

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 for more information.



Maintenance Service Charge

Your KeyBank Hassle-Free Account does not have a maintenance service charge associated with it.

Maintenance Service Charge

No fee Monthly Maintenance Service Charge



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. For nearby KeyBank ATM locations, go to key.com/locations.

\$1.50 You'll receive a printed mini-statement at the ATM when you request your account balance. The fee will be charged at the end of the business day, and will appear on your monthly period statement as "ATM Mini-Statement Fee."

Non-KeyBank ATMs

\$3.00 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.

IMPORTANT TIP: Be aware that additional non-KeyBank charges or surcharges can be assigned by the owner of the ATM when you use a non-KeyBank ATM. These charges will be included with the total withdrawal transaction amount.

How to Avoid Non-KeyBank ATM Fees: Make sure you use your KeyBank Debit Mastercard® at a KeyBank ATM. Find one near you at key.com/locations.

Foreign Country ATMs

\$5.00 Any ATM outside the U.S.

3% International fee based on percentage of transaction

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



Overdrafts and Non-Sufficient Funds

KeyBank does not charge overdraft or non-sufficient funds fees on the Hassle-Free Account. Since the KeyBank Hassle-Free Account is checkless, overdraft and non-sufficient fund situations rarely occur. There are, however, a small number of instances in which a debit card transaction can result in an overdraft. If you have sufficient funds in your account when you initiate a debit card payment but don't have sufficient funds to cover the charge when it is presented to Key for payment, an overdraft will appear on your account; however, KeyBank will not charge an overdraft or non-sufficient fund fee when this occurs.



Know 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

\$6.00 For each additional statement copy you request

How to Avoid Statement Charges: 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 to enroll.

Wire Transfers

\$20.00 Incoming domestic and international
\$25.00 Domestic outgoing
\$45.00 International outgoing

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



Additional Fees

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
No fee	Early account closure fee (charged when you close your account within 180 days of opening it)



Fees listed are current as of 2/18/2021 and are subject to change.

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