

Know the Fees Key Privilege Checking®

A clear and transparent summary of common fees, when they might occur, and how to avoid them.



Maintenance Service Charge

\$25.00 **Monthly Maintenance Service Charge**

Avoid a Maintenance Service Charge: Do one of the following during each statement cycle. You can find your specific statement cycle dates listed at the top of your account statement.

- Maintain a minimum Combined Balance¹ of \$25,000 in any combination of KeyBank checking and savings deposit accounts, certificates of deposit (CDs), retirement deposits, Key Investment Services (KIS)² and credit accounts.
- ACH³ debit of \$500+: Have an ACH debit of \$500 or more from your account each statement cycle.



ATM Transactions

No fee **KeyBank ATMs** and Allpoint ATMs provide access to more than 40,000 surcharge-free ATMs nationwide.⁴

No fee **Printed Mini-Statement** when you request your account balance.

No fee **Non-KeyBank ATMs.** There is no KeyBank fee if you use another bank's ATM. There may, however, be a fee charged by the bank that owns the ATM. This fee, as well as any additional non-KeyBank charges or surcharges, will be included with the total withdrawal transaction amount. The surcharge refund will be credited to your account at statement cycle and will not exceed a total refund of \$6 per statement cycle.⁵

Avoid ATM Fees: Use your KeyBank Debit Mastercard® at a KeyBank or Allpoint ATM. For nearby KeyBank or Allpoint ATM locations, go to key.com/locations.

No fee **International ATMs** per ATM transfer, cash withdrawal, and purchase outside the U.S.



Overdraft and Returned Items

Overdrafts occur when there isn't enough money available in your account, and a transaction (such as a payment or purchase you make) goes through anyway, resulting in a negative balance. **As a courtesy, we provide our clients the Key Coverage Zone® — as long as your end-of-day overdraft balance is \$20 or less, you will not be charged any KeyBank overdraft fees.**⁶ If you're overdrawn by more than \$20, you may incur two types of fees:

- \$20.00 **Overdraft Item (OD) Charge** will apply to each item we pay when your end-of-day overdraft balance is greater than \$20 or beyond the Key Coverage Zone. This fee is charged per transaction (up to the daily and monthly limit). It appears on your statement as *Overdraft Item Charge*.
- \$20.00 **Recurring Overdraft Service Charge** when your account remains overdrawn by more than \$20 for five consecutive business days. This fee is charged once per consecutive overdraft period. The period ends when your account regains a positive balance or is in the Key Coverage Zone. It appears on your statement as *Recurring Overdraft Service Charge*.

Returned Items: Sometimes, a transaction will be returned or declined because it exceeds your available balance. **We charge fees for overdrafts but not for returned or declined items.**

Avoid Overdrafts and Fees

- **Know your balance before you spend.** Check your account balance in online or mobile banking before making a purchase or payment.
- **Set up Account Alerts in online or mobile banking.** Receive texts or emails when your balance drops below a specified amount.^{7, 8}
- **Get a safety net with Overdraft Protection.** Link your checking account to another KeyBank account (such as a savings account, credit card, or line of credit) and automatically transfer funds to cover any overdraft transactions.⁶
- **Schedule a Key Financial Wellness Review.**⁹ Discuss other options and make sure you have the checking account that best suits your needs.
- **Visit key.com/odinfo** to learn more about overdrafts and how to avoid them.

Know How and When Transactions Post to Your Account: Deposits are posted first, then withdrawals. *Please keep in mind that funds you deposit may not be available for immediate use. See your Funds Availability Policy for complete information.*

- Transactions you make before the cutoff times each business day will be processed that same day.
- Transactions you make after the cutoff times or on weekends and legal holidays will be processed the next business day.
- **Cutoff Times for Deposits and Withdrawals:**
 - Branch – At the time of closing on business days
 - ATM, debit card PIN/POS, telephone, and online banking – 7:00 p.m. local time based on the state where you opened your account
 - Mobile – 11:00 p.m. ET
 - Zelle® – 7:00 p.m. ET



Additional Fees

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| No fee | Statement Charge. Receive a paper statement every month. |
| No fee | Statement Charge. Receive a statement monthly with images of the front of your checks. |
| | Statement Tip: Instead of receiving a paper statement every month, you can enroll to receive electronic statements. Visit key.com/onlinebanking to enroll. |
| No fee | Wire Transfers Incoming (domestic and international) |
| \$30.00 | Wire Transfer Domestic Outgoing |
| \$45.00 | Wire Transfer International Outgoing |
| | Wire Transfer Tip: You will receive one (1) free Domestic and one (1) free International Outgoing Fedwire each statement cycle. |
| No fee | Debit Card Replacement, Standard Delivery. Receive card in three to five business days with Standard Processing. |
| \$25.00 | Debit Card Replacement, Rush Delivery. Receive card in two to three business days with Express Processing. |
| 3% | Debit Card Foreign Transaction Fee on international purchases. This fee is a percentage of the transaction amount and will be included in the transaction total. |
| 2% | Immediate FundsSM Transaction Fee on eligible mobile check deposits. This fee is a percentage of the deposit amount and will be deducted from your account balance. Minimum fee is \$2. ⁹ |
| \$34.00 | Stop Payment Charge when you request KeyBank cancel a scheduled payment or check. Please reference your account disclosures for additional details. |
| No fee | Official Bank Check for each purchased |
| No fee | Money Order for each purchased |



¹ Balances past due 60 days or more on consumer loan/lines of credit will be excluded from combination of accounts. Past due status will be assessed five business days prior to your Key Advantage Checking Account statement cycle date. For more information about which accounts can be combined and how balances are combined, see your *Deposit Account Fees and Disclosures*.

² Investment 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 non-bank affiliates of KeyBank National Association (KeyBank). Non-Deposit products 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.

³ An ACH debit is a transaction in which you authorize a merchant or financial institution to electronically debit your account using your account number and routing number. ACH debits in a "pending" status at the end of your statement period are not included. If your ACH debit is discontinued or not processed during the statement period, you will be subject to the combined balance requirements to avoid the monthly Maintenance Service Charge.

⁴ No surcharge at KeyBank ATMs. No surcharge at Allpoint ATMs when using your KeyBank debit card on an eligible account type. With the exception of the KeyBank Hassle-Free Account[®], all clients in KeyBank's personal checking products are eligible for Allpoint when they use their KeyBank Debit Mastercard[®]. Savings, Business and Hassle-Free accounts are not eligible for Allpoint.

⁵ If you close your account or change your account type before the end of the statement cycle, other banks' ATM cash withdrawal surcharges will not be reimbursed.

⁶ Overdraft Item Charges are \$20 per item. Charges apply to transactions created by check, in-person withdrawal, recurring debit card transactions, or other electronic means. Overdraft charges will not be imposed on ATM withdrawals or one-time debit card items unless the customer has opted in authorizing Key to pay these items into overdraft and assess a charge. You agree to pay us the full amount of any overdraft on your Account immediately upon demand, together with any additional charges we assess. KeyBank's approval of overdrafts is a discretionary courtesy. For Consumer accounts: No charges will be assessed when the account is overdrawn twenty (\$20) dollars or less at the end of the day. Overdraft charges are assessed on up to three (3) items per day, with the maximum not to exceed \$60 per day per account. Overdraft charges may not post on the same day as the transaction which triggers the fee(s). There is a cap of 20 assessed overdraft charges within a monthly statement period. If at the end of the day, your account's overdrawn available balance is more than \$20 for 5 consecutive business days, an additional \$20 Recurring Overdraft Service Charge will be assessed. See your accounts Personal Checking Account Fees and Disclosures for additional information and Personal Savings Overdraft Protection Agreement for further information on linking savings account for protection.

⁷ Message and data rates may apply from your wireless carrier.

⁸ Subject to terms and conditions in Service Agreement.

⁹ Immediate FundsSM is available in the KeyBank mobile app and will only appear as an option for eligible mobile check deposits. You will also have the option for a standard deposit at no charge. The Immediate Funds fee is 2% of the deposit amount, with a minimum fee of \$2. Immediate Funds requests made after 11:00 p.m. ET will have immediate funds availability for ATM withdrawal and point-of-sale transactions. However, it will take until the next business day for the funds to be available to cover overdrafts or other transaction types. For more information, review our Funds Availability Policy.

Fees listed are current as of 6/5/2025 and are subject to change.