

Meet Your Upgraded KeyBank Statement.

We've created a new design that is even easier to read, so you can effortlessly keep track of your money. 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 contributions, interest, distributions, 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 Reportable Information


When it's tax time, find everything you need for the IRS here. We've put your beginning balance, contributions, distributions and rollovers for the current and previous year all in one place.


4 Contact Us

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



KeyBank
 P.O. Box 93885
 Cleveland, OH 44101





534-610

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

KeyBank Health Savings Account®
 Account number ending: XXXX
 Month XX, XXXX to Month XX, XXXX

1 Account Summary

Beginning Balance on Month XX, XXXX	\$XXX,XXX.XX
Contributions (Money In)	
Contributions	\$XXX.XX
Interest	\$XXX.XX
Fees and Charges Refunded	\$X.XX
Distributions (Money Out)	
Distributions	-\$XXX.XX
Fees and Charges	-\$XXX.XX
Ending Balance on Month XX, XXXX	\$XX,XXX.XX
Investments*	\$XX,XXX.XX
Annual Percentage Yield (APY) Earned	X.XX%
Number of Days This Statement Cycle	XX
Interest Earned and Paid on XX/XX	\$X.XX
Interest Paid Year-to-Date	\$X.XX

3 Reportable Information

	This Statement	For XXXX <i>(current year)</i>	For XXXX <i>(prior year)</i>
Beginning of Year Balance	N/A	\$XX,XXX.XX	N/A
Contributions	\$XX.XX	\$XX.XX	\$XX.XX
Distributions	-\$X,XXX.XX	-\$X,XXX.XX	-\$X,XXX.XX
Rollovers	\$XX.XX	\$XX.XX	\$XX.XX

*NOT FDIC INSURED • NOT BANK GUARANTEED • MAY LOSE VALUE • NOT A DEPOSIT • NOT INSURED BY ANY FEDERAL OR STATE GOVERNMENT AGENCY

4 Client Service:

1-888-KEY-2020
 For clients using a TDD/TTY device, please call 1-800-539-8336

Please Send Inquiries:

Health Savings Operations
 P.O. Box 91578
 Cleveland, OH 44101

Sign On or Enroll in Online and Mobile Banking:

key.com

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 XX Page 1 of X

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Meet Your Upgraded KeyBank Statement.

- 5 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.
- 6 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.
- 7 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.
- 8 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.

5 Contributions

Date	Description	Amount
XX/XX	Direct Deposit Pers Benefits Pers Check	\$X,XXX.XX
XX/XX	Deposit Branch 0091 Oregon	\$XXX.XX
XX/XX	Direct Deposit SSA Treas 310 Soc Sec	\$X,XXX.XX
XX/XX	Interest Payment	\$X.XX
Total Deposits		\$X,XXX.XX

Distributions

Debit/ATM Withdrawals

Date	Description	Amount
XX/XX	POS Mac Winco Food 1234 Portland OR	\$XX.XX
XX/XX	POS Mac Winco Food 1234 Portland OR	\$XX.XX
XX/XX	POS Mac Winco Food 1234 Portland OR	\$XX.XX
Total Debit/ATM Withdrawals		-\$X,XXX.XX

Other Withdrawals

Date	Description	Amount
XX/XX	POS Mac Winco Food 1234 Portland OR	\$XX.XX
XX/XX	POS Mac Winco Food 1234 Portland OR	\$XX.XX

6 Fees and Charges

RETURNED ITEM FEES SUMMARY

Total Returned Item Fees	Total for this period	Total year-to-date
	\$X.XX	\$XX.XX

SERVICE FEES AND CHARGES

Date	Service	Charge	Refund	Number of Charges/Refunds	Total for this period
XX/XX	Fee Name	\$XX.XX		X	\$XX.XX
XX/XX	Fee Name	\$X.XX		X	\$X.XX
Total All Fees and Charges for This Statement Period					-\$XXX.XX

7 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 or contact your banker.

Your [PRODUCT NAME] statement has been upgraded!
 We changed the look of your statement to make it easier for you to quickly get the information you need. Now you can effortlessly see your balances, find details on your activity, get helpful alerts and more. It's just one of the ways we help you keep track of your money and move financially forward. To learn about all the improvements to your new statement, visit key.com/mystatement.

8 INFORMATION ABOUT YOUR 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.

- 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

Annual Percentage Yield (APY) Earned may show 0.00% when balances are not high enough to generate interest.

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.

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 12206** as soon as you can. When you contact us, make sure you: