

Know the Fees KeyBank Hassle-Free Account®

A clear and transparent summary of common fees, when they might occur and how to avoid them.



Maintenance Service Charge

No fee **Monthly Maintenance Service Charge**



ATM Transactions

No fee **KeyBank ATMs** and Allpoint ATMs provide access to over 40,000 surcharge-free ATMs nationwide.

\$ 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*.

\$ 3.00 **Non-KeyBank ATMs.** This fee is charged at the end of the statement cycle for each withdrawal or balance inquiry and will appear as *Regional ATM Withdrawal Fee* or *Regional ATM Inquiry Fee* on your statement. There may also be a fee charged by the ATM's operator, which will be included in the total withdrawal transaction amount.

Avoid ATM Fees: Use your KeyBank Debit Mastercard® at a KeyBank or Allpoint ATM. For nearby KeyBank or Allpoint ATM locations, go to key.com/locations.

\$ 5.00 **International ATMs** per ATM withdrawal or balance inquiry outside of the U.S. This fee is charged at the end of the statement period.



Overdraft and Returned Items

No fee **Overdraft and Fees**

Important Note: We do not charge overdraft fees on the Hassle-Free Account. As a checkless account, overdrafts seldom happen. In the rare case that an overdraft occurs, your account will appear overdrawn and show a negative balance. However, we will not charge you an overdraft fee in this situation.

Sometimes, a transaction will be declined because it exceeds your available balance – this is considered a returned item. We do not charge fees for returned items.

Know How and When Transactions Post to Your Account: Deposits are posted first, then withdrawals. *Please keep in mind that funds you deposit may not be available for immediate use. See your Funds Availability Policy for complete information.*

- Transactions you make before the cutoff times each business day will be processed that same day.
- Transactions you make after the cutoff times or on weekends and legal holidays will be processed the next business day.
- **Cutoff Times for Deposits and Withdrawals:**
 - Branch – At the time of closing
 - ATM, debit card PIN/POS, telephone, and online banking – 7:00 p.m. local time based on the state where you opened your Account
 - Mobile – 11:00 p.m. ET
 - Zelle® – 7:00 p.m. ET



Additional Fees

No fee	Statement Charge receive a paper statement every month Statement Tip: Instead of receiving a paper statement every month, you can enroll to receive electronic statements. Visit key.com/onlinebanking to enroll.
\$ 20.00	Wire Transfers Incoming domestic and international
\$ 25.00	Wire Transfer Domestic Outgoing
\$ 45.00	Wire Transfer International Outgoing
No fee	Debit Card Replacement, Standard Delivery receive card 3 – 5 business days with Standard Processing
\$ 25.00	Debit Card Replacement, Rush Delivery receive card 2 – 3 business days with Express Processing
3 %	Debit Card Foreign Transaction Fee on international purchases. This fee is a percentage of the transaction amount and will be included in the transaction total.
\$ 34.00	Stop Payment Charge when you request KeyBank cancel a payment which has already been made
up to \$ 15.00	Chargeback Fee when an item you deposited is returned
\$ 8.00	Official Bank Check for each purchased
\$ 5.00	Money Order for each purchased



Fees listed are current as of 09/16/2022 and are subject to change.

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