


# Meet Your Upgraded KeyBank Statement.

We've created a new design that is even easier to read, so you can effortlessly keep track of your money. Here's a guide to the sections included in your new statement:

**1 Account Summary**  
 This is a summary of your statement so you can easily see it at a glance. From beginning balance, to deposits, interest, withdrawals, fees and ending balance, you'll get a quick snapshot of your finances.


**2 Account Updates**  
 If there's an important update such as a change in terms or fees, this section will alert you and tell you which page to read. Some months we may not have new information to share, but be sure to read this section when you see it.

**3 Contact Us**  
 This is where you'll always be able to find convenient ways to contact us. We're here to help!



KeyBank  
 P.O. Box 93885  
 Cleveland, OH 44101





534-610

0000 0000000  
 John D. Sample  
 6021 Connection Dr.  
 Cleveland, OH 44104

**Key Account Name**  
 Account number ending: XXXX  
 Month XX, XXXX to Month XX, XXXX


**1 Account Summary**

Beginning Balance on Month XX, XXXX	\$X,XXX.XX
<hr/>	
Deposits (Money In)	
Deposits	\$X,XXX.XX
Interest	\$X.XX
Fees and Charges Refunded	\$X.XX
<hr/>	
Withdrawals (Money Out)	
Withdrawals	-\$XXX.XX
Checks	-\$XXX.XX
Fees and Charges	-\$XXX.XX
Withholding	-\$X.XX
<hr/>	
<b>Ending Balance on Month XX, XXXX</b>	<b>\$XX,XXX.XX</b>
<hr/>	
Number of Days This Statement Cycle	XX
Federal and State Interest Withheld This Statement	\$X.XX
Federal and State Interest Withheld Year-to-Date	\$X.XX
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Cash Reserve Credit Balance on Month XX, XXXX	\$X.XX
Cash Reserve Credit Limit	\$XX,XXX.XX
<small>See page X for Cash Reserve Credit details.</small>	

**2**  
 Make sure you read the **Account Updates** section on page X of this statement to find out important information about your account.

**3**

 **Client Service:**  
 1-800-KEY2YOU® (1-800-539-2968)  
 For clients using a TDD/TTY device, please call 1-800-539-8336

 **Sign On or Enroll in Online and Mobile Banking:**  
 key.com

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Page 1 of X

**Meet Your Upgraded  
KeyBank Statement.**

- 4 Transaction Details**  
 Here's where you'll find your detailed activity for the month. We've organized and enhanced it so you can track your individual transactions with no trouble at all.
- 5 Fees and Charges**  
 We've made it easier than ever to see fees or charges to your account. If we've refunded a fee, here is where you'll see it listed. We've also included tips to help you avoid fees in the future.
- 6 Account Updates**  
 Should we have new or important information about your account to share, this is where you can get the details. There will be a special note on the front page alerting you about this information and telling you where to find it.
- 7 Disclosures**  
 This is where you'll find additional required information about your account, plus some ways to contact us if you need to talk about it.

**4 Deposits**

Date	Description	Amount
XX/XX	Direct Deposit Pers Benefits Pers Check	\$X,XXX.XX
XX/XX	Deposit Branch 0091 Oregon	\$XXX.XX
XX/XX	Direct Deposit SSA Treas 310 Soc Sec	\$X,XXX.XX
XX/XX	Interest Payment	\$X.XX
<b>Total Deposits</b>		<b>\$X,XXX.XX</b>

**Withdrawals**

Debit/ATM Withdrawals

Date	Description	Amount
XX/XX	ATM 1234 Portland, OR	\$XX.XX
XX/XX	ATM 1234 Portland, OR	\$XX.XX
XX/XX	ATM 1234 Portland, OR	\$XX.XX
<b>Total Debit/ATM Withdrawals</b>		<b>-\$XX.XX</b>

**5 Fees and Charges**

**OVERDRAFT AND RETURNED ITEM FEES SUMMARY**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$XX.XX	\$XXX.XX
Total Returned Item Fees	\$X.XX	\$XX.XX

Here are some things you can do to avoid future Overdraft and Returned Item Fees:

- Use online, mobile and text banking tools to track your balance and set up alerts.
- Choose another KeyBank account to back up your checking account with Overdraft Protection.
- Contact your banker for a free Financial Wellness Review. We'll create a personalized plan that will help keep you in charge.

**SERVICE FEES AND CHARGES**

Date	Service	Charge	Refund	Number of Charges/Refunds	Total for this period
XX/XX	Maintenance Service Charge	\$XX.XX		X	\$XX.XX
XX/XX	Foreign Country ATM Fee	\$X.XX		X	\$X.XX
XX/XX	Recurring Overdraft Service Charge	\$XX.XX		X	\$XX.XX
XX/XX	Inactive Fee	\$X.XX		X	\$X.XX
XX/XX	Other Banks ATM Surcharge Credit		\$X.XX	X	\$X.XX
<b>Total All Fees and Charges for This Statement Period</b>					<b>-\$XXX.XX</b>

Here are some things you can do to avoid future Fees and Charges:

- Maintenance Service Charge** (do one of the following):
  - Maintain a total balance of \$25,000 or more in any combination of your KeyBank accounts (excludes Mortgage balance).
  - Have a KeyBank mortgage with automatic payment deductions of \$500 or more from your Key Advantage Checking Account every month.
  - If you are a KeyBank member and have direct deposits that total at least \$2,500 or more during each statement cycle.

**6 Account Updates**

Read this section to discover any changes that may affect your account now, or in the future.  
*Questions? Call the number on this statement, visit your local branch or contact your banker.*

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**7 INFORMATION ABOUT YOUR CHECKING ACCOUNT**

**Consumer Account Disclosures**

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

- Give us your name and account number
- Describe the error or transfer in question, and explain why you believe it is an error or why you need more information
- Tell us the dollar amount.

We must hear from you no later than 60 days after we sent the first statement where the problem or error appeared. We will investigate your complaint and correct any error promptly. If we take more than 10 business days, we will credit your Account for the amount you think is in error, so you will have use of the money during the time it takes us to complete our investigation.

For general questions about your account, call us at:  
**1-800-KEY2YOU® (1-800-539-2968)**  
 For TTY device, please call 1-800-539-9326

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:**  
 If you think your statement or receipt is wrong or need more information about a transfer listed, please call the phone number on the first page of this statement, or write us at **KeyBank Customer Disputes, NY-31-95-0226, 555 Patroon Creek Blvd., Albany, NY 12205**.