

# KeyBank Relationship Rewards® Points Guide

## The rewards you get for using your KeyBank accounts.

Here's an overview of how easy it is to accumulate rewards points just through your everyday banking activities.

Activity and Bonus Points Guide	Personal (Consumer)	Business	Ongoing Activity Points	Monthly Cap for Ongoing Points <sup>1</sup>	Bonus Points <sup>2</sup>	Qualification Criteria for Bonus Points	Enrolled Checking Account Required	Enrolled Credit Card Required
<b>Debit Card Transactions</b>	•	•	1 point for every \$6 in qualified purchases <sup>1,2</sup>	None	200 points each month for first 3 months in program	3 or more per month	•	
<b>Credit Card Transactions<sup>3</sup></b> (beginning 06/17/13) KeyBank Key2More Rewards® MasterCard® Credit Card	•		5 points for every \$1 in qualified purchases <sup>1,2</sup>	None	25% of the total purchase transaction points earned in a calendar month 50% of the total purchase transaction points earned in a calendar month	Spend between \$1,000 – \$1,999 in that month <sup>4</sup> Spend \$2,000 or more in that month <sup>4</sup>		•
KeyBank Private Bank MasterCard® Credit Card	•		10 points for every \$1 in qualified purchases <sup>1,2</sup>	None	None	None		•
Business Rewards MasterCard® Credit Card		•	5 points for every \$1 in qualified purchases <sup>1,2</sup>	None	5 additional points for every \$1 spent on gas, restaurant, and telecommunication purchases <sup>5</sup>	None		•
<b>Online Bill Pay</b>	•	•	100 points per transaction	1,500	2,500 points each month for first 3 months in program	10 or more per month	•	
<b>Automated Debit/Credit</b> (ACH including Direct Deposit and international ACH)	•	•	100 points per transaction	1,500	2,500 points each month for first 3 months in program	\$500 or more per month	•	
<b>ATM Deposit</b>	•		100 points per transaction	1,500	None	None	•	
<b>Mobile Deposit</b>	•		100 points per transaction	1,500	None	None	•	
<b>Birthday Bonus (primary account holder)</b>	•		500 points per year	None	None	None	•	
<b>Online Statements</b> (Set up to receive electronic versions of paper-based bank and/or account statements)	•	•	50 points per month enrolled in Online Statements	50 for checking account and 50 for credit card	None	None	•	•
<b>Recurring Payments with Credit Card<sup>1,4</sup></b>	•	•	50 points per transaction	750	None	None		•

**More information about the program is available at [key.com/rewards](http://key.com/rewards).**

This Activity and Bonus Points Guide and Relationship Rewards Product Points Guide are part of the KeyBank Rewards Program Terms and Conditions (“Terms and Conditions”). Please use these Guides for information regarding Relationship Rewards Points available as part of the “Relationship Rewards Program” as defined in the Terms and Conditions. This Guide is subject to the Terms and Conditions and may be changed at any time. Please refer to the Terms and Conditions for additional information.

<sup>1</sup> Monthly caps are based on calendar month.

<sup>2</sup> Bonus points begin from the day of enrollment unless otherwise noted.

<sup>3</sup> See page 3 for additional credit cards not listed below.

<sup>4</sup> Bonus points are awarded per credit card account based on the aggregated amount spent per month by all signers and/or authorized users linked to the credit card account. Points for \$2000 or more are awarded as an additional 25% bonus to add up to the 50% bonus.

<sup>5</sup> KeyBank does not have the ability to control how merchants choose to classify their business and therefore reserves the right to determine which purchases qualify for double rewards points.

All credit products require application, and are subject to credit approval based on KeyBank's standard underwriting criteria and terms. Key.com is a federally registered service mark of KeyCorp. ©2016 KeyCorp. **KeyBank is Member FDIC.** 160524-86945 **As of: 6/1/2016**

## The rewards you get for expanding your relationship with KeyBank.

As your relationship with us grows, so do your opportunities to earn rewards. Open and maintain any of these accounts and watch your points totals grow.

Relationship Rewards Product Points Guide Description: Relationship Rewards	Personal (Consumer)	Business	Point Value <sup>6</sup>	Annual Cap on Points	Qualification Criteria	Enrolled Checking Account Required	Enrolled Credit Card Required	1099 INT <sup>7</sup>
<b>Savings Accounts</b>								
<b>Key Gold Money Market Savings<sup>®</sup> Account</b>	•	•	15,000	45,000 (3 accts/yr)	Open for at least 3 consecutive months	•		Y
<b>Key Silver Money Market Savings<sup>®</sup> Account</b>	•	•	5,000	15,000 (3 accts/yr)	Open for at least 3 consecutive months	•		Y
<b>Certificates of Deposit (CD)</b>	•	•	10,000	30,000 (3 accts/yr)		•		Y
<b>Loans and Lines</b>								
<b>Loans:</b> Auto, Boat, RV, Motorcycle	•		15,000			•		
<b>Secured and Unsecured Loans:</b> Unsecured personal loan, unsecured home improvement loan, or other collateral secured installment loan	•		15,000			•		
<b>Home Equity Loans, Home Equity Lines of Credit</b>	•		25,000			•		
<b>Preferred Credit Line</b>	•		5,000			•		
<b>Mortgage</b>	•		50,000			•		
<b>Key Equipment Finance<sup>®</sup> Loan/Lease<sup>8</sup></b>		•	25,000			•		
<b>Commercial Term Loans</b>		•	25,000			•		
<b>Commercial Lines of Credit</b>		•	10,000			•		
<b>Small Business Line of Credit</b>		•	10,000			•		
<b>Business Services</b>								
<b>Key Merchant Services</b>		•	25,000			•		
<b>Credit Cards Introductory Bonus (beginning 06/17/13)</b>					Unless otherwise noted: As applicable, you must have either a personal or business checking account open in good standing AND 5 purchase transactions <sup>9</sup> in first 60 days after open date.			
KeyBank Key2More Rewards <sup>®</sup> MasterCard <sup>®</sup> Credit Card	•		10,000		Must have a Key Privilege Select or Key Privilege <sup>®</sup> checking account open and in good standing		•	
			5,000		See above qualification criteria			
KeyBank Private Bank MasterCard <sup>®</sup> Credit Card	•		50,000		See above qualification criteria		•	
Business Rewards MasterCard <sup>®</sup> Credit Card		•	10,000		Must have a Key Business Rewards checking account open in good standing		•	
			5,000		See above qualification criteria			

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<sup>6</sup> Relationship Rewards Product Points will be posted approximately one week after the product is opened and qualification criteria are met including having the checking account enrolled prior to opening products/services. Consumer checking accounts enrolled will only earn for consumer products opened and business checking accounts enrolled will only earn for business products opened.

<sup>7</sup> The fair market value of points earned for opening, renewing, or increasing the balance of an account with the interest earned on the account will be reported to the IRS on Form 1099-INT.

<sup>8</sup> Excluding CEBA (Competitive Equality Banking Act of 1987) Leases.

<sup>9</sup> Purchase transactions made by all signers and/or authorized users linked to the credit card account are aggregated during the first 60 days after open date.

## The rewards you get for using your converted or grandfathered KeyBank credit card.<sup>10</sup>

Here's an overview of how easy it is to accumulate rewards points just for using your credit card.

Activity and Bonus Points Guide	Personal (Consumer)	Business	Ongoing Activity Points	Monthly Cap for Ongoing Points <sup>11</sup>	Bonus Points <sup>2</sup>	Qualification Criteria for Bonus Points
<b>Credit Card Transactions (beginning 10/2016)</b>						
KeyBank Key2More Rewards <sup>®</sup> MasterCard <sup>®</sup> Credit Card	•		5 points for every \$1 in qualified purchases <sup>12</sup>	None	25% of the total purchase transaction points earned in a calendar month  50% of the total purchase transaction points earned in a calendar month	Spend between \$1,000 – \$1,999 in that month <sup>4</sup>  Spend \$2,000 or more in that month <sup>4</sup>
KeyBank MasterCard <sup>®</sup> with Rewards Credit Card	•		5 points for every \$1 in qualified purchases <sup>12</sup>	None	None	None
KeyBank World MasterCard <sup>®</sup> with Rewards Credit Card	•		5 points for every \$1 in qualified purchases <sup>12</sup>	None	None	None
KeyBank World MasterCard <sup>®</sup> Credit Card	•		5 points for every \$1 in qualified purchases <sup>12</sup>	None	None	None
KeyBank Platinum Rewards MasterCard <sup>®</sup> Credit Card	•		5 points for every \$1 in qualified purchases <sup>12</sup>	None	None	None
KeyBank Platinum MasterCard <sup>®</sup> with Rewards Credit Card	•		5 points for every \$1 in qualified purchases <sup>12</sup>	None	None	None
KeyBank Platinum MasterCard <sup>®</sup> Credit Card	•		1 point for every \$1 in qualified purchases <sup>12</sup>	None	None	None
KeyBank Select World MasterCard <sup>®</sup> Credit Card	•		5 points for every \$1 in qualified purchases <sup>12</sup>	None	None	None
Key Private Bank Visa Signature <sup>®</sup> Credit Card	•		5 points for every \$1 in qualified purchases <sup>12</sup>	None	None	None
Key Private Bank Visa Signature <sup>®</sup> Elite Credit Card	•		5 points for every \$1 in qualified purchases <sup>12</sup>	None	25% additional bonus points each year for anniversary, based on previous year's points earned <sup>13</sup>	None
Key Private Bank World MasterCard <sup>®</sup> Credit Card	•		5 points for every \$1 in qualified purchases <sup>12</sup>	None	None	None
Key Private Bank World Elite MasterCard <sup>®</sup> Credit Card	•		5 points for every \$1 in qualified purchases <sup>12</sup>	None	25% additional bonus points each year for anniversary, based on previous year's points earned <sup>13</sup>	None
KeyBank Business Travel Rewards MasterCard <sup>®</sup> Credit Card		•	5 points for every \$1 in qualified purchases <sup>12</sup>	None	5 additional points for every \$1 spent on certain travel expenses, including flights, hotels, and cars <sup>5</sup>	None
KeyBank Business Rewards MasterCard <sup>®</sup> Credit Card		•	5 points for every \$1 in qualified purchases <sup>12</sup>	None	5 additional points for every \$1 spent on gas, restaurants, and telecommunication purchases <sup>5</sup>	None
KeyBank Business MasterCard <sup>®</sup> with Rewards		•	5 points for every \$1 in qualified purchases <sup>12</sup>	None	5 additional points for every \$1 spent on gas, restaurants, and telecommunication purchases <sup>5</sup>	None
KeyBank Business Rewards MasterCard <sup>®</sup> Credit Card		•	5 points for every \$1 in qualified purchases <sup>12</sup>	None	None	None
<b>Online Statements</b> (Set up to receive electronic versions of paper-based bank and/or account statements)	•	•	50 points per month enrolled in Online Statements	50	None	None
<b>Recurring Payments with Credit Card<sup>14</sup></b>	•	•	50 points per transaction	750	None	None

**More information about the program is available at [key.com/rewards](http://key.com/rewards).**

<sup>10</sup> These credit cards can no longer be opened.

<sup>11</sup> Monthly caps are based on calendar month.

<sup>12</sup> Rewards points are awarded based on Net Purchases and specifically excludes Excluded Transactions such as cash advances of any type, balance transfers, convenience check transactions, overdraft protection transfers and quasi-cash transactions. See the KeyBank Rewards Program Terms and Conditions for full details.

<sup>13</sup> Bonus points are awarded on or around the anniversary date.

<sup>14</sup> KeyBank reserves the right to determine which purchases qualify for recurring payments.

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