

# A Day in the Life of a KeyBank Real Estate Capital® Analyst



## Here's what you can expect in our full-time Rotational Associate Program.

We asked Analysts who've been through this career-path program to answer the most frequently asked questions about this position. Callie, in Cleveland, Ohio, shared some experiences as a Real Estate Capital (REC) Analyst.

### Q. What is your typical day like in this Program?

This can depend on the group you are rotating through. Some groups may have longer-term projects to work on, including Cash Available for Distribution (CAD) and credit reports. Analysts may be asked to prepare credit comments regarding a current or potential client, as well as deal memos for approving mortgages and financing for potential clients. Depending on the group, you could get exposure to Freddie Mac, Fannie Mae, and HUD loans, either from the deal side of the business or loan servicing. Analysts should try to listen in on calls and/or attend meetings when possible with their line of business managers to learn as much as possible during each rotation. The pace of work can ebb and flow. You may feel the crunch during certain times and others you may have more flexibility with deadlines.

### Q. What areas can Analysts rotate through in this program? And, how many rotations do you go through?

Analysts will rotate three times after completing 12 weeks of training. Each rotation will be six months long. Once finished with rotations, the Analyst then directly places with a major group within the REC platform. Rotations could be in the following areas: Credit, Product

or Segment. The line of business does its best to give each Analyst one rotation in each of those major areas. Geographies can include: Cleveland, New York City, Boston, Washington, D.C., Atlanta, Kansas City, Phoenix, Dallas, and Seattle.

### Q. What is the typical career path for someone who starts as an Analyst in this program?

That can depend on the major group you are placed in. These steps may include roles such as Junior Portfolio Manager, Senior Portfolio Manager, Junior Relationship Banker, Relationship Manager and Senior Banker.

### Q. What would you say are the most important traits an Analyst needs to be most successful in this program?

There are three traits that are a definite advantage for an Analyst to have:

- **Communication skills** – You meet many different people through the different rotations and different geographies. It's important to build relationships during each step in the process. Relationship-building and communication skills are important because REC is a client-facing line of business.
- **Flexibility** – You rotate three times and move at least four times in the first two years. It's important that the REC Analyst is okay with this, but can also adjust to new teams and cultures quickly.
- **Intellectually curious** – Ask questions, meet with people during each rotation, read material, and find ways to further understand the business, its clients, etc.

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## Q. What is your favorite part of being an Analyst in this program?

The exposure is tremendous. By rotating through three different groups in three different geographies, a REC Analyst has a chance to experience so much, not only from the people you are working with, but also from the different cities you get to experience. As long as you are open to relocating it's a great opportunity and gives the Analyst a chance to learn so much in such a short amount of time.

## Q: What do I need to know before applying for the program?

**Preferred Majors:** Open to many different majors as long as the core skill-set and trainability is there.

**Minimum GPA:** 3.3 or above preferred

**Certifications:** Depending on the group an Analyst is placed in, there may be some.

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