

# Know the Fees KeyBank Hassle-Free Account®

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



## Maintenance Service Charge

No fee    **Monthly Maintenance Service Charge**



## ATM Transactions

No fee    **KeyBank ATMs.** There is no fee for using any of our convenient KeyBank ATMs.<sup>1</sup>

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

\$3.00    **Non-KeyBank ATMs.** This fee is charged at the end of the statement cycle for each withdrawal and will appear as *Regional ATM Withdrawal Fee* on your statement. There may also be a fee charged by the bank that owns the ATM, which will be included in the total withdrawal transaction amount.

\$5.00    **International ATMs** per ATM withdrawal outside of the U.S. This fee is charged at the end of the statement period.



## Overdraft and Returned Items

No fee    **Overdraft and Fees**

**Important Note:** If you do not have sufficient funds available to cover a transaction in your KeyBank Hassle-Free Account, this may cause the transaction to be declined. However, based on how the payment transaction was presented to KeyBank and whether the merchant requested available balance verification, it is possible a payment could be posted to your account, resulting in an overdraft situation. In the rare case that your account is overdrawn, KeyBank will not charge you an overdraft or NSF (non-sufficient funds) fee.

**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

No fee	<b>Statement Charge</b> receive a paper statement every month  <b>Statement Tip:</b> Instead of receiving a paper statement every month, you can enroll to receive electronic statements. Visit <a href="https://key.com/onlinebanking">key.com/onlinebanking</a> to enroll.
\$20.00	<b>Wire Transfers Incoming</b> domestic and international
\$25.00	<b>Wire Transfer Domestic Outgoing</b>
\$45.00	<b>Wire Transfer International Outgoing</b>
No fee	<b>Debit Card Replacement, Standard Delivery</b> receive card in 3 – 5 business days with Standard Processing
\$25.00	<b>Debit Card Replacement, Rush Delivery</b> receive card in 2 – 3 business days with Express Processing
3%	<b>Debit Card Foreign Transaction Fee</b> on international purchases. This fee is a percentage of the transaction amount and will be included in the transaction total.
2%	<b>Immediate Funds<sup>SM</sup> Transaction Fee</b> 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 \$2.00. <sup>2</sup>
\$34.00	<b>Stop Payment Charge</b> when you request KeyBank cancel a scheduled payment or check. Please reference your account disclosures for additional details.
\$8.00	<b>Official Bank Check</b> for each purchased
\$5.00	<b>Money Order</b> for each purchased



<sup>1</sup> 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<sup>®</sup>, all clients in KeyBank's personal checking products are eligible for Allpoint when they use their KeyBank Debit Mastercard<sup>®</sup>. Savings, Business and Hassle-Free accounts are not eligible for Allpoint.

<sup>2</sup> Immediate Funds<sup>SM</sup> 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 5/9/2025 and are subject to change.