

Know the Fees Key Smart Checking®

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

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.¹



Overdraft and Returned Items (continued)

- **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.²
- **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
- \$ 3.00 **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.

- \$ 20.00 **Wire Transfers Incoming** domestic and international
- \$ 30.00 **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



¹ Message and data rates may apply.

² All credit products are subject to credit approval.