

# The KeyBank Transparency Promise

We want to make sure our clients get the most out of their KeyBank accounts. That's why we've created this easy-to-understand summary of common charges related to this account. That way our clients get a clear and transparent look at what fees there are, when they might occur and how to avoid them.

Visit [key.com/fees](http://key.com/fees) for more information.



## Maintenance Service Charge

Your Key Smart Checking Account does not have a maintenance service charge associated with it.

### Maintenance Service Charge

No fee      Monthly Maintenance Service Charge



## ATM Transactions

With convenient locations, strict security and features that save time, Key ATMs help you bank on the go. However, when a Key ATM isn't available, fees can occur. Here's a clear list of fees and charges you could encounter:

### KeyBank ATMs

No fee      Avoid ATM fees when depositing or withdrawing money by using one of our 1,400+ convenient KeyBank ATM locations. You can find them at [key.com/locations](http://key.com/locations).

\$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."

### Non-KeyBank ATMs

\$3.00      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.

**IMPORTANT TIP:** Be aware that additional non-KeyBank charges or surcharges can be assigned by the owner of the ATM when you use a non-KeyBank ATM. These charges will be included with the total withdrawal transaction amount.

**How to Avoid Non-KeyBank ATM Fees:** Make sure you use a KeyBank ATM or an Allpoint ATM. Together they provide you access to over 40,000 surcharge-free ATMs nationwide. For nearby KeyBank or Allpoint ATM locations, go to [key.com](http://key.com).

### Foreign Country ATMs

\$5.00      Any ATM outside the U.S. This fee is charged at the end of the statement cycle for each withdrawal or balance inquiry.

3%      International fee based on percentage of transaction

**How to Avoid Foreign Country ATM Fees:** Purchase your foreign currency from your local KeyBank branch before your trip. You can also avoid the \$5 fee by using one of the over 15,000 Allpoint ATMs that are available internationally. However, the 3% fee will still apply.



## Overdrafts and Non-Sufficient Funds

Despite careful planning, overdrafts sometimes happen. Here's a straightforward look at a list of fees and charges you could encounter:

### Overdraft and Non-Sufficient Funds Fees

*We assess these fees based on the number of times overdraft or non-sufficient funds transactions have occurred in the current statement cycle plus the previous 11 statement cycles. If you'd like more information about overdraft and non-sufficient funds transaction fees, and how you can avoid them, please visit [key.com/odinfo](https://key.com/odinfo).*

|         |   |
|---------|---|
| \$33.00 | Per transaction, for the first two overdraft or non-sufficient funds transactions in the current or last 11 statement cycles. This will appear as "Overdraft Item or Return Item Charge" on your statement. |
| \$38.50 | Per transaction, for 3+ overdraft or non-sufficient funds transactions in the current or last 11 statement cycles. This will appear as "Tier 2 Overdraft Item or Return Item Charge" on your statement.     |
| \$28.50 | Extended overdraft service charge that occurs when your account remains overdrawn for 5 consecutive business days.  |

*Please refer to your account agreement for important information about the order in which Key posts transactions to your account.*

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### How to Avoid Overdrafts

*There are a number of ways to avoid overdraft and/or non-sufficient funds fees:*

**Track Your Balance** – It's easy to do with Key online and mobile banking.

**Set Up Account Alerts** – They'll let you know when deposits or payments are posted to your account, or when your account goes below a particular balance.<sup>1</sup>

**Use Overdraft Protection** – Link your Key Smart account to another KeyBank account, such as a savings account, Preferred Line of Credit, Home Equity Line of Credit<sup>2</sup> or credit card. Your linked account will automatically transfer funds to your Key Smart account to cover any overdrafts. If overdraft protection is linked to a savings account, then there is no transfer fee. If you choose to link to a credit product, an overdraft protection transfer fee may apply, but you may save money by avoiding overdraft fees and any non-sufficient funds fees that could be charged<sup>3</sup>.

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### When Your Deposits Are Available

*Different types of deposits (cash, direct deposit, checks) become available at different times:*

**Same Business Day** – Direct deposits of electronic payments such as Social Security benefits and payroll. Cash deposits made at a KeyBank ATM. Check deposits made at a KeyBank ATM (\$100.00 will be available immediately, with the rest posting the following day).

**Next Business Day** – Checks drawn on KeyBank (in some instances funds may be available on the same business day of deposit). Check deposits made through the KeyBank mobile app. Remaining balances from checks deposited the prior day.

*A business day is Monday - Friday, not including holidays. Exceptions may apply.*



## Additional Fees

### Statement Charges

|        |   |
|--------|---|
| No fee | To receive a paper copy of your statement each month                            |
| \$3.00 | To receive a statement containing images of the front of your checks each month |
| \$6.00 | For each additional statement copy you request                                  |

**Helpful Statement Tip:** Instead of receiving a paper statement every month, you can enroll to receive electronic statements. You'll receive an email every month letting you know your statement has been posted and is ready for review in Online Banking. Visit [key.com/onlinebanking](http://key.com/onlinebanking) to enroll.

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### Wire Transfers

|         |                                     |
|---------|-------------------------------------|
| \$20.00 | Incoming domestic and international |
| \$30.00 | Domestic outgoing                   |
| \$45.00 | International outgoing              |

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### Debit Card Fees

|         |  |
|---------|--|
| No fee  | Receive replacement card within approximately 3-5 business days with Standard Processing |
| \$25.00 | Receive replacement card within approximately 2-3 business days with Express Processing  |
| 3%      | Transaction fee on international purchases   |

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### Inactive Fee

|        |   |
|--------|---|
| No fee | Monthly inactive fee (charged when you haven't used your account during a 3-month period) |
|--------|---|

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### Other Fees

|               |  |
|---------------|--|
| \$34.00       | Stop payment charge (charged when you request that KeyBank cancel a payment which has already been made) |
| Up to \$15.00 | Chargeback fee (charged when an item you deposited is returned)  |
| \$8.00        | For each Official Bank Check purchased   |
| \$5.00        | For each money order purchased   |
| \$25.00       | Early account closure fee (charged when you close your account within 180 days of opening it)            |



Fees listed are current as of 05/15/2020 and are subject to change.

<sup>1</sup>Message and data rates may apply.

<sup>2</sup>Home Equity Lines of Credit may not be utilized for overdraft protection in New York or Connecticut.

NMLS# 399797

<sup>3</sup>All credit products are subject to credit approval.

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