

Know the Fees

Key Privilege Select Checking®

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



Maintenance Service Charge

\$ 50.00 **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 \$100,000 or more in any combination of your accounts¹
- Be a Key@Work® program member and have direct deposits that total at least \$5,000 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. The ATM operator may charge additional fees. As a Key Privilege Select account holder, when you use your KeyBank World Debit Mastercard® you will receive a refund for each charge. These surcharges will be included with the total withdrawal transaction amount, and reimbursed at the end of the statement period.

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 ZoneSM – 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.**

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.²



Overdraft and Returned Items (continued)

Avoid Overdrafts Fees

- **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.³
- **Schedule a Key Financial Wellness Review[®]** to discuss other options and make sure you are in the checking account that best suits your needs.
- **Visit 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[®] – 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 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[®] 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

No fee **Debit Card, Foreign Transaction Fee** on international purchases

No fee **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



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

² Message and data rates may apply.

³ All credit products are subject to credit approval.