

your statement has a new look

The information you need to more easily manage your account and take control of your money.

KEYBANK
PO BOX 94955
CLEVELAND, OH 44101-4955

page 1 sample only

CUSTOMER NAME1
CUST ADDR LINE1
CUST ADDR LINE2
CITY, STATE 99999-9999

Preferred Line of Credit Account Statement
Account Number: 99999999999999
January 1, 2010 to January 31, 2010

Summary of Account Activity		Payment Information										
*Previous Balance	\$2,129.73	*New Balance	\$2,552.03									
Payments	\$100.00	Minimum Payment Due	\$92.96									
Other Credits and Adjustments	\$0.00	Payment Due Date	02/25/2010									
Advances and Other Debits	\$450.00	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$29.50 late fee.										
Fees Charged	\$50.00	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:										
Interest Charged	\$22.30	<table border="1"> <thead> <tr> <th>If you make no additional charges using this card each month you pay...</th> <th>You will pay off the balance shown on this statement in about...</th> <th>And you will end up paying an estimated total of...</th> </tr> </thead> <tbody> <tr> <td>Only the minimum payment</td> <td>15 years</td> <td>\$4,431</td> </tr> <tr> <td>\$81</td> <td>3 years</td> <td>\$2,916 (Savings = \$1,514)</td> </tr> </tbody> </table>		If you make no additional charges using this card each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...	Only the minimum payment	15 years	\$4,431	\$81	3 years	\$2,916 (Savings = \$1,514)
If you make no additional charges using this card each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...										
Only the minimum payment	15 years	\$4,431										
\$81	3 years	\$2,916 (Savings = \$1,514)										
*New Balance	\$2,552.03	<p>If you would like information about credit counseling services, call 1-866-451-4266. Hours of operation: 8am - 7pm EST Monday through Friday, 9am - 5pm EST Saturday & Sunday</p>										
Credit Limit	\$6,000.00											
Available Credit	\$3,520.27											
Past Due Amount	\$0.00											
Statement Closing Date	01/31/2010											
Days in Billing Cycle	31											

*Previous Balance and New Balance: A Previous Balance and/or a New Balance with a minus sign (-) after it indicates a credit balance.

Questions?
For CUSTOMER SERVICE INQUIRIES, LOST or STOLEN CHECKS or CREDIT CARDS, CALL: 1-800-KEY2YOU

Please send billing inquiries and Disputed Balance communications to: KEYBANK, P.O. BOX 5788, ATTN: CLIENT SERVICES, CLEVELAND, OH 44101-0788

Your monthly account activity at a glance, including your balance and available credit.

Your account number and statement period.

Minimum payment amount due date and late fee information.

Information to help you better understand and manage your total cost of credit.

page 2 sample only

Account Number 99999999999999

TRANSACTIONS			
Post Date	Effective Date	Description of Transaction or Credit	Amount
01/04/2010	01/04/2010	FUNDS ADVANCED	\$300.00
01/13/2010	01/13/2010	PAYMENT - THANK YOU	\$100.00-
01/20/2010	01/20/2010	FUNDS ADVANCED	\$100.00
01/20/2010	01/20/2010	FUNDS ADVANCED	\$50.00
FEES			
01/27/2010	01/27/2010	ASSESS ANNUAL FEE	\$50.00
Total FEES for this Period			\$50.00
INTEREST			
CURRENT INTEREST ACCRUED			\$22.30
Total INTEREST for this Period			\$22.30

Your monthly transaction detail for principal, interest and fees.

For questions concerning your new statement or account:

go to key.com/newstmt

call 800-KEY2YOU®

visit your local branch

