

# The KeyBank Transparency Promise

We want to make sure our clients get the most out of their KeyBank accounts. That's why we've created this easy-to-understand summary of common charges related to this account. That way our clients get a clear and transparent look at what fees there are, when they might occur and how to avoid them.

Visit [key.com/fees](http://key.com/fees) for more information.



## Maintenance Service Charge

Here is the maintenance service charge associated with your Key Advantage Checking Account, as well as what you can do to avoid it.

### Maintenance Service Charge

\$18.00 Monthly Maintenance Service Charge

**How to Avoid a Maintenance Service Charge:** Do one of the following during each statement cycle. You can find your specific statement cycle dates listed on both your paper and online statements.

- Maintain a total balance of \$10,000 or more in any combination of your accounts<sup>1</sup>
- Have a KeyBank mortgage with automatic payment deductions of \$500 or more from your Key Advantage Checking Account each statement cycle
- Be a Key@Work program member and have direct deposits that total at least \$1,000 or more during each statement cycle



## ATM Transactions

With convenient locations, strict security and features that save time, Key ATMs help you bank on the go. However, when a Key ATM isn't available, fees can occur. Here's a clear list of fees and charges you could encounter:

### KeyBank ATMs

No fee Avoid ATM surcharge fees when withdrawing money by using your KeyBank Debit Mastercard® at a KeyBank ATM or an Allpoint ATM. Together they provide you access to over 40,000 surcharge-free ATMs nationwide. For nearby KeyBank or Allpoint ATM locations, go to [key.com/locations](http://key.com/locations).

\$1.50 Printed mini-statement when you request your account balance. This will be charged at the end of each business day and will appear as "ATM Mini-Statement Fee."

### Non-KeyBank ATMs

\$3.00 There is no KeyBank fee for your first 2 transactions per statement cycle if you use another bank's ATM, and \$3 per transaction for any after that. There may also be a fee charged by the ATM's operator. These fees, as well as any additional non-KeyBank charges or surcharges, will be included with the total withdrawal transaction amount.

### Foreign Country ATMs

\$5.00 International fee at any ATM outside the U.S.

**How to Avoid Foreign Country ATM Fees:** Purchase your foreign currency from your local KeyBank branch before your trip.



## Overdrafts and Non-Sufficient Funds

Despite careful planning, overdrafts sometimes happen. Here's a straightforward look at a list of fees and charges you could encounter:

### Overdraft and Non-Sufficient Funds Fees

*We assess these fees based on the number of times overdraft or non-sufficient funds transactions have occurred in the current statement cycle plus the previous 11 statement cycles. If you'd like more information about overdraft and non-sufficient funds transaction fees, and how you can avoid them, please visit [key.com/odinfo](https://key.com/odinfo).*

\$33.00	Per transaction, for the first two overdraft or non-sufficient funds transactions in the current or last 11 statement cycles. This will appear as "Overdraft Item or Return Item Charge" on your statement.
\$38.50	Per transaction, for 3+ overdraft or non-sufficient funds transactions in the current or last 11 statement cycles. This will appear as "Tier 2 Overdraft Item or Return Item Charge" on your statement.
\$28.50	Extended overdraft service charge that occurs when your account remains overdrawn for 5 consecutive business days.

*Please refer to your account agreement for important information about the order in which Key posts transactions to your account.*

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### How to Avoid Overdrafts

*There are a number of ways to avoid overdraft and/or non-sufficient funds fees:*

**Track Your Balance** – It's easy to do with Key online and mobile banking.

**Set Up Account Alerts** – They'll let you know when deposits or payments are posted to your account, or when your account goes below a particular balance.<sup>2</sup>

**Use Overdraft Protection** – Link your Key Advantage account to another KeyBank account, such as a savings account, Preferred Line of Credit, Home Equity Line of Credit<sup>3</sup> or credit card. Your linked account will automatically transfer funds to your Key Advantage account to cover any overdrafts. If overdraft protection is linked to a savings account, then there is no transfer fee. If you choose to link to a credit product, an overdraft protection transfer fee may apply, but you may save money by avoiding overdraft fees and any non-sufficient funds fees that could be charged<sup>4</sup>.

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### When Your Deposits Are Available

*Different types of deposits (cash, direct deposit, checks) become available at different times:*

**Same Business Day** – Direct deposits of electronic payments such as Social Security benefits and payroll. Cash deposits made at a KeyBank ATM. Check deposits made at a KeyBank ATM (\$100.00 will be available immediately, with the rest posting the following day).

**Next Business Day** – Checks drawn on KeyBank (in some instances funds may be available on the same business day of deposit). Check deposits made through the KeyBank mobile app. Remaining balances from checks deposited the prior day.

*A business day is Monday - Friday, not including holidays. Exceptions may apply.*



## Additional Fees

### Statement Charges

No fee	To receive a paper copy of your statement each month
No fee	To receive a statement containing images of the front of your checks each month
\$6.00	For each additional statement copy you request

**Helpful Statement Tip:** Instead of receiving a paper statement every month, you can enroll to receive electronic statements. You'll receive an email every month letting you know your statement has been posted and is ready for review in Online Banking. Visit [key.com/onlinebanking](http://key.com/onlinebanking) to enroll.

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### Wire Transfers

\$20.00	Incoming domestic and international
\$30.00	Domestic outgoing
\$45.00	International outgoing

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### Debit Card Fees

No fee	Receive replacement card within approximately 3-5 business days with Standard Processing
\$25.00	Receive replacement card within approximately 2-3 business days with Express Processing
3%	Transaction fee on international purchases

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### Inactive Fee

\$5.00	Monthly inactive fee (charged when you haven't used your account during a 3-month period)
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**How to Avoid an Inactive Fee:** Simply make a deposit or withdrawal once during a 3-month period, or have a balance equal to or greater than \$5,000.

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### Other Fees

\$34.00	Stop payment charge (charged when you request that KeyBank cancel a payment which has already been made)
Up to \$15.00	Chargeback fee (charged when an item you deposited is returned)
\$8.00	For each Official Bank Check purchased
\$5.00	For each money order purchased
\$25.00	Early account closure fee (charged when you close your account within 180 days of opening it)



Fees listed are current as of 10/01/2020 and are subject to change.

<sup>1</sup>For more information about which accounts can be combined and how balances are combined, see your Key Advantage Checking Account agreement.

<sup>2</sup>Message and data rates may apply.

<sup>3</sup>Home Equity Lines of Credit may not be utilized for overdraft protection in New York or Connecticut.

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<sup>4</sup>All credit products are subject to credit approval.

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