

# Know the Fees Key Privilege Checking®

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



## Maintenance Service Charge

\$ 25.00 **Monthly Maintenance Service Charge**

**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 \$25,000 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 Privilege Checking Account each statement cycle
- Be a Key@Work® program member and have direct deposits that total at least \$2,500 or more during each statement cycle



## ATM Transactions

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

No fee **Printed Mini-Statement** when you request your account balance.

No fee **Non-KeyBank ATMs.** There is no KeyBank fee if you use another bank's ATM. There may, however, be a fee charged by the ATM's operator. This fee, as well as any additional non-KeyBank charges or surcharges, will be included with the total withdrawal transaction amount. If you use your KeyBank Debit Mastercard® you will receive a refund of up to \$6 for the first two (2) ATM surcharges assessed by the ATM operator. This refund will be posted at the end of the month on your statement.

**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](https://key.com/locations).

No fee **International ATMs** per ATM withdrawal or balance inquiry outside of the U.S.



## Overdraft and Returned Items

Overdrafts occur when there isn't enough money available in your account, and a transaction (such as a payment or purchase you make) goes through anyway, resulting in a negative balance. **As a courtesy, we provide our clients the Key Coverage Zone<sup>SM</sup> – as long as your end of day overdraft balance is \$20 or less, you will not be charged any KeyBank overdraft fees.** If you're overdrawn by more than \$20, you may incur two types of fees:

\$ 20.00 **Overdraft Item (OD) Charge** will apply to each item we pay when your end of day overdraft balance is greater than \$20 or beyond the Key Coverage Zone. This fee is charged per transaction (up to the daily and monthly limit). It appears on your statement as *Overdraft Item Charge*.

\$ 20.00 **Recurring Overdraft Service Charge** charged when your account remains overdrawn by more than \$20 for five consecutive business days. This fee is charged once per consecutive overdraft period. The period ends when your account regains a positive balance or is in the Key Coverage Zone. It appears on your statement as *Recurring Overdraft Service Charge*.

**Returned Items:** Sometimes, a transaction will be declined because it exceeds your available balance – this is considered a returned item instead of an overdraft. **We charge fees for overdrafts but not for returned items.**



## Overdraft and Returned Items (continued)

### Avoid Overdrafts and Fees

- **Know your balance before you spend.** Check your account balance in online or mobile banking before making a purchase or payment.
- **Set up Account Alerts in online or mobile banking.** Receive texts or emails when your balance drops below a specified amount.<sup>2</sup>
- **Get a safety net with Overdraft Protection.** Link your checking account to another KeyBank account (such as a savings account, credit card, or line of credit) and automatically transfer funds to cover any overdraft transactions.<sup>3</sup>
- **Schedule a Key Financial Wellness Review<sup>®</sup>** to discuss other options and make sure you are in the checking account that best suits your needs.
- **Visit [key.com/odinfo](https://key.com/odinfo)** to learn more about overdrafts and how to avoid them.

**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<sup>®</sup> – 7:00 p.m. ET



## Additional Fees

No fee **Statement Charge** receive a paper statement every month

No fee **Statement Charge** receive a statement monthly with images of the front of your checks

**Statement Tip:** Instead of receiving a paper statement every month, you can enroll to receive electronic statements. Visit [key.com/onlinebanking](https://key.com/onlinebanking) to enroll.

No fee **Wire Transfers Incoming** domestic and international

\$ 30.00 **Wire Transfer Domestic Outgoing**

\$ 45.00 **Wire Transfer International Outgoing**

**Wire Transfer Tip:** You will receive one (1) free domestic or international outgoing Fedwire<sup>®</sup> per month

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

No fee **Official Bank Check** for each purchased

No fee **Money Order** for each purchased



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

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

<sup>3</sup> All credit products are subject to credit approval.

Fees listed are current as of 09/16/2022 and are subject to change. ©2022 KeyCorp. All rights reserved. **KeyBank Member FDIC.** 220601-1597582