

Key2BenefitsSM Schedule of Card Fees

You agree to pay the fees disclosed in this Schedule of Card Fees ("Schedule of Fees"). You also agree that we may deduct these fees and any other charges from the funds on your Card. Any applicable fees for your Card transactions will be charged daily. All monthly fees will be assessed on a monthly basis.

Fee Description	Amount
Approved PIN or signature-based purchases	No Charge
Declined PIN or signature-based purchases	No Charge
ATM withdrawal at KeyBank, First Niagara and Allpoint ATMs	No Charge
ATM withdrawal at all other locations in the U.S.	\$1.50 per transaction ¹
ATM withdrawal – International	\$3.00 per transaction
ATM surcharge at KeyBank, First Niagara and Allpoint ATMs ²	No Charge
ATM balance inquiry KeyBank, First Niagara and Allpoint ATMs	No Charge
ATM balance inquiry at all other locations	No Charge
Over-the-counter withdrawals at participating MasterCard member bank branches ³	No Charge
Currency conversion on all international transactions	3% of the U.S. dollar amount of the transaction
Text message and email alerts ⁴	No Charge
Automated and live customer service balance inquiry	No Charge
Online transaction history (Key2Benefits.com)	No Charge
Replacement card	1 per year at no charge, then \$5.00 each
Overnight delivery of replacement card	\$15.00 per card
Online bill payment	No Charge
Funds transfer to a personal checking/savings account	No Charge
Monthly Maintenance Fee	No Charge
Account Setup	No Charge

Limit Description	Amount
Get cash (ATM withdrawal)	\$1,500 per day ⁵
Get cash (PIN point-of-sale cash back)	\$2,500 per day ⁵
Get cash (from a bank teller)	\$7,000 per day
Purchase	\$7,500 per day

¹ When you use an ATM not operated by KeyBank or Allpoint (including terminals located internationally), or a WSFS Bank Branch ATM, you may be charged a fee by the ATM operator or any network used.

² Please visit key.com/locator for a current list of KeyBank ATMs and branches and locator.allpointnetwork.com for a current list of Allpoint ATMs. WSFS Bank Branch ATM locations may be found by visiting wsfsbank.com/locator.aspx. There are no surcharge fees at any KeyBank and Allpoint locations, and any WSFS Bank Branch ATM location.

³ MasterCard member bank branch locations require a withdrawal from the branch teller

⁴ You may opt in to this feature at Key2Benefits.com. Your telecommunications carrier's standard text messaging rates may apply.

⁵ ATM operators and merchants may impose lower limits.



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