

1 + 2 + 3 = More.

Get all the benefits of Full Relationship Banking.

When you qualify for Full Relationship Banking, you can benefit from both our special interest rates and specialized insight into improving your financial wellness.

By having certain checking, savings, and credit products, you will earn special interest rates, referred to as KeyBank Relationship Rate,[®] on those qualifying products. (See qualifying products in bold on the back.)

With a KeyBank Full Relationship, we will reward you with:

- **KeyBank Relationship Rate!** When you have a Full Relationship that includes at least one qualifying checking, savings and/or investment account and a credit product AND you meet the monthly checking account engagement requirements, you'll receive special interest rates. (See list on reverse for all accounts in bold that are eligible for the KeyBank Relationship Rate.)
- **Help to improve your financial wellness.** We're all on a financial journey, and how soon you get to your destination depends on how well you understand and manage your finances. A Full Relationship can show you where you stand, where you're going, and how we can help improve your financial wellness, so you'll have peace of mind knowing that small steps toward financial wellness can have a huge impact.

What is considered a Full Relationship?

1 Having an **engaged checking account***

+

2 a **savings or investment⁴ account**

+

3 and a **credit product**

= is considered a **Full Relationship** with KeyBank

***What is an engaged checking account?** There are six KeyBank checking accounts that qualify (see chart in column 1 on back for all checking accounts). To be an "engaged" account, you must have a monthly average of one deposit to and eight withdrawals from your checking account during the previous three calendar months, or since the account was opened if opened less than 3 months, in one of these accounts.³

Some examples of a Full Relationship with KeyBank are:

- **Key Advantage Checking[®] Account** with a **Key Silver Money Market Savings[®] Account** and a KeyBank auto loan
- **Key Privilege Checking[®] Account** with a Key Investment Services[®] product and a Key2More Rewards[®] Mastercard[®] credit card
- **Key Privilege Select Checking[®] Account** with a **Key Gold Money Market Savings[®] Account** and a Preferred Credit Line

Listings in bold indicate KeyBank accounts that are eligible for KeyBank Relationship Rate. See complete list on reverse.

How to begin your journey to financial wellness with Full Relationship Banking.

Choose the accounts from the chart below that fit your specific needs. One or more account/product from each column below will qualify you for Full Relationship Banking. Once you've opened your accounts/products, and meet the engaged checking account requirements, you'll enjoy special rates¹ on interest-bearing accounts that can help you reach your financial goals faster.

1 Eligible Engaged Checking Accounts	2 Eligible Savings/Investment ⁴ Accounts	3 Eligible Credit Products
<ul style="list-style-type: none"> • KeyBank Hassle-Free Account[®] • Key Student Checking[®] Account • Key Express Checking[®] Account • Key Advantage Checking[®] Account • Key Privilege Checking[®] Account • Key Privilege Select Checking[®] Account 	<ul style="list-style-type: none"> • Key Active SaverSM Account • Key Silver Money Market Savings[®] Account • Key Gold Money Market Savings[®] Account • Key4Kids[®] Savings Account • Key Short Term CD[®] (regular or IRA) • Key Tiered CD (regular or IRA) • Key Jumbo CD (regular or IRA) • IRA Money Market Savings • All Key Investment Services[®] (KIS) Products⁴ <p>Discontinued Products:</p> <ul style="list-style-type: none"> • Key Saver Savings Account² • Key Platinum Money Market Savings Account² • Key Signature Money Market Savings Account² • Key MajorSaver[®] Money Market Savings Account² 	<ul style="list-style-type: none"> • Key2More Rewards[®] Credit Card • KeyBank Latitude[®] Credit Card • Key Cashback Credit Card • Preferred Credit Line • KeyBasic Credit Line • Unsecured Personal Loans • Secured Personal Loans • Home Equity Line of Credit • Home Equity Loans • Home Improvement Loan • Auto Loan • Motorcycle Loan • Boat Loan • RV Loan • Mortgage <p>Discontinued Products:</p> <ul style="list-style-type: none"> • Cash Reserve Credit • KeyBank Platinum Mastercard^{®2}

Listings in bold in columns 1 and 2 indicate KeyBank accounts that are eligible for KeyBank Relationship Rate.

¹Your Account will begin to earn interest at the KeyBank Relationship Rate during the first full week of the month following the month you meet these requirements. If you were earning interest at a KeyBank Relationship Rate, then fail to meet one of the requirements, your interest rate will revert to the current variable interest rate in effect at that time during the first full week of the following month.

²This product is a discontinued product that is no longer available. If you already have a discontinued product, it will count towards your product requirements.

³Examples of client-initiated deposits include but are not limited to direct deposits, branch, ATM or mobile deposit or ACH credit; client-initiated withdrawals include, but are not limited to bill pay transactions, branch/ATM withdrawals, checks, debit card or ACH debit transactions.

⁴Investment products are offered through Key Investment Services LLC (KIS), member FINRA/SIPC and SEC-registered investment advisor. Insurance products are offered through KeyCorp Insurance Agency USA, Inc. (KIA). KIS and KIA are affiliated with KeyBank National Association (KeyBank).

Investment and insurance products made available through KIS and KIA are:

NOT FDIC INSURED • NOT BANK GUARANTEED • MAY LOSE VALUE • NOT A DEPOSIT • NOT INSURED BY ANY FEDERAL OR STATE GOVERNMENT AGENCY

KIS, KIA and KeyBank are separate entities, and when you buy or sell securities and insurance products you are doing business with KIS and/or KIA, and not KeyBank.

All credit products require application, and are subject to credit approval based on KeyBank's standard underwriting criteria and terms. Mastercard is a registered trademark of Mastercard International Incorporated.

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