Maintenance Service Charge

No fee  Monthly Maintenance Service Charge

ATM Transactions

No fee  KeyBank ATMs. There is no fee for using any of our convenient KeyBank ATMs.

$ 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.

$ 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](http://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.

2 %  **Immediate Funds℠ Transaction Fee** on eligible mobile check deposits. This fee is a percentage of the deposit amount and will be deducted from your account balance. Minimum fee is $2.00.¹

$ 34.00  **Stop Payment Charge** when you request KeyBank cancel a payment which has already been made

$ 8.00  **Official Bank Check** for each purchased

$ 5.00  **Money Order** for each purchased

¹ Immediate Funds processing will appear as an option for eligible mobile deposits. You may opt for Standard Deposit at no charge and your money will be deposited as according to standard processing times. Immediate Funds requests made after 11:00pm ET will have immediate funds availability for ATM withdrawal and point-of-sale transactions. However, it will take until the next business day for the funds to be available to cover overdrafts and other types of transactions.

Fees listed are current as of 5/12/2023 and are subject to change. ©2023 KeyCorp. All rights reserved. KeyBank Member FDIC. 230519-2087818