable power generation in the United States. also provides services to clean technology firms in the smart grid, energy management and pollution control sectors.

From 2018 through 2021, we ranked as the number #1 North American renewable energy project finance lender in terms of both the number and dollar volume of deals executed¹. For deals executed in 2021, we ranked #2 in both the number and dollar volume of deals executed.

At year-end 2021, had \$6.5 billion committed to renewable energy projects, representing a cumulative capacity of 42.9 GW, a 7.0 GW increase compared to 2020. has committed more than \$13.5 billion to renewable energy since the inception of the alternative energy team in 2007. These direct commitments by have helped to facilitate \$52.5 billion of financings in the bank debt market for renewables.

provides tailored equipment and lease financing solutions for both renewable generation and energy efficiency projects. Clean Energy team helps its clients develop an integrated approach to achieve their sustainability goals. In 2021, financed \$410 million of new energy efficiency, fuel cell, and solar projects, bringing the group's cumulative financing of 490 transactions totaling more than \$1.6 billion since it was established in 2012.

KEF Clean Energy continues to expand the financing of hydrogen powered distributed generation projects, adding fuel cell powered materials handling vehicles to the portfolio. We first entered the market in 2015, as an early investor in hydrogen-based power generation, fueling stations, and materials handling. Since then, we have provided funding for more than \$400 million in hydrogen-fueled assets.

Sustainable Operations

We recognize that climate change is both a risk and an opportunity for the resilience and growth of our business in years to come. In addition to investing in renewable energy sources, aims to reduce its operational footprint through a series of greenhouse gas (GHG) reduction targets. Through our energy efficiency initiatives, strategic site consolidations, other capital project optimization, and behavior changes, we've reduced scope 1 and 2 emissions by 31% and energy consumption by 23% since 2016.

The company strives for reductions in energy consumption and CO₂ emissions, increasing the use of renewable energy in its operations, and to report results in its annual CDP and ESG Report.

Our carbon commitments and progress, is committed to:



Achieve carbon neutral operations

across our scope 1 direct emissions and scope 2 indirect emissions, by year-end 2030

– we are 31% of the way there.



40% Reduction

in scope 1 & 2 emissions by 2030

– we are 77% of the way there.



80% Reduction

in scope 1 & 2 emissions by 2050

– we are 39% of the way there.

Our Sustainability Commitment in Action



ESG REPORT: ENVIRONMENTAL HIGHLIGHTS

Building thriving communities includes taking care of our environment.

We support sustainability through green buildings, energy efficiency, high-efficiency vehicles and renewable energy.

[Learn more.](#)

Careers

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Working with Us

Mission & Values

Culture

Benefits

Commitment to Diversity, Equity & Inclusion

Military/Veterans

Career Development

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Military/Veterans

Hiring our nation's heroes.



Lack of banking experience is not a barrier to working with Key. We value your commitment and service to our nation and recognize that your unique set of skills and experiences help make our organization stronger.

Search Jobs

Hiring

The values and leadership gained through your service are an invaluable asset to Key, and our promise is to help match your skills to the best possible employment opportunities. Our aim is to hire and retain veterans and their spouses to enable them to pursue fulfilling and rewarding careers as part of our workplace community. Key has a strong record in supporting military members and their families. We are dedicated to recruiting, developing and retaining:



Veterans



Reservists



Military spouses

Engagement

Success is built on a highly engaged workforce. Our [Employee Resource Groups](#) are critical to our service member recruiting vision and strategy. These employee resource groups help us attract, engage, develop and retain a diverse workforce and inform our business strategy. Our [Employee Resource Groups](#) are open to all employees, including:

- ✓ African Heritage
- ✓ Asia
- ✓ Champions of People with Disabilities
- ✓ Hispanic-Latinx
- ✓ Jewish Cultural
- ✓ [Key](#) for Lifetime Contributors
- ✓ [Key](#) Legal Exchange
- ✓ [Key](#) Military Network
- ✓ [Key](#) Women's Network
- ✓ [Key](#) Young Professionals
- ✓ Parents are [Key](#)
- ✓ PRIDE

Career Growth

We value your experience and provide continuous career growth, so we can reach our full potential together through on-the-job training programs and facilitated learning experiences.

"
Key leaders care for their employees. Key has done so much for me. They have invested in my professional development and opened doors for me I could never have imagined. I never thought I'd work in banking, but I can now tell you my allegiance is with Key."

Stephen Pease, Area Retail Leader



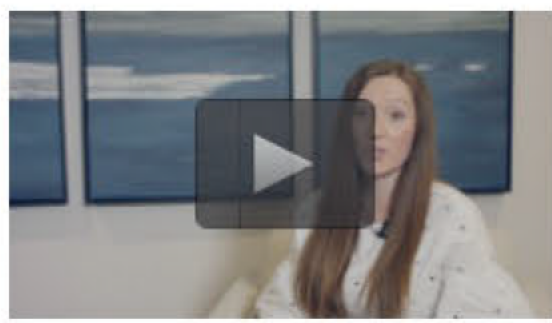
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Hiring Our Nation's Heroes



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Transitioning from the Military



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Key Values the Vet Experience



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Key Military Network



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All Experiences Welcomed

Awarded for Our Diversity, Equity, and Inclusion

Our commitment to diversity is reflected in the awards we've received. We have an exciting record of ten years of perfect Corporate Equality Index scores. *DiversityInc* has named us a Top 50 Company for seven consecutive years. And we've achieved even more:



12x winner

DiversityInc Top 50 Companies for Diversity (2005, 2007-2009, 2014-2021)



2x winner

DiversityInc Top Companies for People with Disabilities (2019-2020)



2x winner

DiversityInc Top Companies for LGBT Employees (2019-2020)



2020

DiversityInc Top Companies for Veterans



14x winner

Human Rights Campaign Best Places to Work for LGBTQ+ Equality (2008-2011, 2013-2022)



8x winner

Points of Light's Civic 50 for Community-Minded Companies (2013, 2014, 2016-2021)



8x winner

Military Friendly® Employer (2015-2022)



6x winner

Military Friendly® Spouse Employer (2017-2022)



3x winner

Bloomberg Gender-Equality Index (2020-2022)



5x winner

National Organization on Disability Leading Disability Employer Seal (2017-2021)



7x winner

Black EOE Journal "Best of the Best" Top Employers (2015-2021)



2018

MBN Supplier Diversity Best of the Decade

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Building A Community is the to Workplace Happiness

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Savings and CDs FAQs

Personal > Savings > Silver Money Market Savings Account

Silver Money Market Savings® Account

Grow your savings

Whether you're starting with \$50 or much more, you can use Silver Money Market Savings® to grow your savings. Save more with easy to waive fees and mobile check deposit.¹

Open Now

Rates & Fees

Overview

Waivable Monthly Maintenance Fee	\$12
Minimum Opening Deposit	\$50.00 ²
Interest Rate	Compounded daily; higher rate on \$5,000+ ²
Qualifies for Relationship Balances	Yes
Check Writing	Yes, limited
Can Be Used for Overdraft Protection	Yes ³

Features

Interest Rate

Our variable rate is compounded daily to give you the best possible returns.

Waivable Monthly Maintenance Fee

The \$12.00 monthly maintenance fee for Silver Money Market Savings Account will be waived if at least one of the following requirements is met:

- Currently have or open a Advantage Checking®, Privilege Checking®, or Privilege Select Checking®
- Maintain a minimum daily balance of \$5000 or more during the statement cycle
- A monthly direct deposit of at least \$25.00 is credited to your Silver Money Market Savings Account during the monthly statement cycle
- A recurring monthly online banking transfer of \$25.00 or more from another deposit account is transferred to the Silver Money Market Savings Account during the monthly statement cycle

Check Writing

Withdrawals and transfers are limited to seven per month.⁴

Overdraft Protection

Link a savings account to your checking account to automatically cover overdrafts without a transfer fee.³

FDIC Insured

Up to the maximum allowable limit.

Open Now

Rates & Fees

Please read our [Agreements and Disclosures](#). If you opened your deposit account online within the last 90 days, you may also review the original agreements and disclosures provided to you.



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