

# KeyBank Relationship Rewards® Consumer Checking Account Points Guide

The rewards you get when you enroll your KeyBank consumer checking accounts.

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

Relationship Rewards Activity and Bonus Points Guide Description	Points for Ongoing Activities	Monthly Cap for Ongoing Points <sup>1</sup>	Enrolled Checking Account Required	1099 Int <sup>2</sup>
<b>REWARDS FOR EVERYDAY BANKING</b>				
Debit Card Transactions	1 point for every \$6 in qualified purchases <sup>1,3</sup>	None	•	
Online Bill Pay	100 points per transaction	1,500	•	
Automated Debit/Credit (ACH, including Direct Deposit and international ACH)	100 points per transaction	1,500	•	
ATM Deposit	100 points per transaction	1,500	•	
Mobile Deposit	100 points per transaction	1,500	•	
Birthday Bonus (primary account holder)	500 points per year	None	•	
Online Statements (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	•	
<b>REWARDS YOU WHEN YOU SAVE</b>				
Key Gold Money Market Savings® Account	15,000 per account if account is open for at least 3 consecutive months	45,000 (3 accts/yr)	•	Y
Key Silver Money Market Savings® Account	5,000 per account if account is open for at least 3 consecutive months	15,000 (3 accts/yr)	•	Y
Certificates of Deposit (CD)	10,000 per account	30,000 (3 accts/yr)	•	Y
<b>CONSUMER LOANS AND LINES</b>				
Loans: Auto, Boat, RV, Motorcycle	15,000 per account		•	
Secured and Unsecured Loans: Unsecured personal loan, unsecured home improvement loan, or other collateral-secured installment loan	15,000 per account		•	
Home Equity Loans, Home Equity Lines of Credit	25,000 per account		•	
Preferred Credit Line	5,000 per account		•	
Mortgage	50,000 per account		•	

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



# KeyBank Relationship Rewards® Credit Card Points Guide

The rewards you get when you open a KeyBank Rewards credit card.

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

Relationship Rewards Credit Card Activity Points Description	Personal (Consumer)	Business	Points for Ongoing Activities	Monthly Cap for Ongoing Points <sup>1</sup>	Bonus Points <sup>3</sup>	Enrolled Credit Card Account Required
<b>REWARDS CREDIT CARD</b>						
<b>Credit Card Transactions<sup>4</sup></b> KeyBank Key2More Rewards® Mastercard® Credit Card	•		5 points for every \$1 in qualified purchases <sup>9</sup>	None	25% of the total purchase transaction points earned in a calendar month Spend between \$1,000 – \$1,999 in that month <sup>5</sup>  50% of the total purchase transaction points earned in a calendar month Spend \$2,000 or more in that month <sup>5</sup>	•
Key Private Bank Mastercard® Credit Card	•		10 points for every \$1 in qualified purchases <sup>9</sup>	None		•
KeyBank Business Rewards Mastercard®		•	5 points for every \$1 in qualified purchases <sup>9</sup> 5 additional points for every \$1 spent on gas, restaurant, telecommunication purchases, and on certain travel purchases, including flights, hotels, and cars <sup>6</sup>	None		•
<b>Recurring Payments with Credit Card<sup>11</sup></b>	•		50 points per transaction	750		•
<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		•

# KeyBank Relationship Rewards® Business Checking Account Points Guide

The rewards you get when you enroll your KeyBank business checking accounts.

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

Relationship Rewards Credit Card Activity Points Description	Points for Ongoing Activities	Monthly Cap for Ongoing Points <sup>1</sup>	Enrolled Checking Account Required	1099 Int <sup>2</sup>
<b>REWARDS FOR YOUR BUSINESS BANKING</b>				
Debit Card Transactions	1 point for every \$6 in qualified purchases <sup>1,3</sup>	None	•	
Online Bill Pay	100 points per transaction	1,500	•	
Automated Debit/Credit (ACH, including Direct Deposit and international ACH)	100 points per transaction	1,500	•	
Birthday Bonus (primary account holder)	500 points per year	None	•	
Online Statements (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	•	
<b>REWARDS YOU WHEN YOU SAVE</b>				
Key Gold Money Market Savings® Account	15,000 per account if account is open for at least 3 consecutive months	45,000 (3 accts/yr)	•	Y
Key Silver Money Market Savings® Account	5,000 per account if account is open for at least 3 consecutive months	15,000 (3 accts/yr)	•	Y
Certificates of Deposit (CD)	10,000 per account	30,000 (3 accts/yr)	•	Y
<b>BUSINESS LOANS, LINES, AND BANKING SERVICES</b>				
Key Equipment Finance® Loan/Lease <sup>7</sup>	25,000 per account		•	
Commercial Term Loans	25,000 per account		•	
Commercial Lines of Credit	10,000 per account		•	
Small Business Line of Credit	10,000 per account		•	
<b>BUSINESS SERVICES</b>				
Key Merchant Services	25,000 per account		•	

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



## The rewards you get for using your converted or grandfathered KeyBank credit card.<sup>8</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	Points for Ongoing Activities	Monthly Cap for Ongoing Points <sup>1</sup>	Bonus Points <sup>3</sup>	Qualification Criteria for Bonus Points
KeyBank Key2More Rewards <sup>®</sup> Mastercard <sup>®</sup> Credit Card KeyBank Mastercard <sup>®</sup> with Rewards Credit Card KeyBank World Mastercard <sup>®</sup> with Rewards Credit Card KeyBank World Mastercard <sup>®</sup> Credit Card KeyBank Platinum Rewards Mastercard <sup>®</sup> Credit Card KeyBank Platinum Mastercard <sup>®</sup> with Rewards Credit Card KeyBank Select World Mastercard <sup>®</sup> Credit Card	•		5 points for every \$1 in qualified purchases <sup>9</sup>	None	25% of the total purchase transaction points earned in a calendar month <sup>5</sup>  50% of the total purchase transaction points earned in a calendar month <sup>5</sup>	Spend between \$1,000 - \$1,999 in a month  Spend \$2,000 or more in that month
KeyBank Platinum Mastercard <sup>®</sup> Credit Card	•		1 point for every \$1 in qualified purchases <sup>9</sup>	None	None	None
Key Private Bank World Mastercard <sup>®</sup> Credit Card	•		5 points for every \$1 in qualified purchases <sup>9</sup>	None	None	None
Key Private Bank World Elite Mastercard <sup>®</sup> Credit Card	•		5 points for every \$1 in qualified purchases <sup>9</sup>	None	25% additional bonus points each year for anniversary, based on previous year's points earned <sup>10</sup>	None
KeyBank Business Travel Rewards Mastercard <sup>®</sup> Credit Card KeyBank Business Rewards Mastercard <sup>®</sup> Credit Card KeyBank Business Mastercard <sup>®</sup> with Rewards KeyBank Rewards Business Mastercard <sup>®</sup> Credit Card		•	5 points for every \$1 in qualified purchases <sup>9</sup>	None	5 additional points for every \$1 spent on gas, restaurant, and telecommunication purchases, and on certain travel purchases, including flights, hotels, and cars <sup>5</sup>	None
<b>Recurring Payments with Credit Card<sup>11</sup></b>	•	•	50 points per transaction	750	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

More information about the program is available at [key.com/rewards](https://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>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>3</sup>Bonus points begin from the day of enrollment unless otherwise noted.

<sup>4</sup>See page 4 for additional credit cards not listed below.

<sup>5</sup>Monthly bonus points are awarded per credit card account based on the aggregated amount spent per month by all signers linked to the credit card account. Points for spending \$2,000 or more in eligible purchases are awarded in two 25% increments, the first when \$1,000 in eligible purchases is achieved and the second when \$2,000 in eligible purchases is achieved, so that the total adds up to the 50% bonus. Bonuses are based on the total eligible purchase transaction points earned in a calendar month. If your credit limit is less than \$2,000 you will need to make payments (in addition to your required payment) throughout the calendar month in order to reach the spend limits required to earn monthly bonus points. See the KeyBank Rewards Program Terms and Conditions for full details, which are subject to change and may be found at [key.com/rewards](http://key.com/rewards).

<sup>6</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.

<sup>7</sup>Excluding CEBA (Competitive Equality Banking Act of 1987) Leases.

<sup>8</sup>These credit cards can no longer be opened.

<sup>9</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>10</sup>Bonus points are awarded on or around the anniversary date.

<sup>11</sup>KeyBank reserves the right to determine which purchases qualify for recurring payments.

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. ©2018 KeyCorp. **KeyBank is Member FDIC.** 180614-418893

