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FEDERAL RESERVE BANK **OF NEW YORK**

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July 15, 1987

To All Banking Institutions in the Second Federal Reserve District:

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ASSOCIATION, Albany, New York. This newly organized bank was established and opened for business today. By virtue of its being a national bank, it has become a member of the Federal Reserve System. The capital of the bank is \$1,000,000, and its surplus is \$2,000,000.

Officers of the bank are:

DEBORAH L. BEVIER	President and Chief Executive Officer
RAYMOND C. STEVENS	Vice President and Cashier
CAROLE E. GRIFFIN	Vice President

The Comptroller of the Currency has advised us that a certificate of

authority to commence business has been issued to KEY BANK USA NATIONAL

The routing number of the bank is $\frac{29-1119}{213}$, encoded 0213-1119, check digit 2.

E. GERALD CORRIGAN, President.