



Meet Your Upgraded Key Private Bank Statement.

We've created a new design that is even easier to read, so you can keep track of your finances. Here's a guide to the sections included in your new statement:

1 Account Summary


This is a summary of your statement so you can easily see it at a glance. From beginning balance, to deposits, interest, withdrawals, fees and ending balance, you'll get a quick snapshot of your finances.

2 Account Updates


If there's an important update such as a change in terms or fees, this section will alert you and tell you which page to read. Some months we may not have new information to share, but be sure to read this section when you see it.

3 Contact Us


This is where you'll always be able to find convenient ways to contact us. We're here to help!



Key Private Bank
P.O. Box 93885
Cleveland, OH 44101-5885



0000 0000000
John D. Sample
6021 Connection Dr.
Cleveland, OH 44104



534-610

Key Account Name
January 5, 2020 to February 5, 2020


1 Account Summary


Beginning Balance on Month XX, XXXX	\$9,322.54
Deposits (Money In)	
Deposits	\$2,134.00
Interest	\$00.4
Fees and Charges Refunded	\$6.00
Withdrawals (Money Out)	
Withdrawals	-\$413.20
Checks	-\$XXX.XX
Fees and Charges	-\$26.00
Withholding	-\$X.XX
Ending Balance on Feb 5, 2020	\$11,023.38
<hr/>	
Annual Percentage Yield (APY) Earned	0.02%
Number of Days This Statement Cycle	30
Interest Paid on Feb 5, 2020	\$X.XX
Interest Earned This Statement	\$0.03
Interest Paid Year-to-Date	\$0.55
Federal and State Interest Withheld This Statement	\$0.03
Federal and State Interest Withheld Year-to-Date	\$0.05


2

Make sure you read the **Account Updates** section on page X of this statement to find out important information about your account.

3

 **Key Private Bank Office:**
11461 Buckeye Rd.
Cleveland
216-721-6060

 **Customer Service:**
1-877-634-2968
For clients using a TDD/TTY device, please call 1-800-539-8336

 **Sign On or Enroll in Online and Mobile Banking:**
key.com/kpb

XXXXXXXXXXXXXXXXXXXX
XX

Page 1 of 9



4 Transaction Details

Here's where you'll find your detailed activity for the month. We've organized and enhanced it so you can track your individual transactions with no trouble at all.

5 Fees and Charges

We've made it easier than ever to see fees or charges to your account. If we've refunded a fee, here is where you'll see it listed. We've also included tips to help you avoid fees in the future.

6 Account Updates

Should we have new or important information about your account to share, this is where you can get the details. There will be a special note on the front page alerting you about this information and telling you where to find it.

7 Disclosures

This is where you'll find additional required information about your account, plus some ways to contact us if you need to talk about it.

4 Deposits

Date	Description	Amount
1/15	Direct Deposit Pers Benefits Pers Check	\$1,000.00
1/15	Deposit Branch 0091 Oregon	\$60.00
1/15	Direct Deposit SSA Treas 310 Soc Sec	\$500.00
1/15	Interest Payment	\$2.64
Total Deposits		\$1,560.64

Withdrawals

Date	Description	Amount
1/15	POS Mac Winco Food 1234 Portland OR	\$49.43
1/15	POS Mac Winco Food 1234 Portland OR	\$150.00
1/15	POS Mac Winco Food 1234 Portland OR	\$50.00
Total Withdrawals		-\$249.43

5 Fees and Charges

OVERDRAFT AND RETURNED ITEM FEES SUMMARY

	Total for this period	Total year-to-date
Total Overdraft Fees	\$60.00	\$150.00
Total Returned Item Fees	\$0.00	\$30.00

Here are some things you can do to avoid future Overdraft and Returned Item Fees:

- Use online, mobile and text banking tools to track your balance and set up alerts.
- Choose another KeyBank account to back up your checking account with Overdraft Protection.
- Contact your Relationship Manager to create a personalized plan that will help keep you in charge.

SERVICE FEES AND CHARGES

Date	Service	Charge	Refund	Number of Charges/Refunds	Total for this period
2/5	Maintenance Service Charge	\$7.00		1	\$7.00
2/5	Foreign Country ATM Fee	\$6.00		1	\$6.00
2/5	Recurring Overdraft Service Charge	\$12.00		1	\$12.00
2/5	Inactive Fee	\$7.00		1	\$7.00
2/5	Other Banks ATM Surcharge Credit		\$6.00	1	\$6.00

Total All Fees and Charges for This Statement Period

-\$38.00

Here are some things you can do to avoid future Fees and Charges:

- Maintenance Service Charge** (do one of the following):
 - Maintain a total balance of \$25,000 or more in any combination of your KeyBank accounts (excludes Mortgage balance).
 - Have a KeyBank mortgage with automatic payment deductions of \$500 or more from your Key Advantage Checking Account every month.
- Use a combination of your KeyBank deposit and investment accounts (excludes

Account Updates

Read this section to discover any changes that may affect your account now, or in the future.

Questions? Call the number on this statement, visit your local branch or contact your Relationship Manager.

6

Lorem Ipsum Dolor Sit Amet Consectetur Adipiscing Elit

Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat. Duis autem vel eum iriure dolor in hendrerit in vulputate velit esse molestie consequat, vel illum dolore eu feugiat nulla facilisis at vero eros et accumsan et iusto odio dignissim qui blandit praesent luptatum zzril delenit augue duiis dolore feugiat nulla facilisis. Lorem ipsum dolor sit amet, consectetur adipiscing elit.

7

INFORMATION ABOUT YOUR CHECKING ACCOUNT

Consumer Account Disclosures

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

If you think your statement or receipt is wrong or need more information about a transfer listed, please call the phone number on the first page of this statement, or write us at **KeyBank Customer Disputes, NY-31-55-0228, 555 Patroon Creek Blvd., Albany, NY 12205**.

- Give us your name and account number
- Describe the error or transfer in question, and explain why you believe it is an error or why you need more information
- Tell us the dollar amount

We must hear from you no later than 60 days after we sent the first statement where the problem or error appeared. We will investigate your complaint and correct any error promptly. If we take more than 10 business days, we will credit your Account for the amount you think is in error, so you will have use of the money during the time it takes us to complete our investigation.

For general questions about your account, call us at **1-800-KEY2YOU® (1-800-539-2968)**