

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 for more information.



Maintenance Service Charge

Here is the maintenance service charge associated with your Key Student Checking Account, as well as what you can do to avoid it.

Maintenance Service Charge

\$5.00 Monthly Maintenance Service Charge

How to Avoid a Maintenance Service Charge: Do one of the following during each statement cycle. You can find your specific statement cycle dates listed on both your paper and online statements.

- Complete at least 5 posted transactions during each statement cycle. These transactions can include deposits, withdrawals and transfers.
- Deposit a total of \$200 or more each statement cycle



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.

\$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

No fee There is no KeyBank fee if you use another bank's ATM in the U.S. There may, however, be a fee charged by the ATM's operator. This fee, as well as any additional non-KeyBank charges or surcharges, will be included with the total withdrawal transaction amount. If you use your KeyBank debit card, you will receive a refund of up to \$6 for the first 2 ATM surcharges assessed by the ATM operator. This refund will be posted at the end of the month on your statement.

Foreign Country ATMs

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.



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.

\$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.
No fee	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.

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.¹

Use Overdraft Protection – Link your Key Student account to another KeyBank account, such as a savings account, Preferred Line of Credit, Home Equity Line of Credit² or credit card. Your linked account will automatically transfer funds to your Key Student 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 charged³.

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

\$3.00	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

How to Avoid Statement Charges: 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 to enroll.

Wire Transfers

\$10.00	Incoming domestic and international
\$30.00	Domestic outgoing
\$45.00	International outgoing

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

Inactive Fee

\$5.00	Monthly inactive fee (charged when you haven't used your account during a 3-month period)
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How to Avoid an Inactive Fee: Simply make a deposit or withdrawal once during a 3-month period, or have a balance equal to or greater than \$5,000.

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.

¹Message and data rates may apply.

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

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³All credit products are subject to credit approval.

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