

# Key2Benefits<sup>SM</sup> Schedule of Card Fees

You agree to pay the fees disclosed in this Schedule of Card Fees ("Schedule of Fees"). You also agree that we may deduct these fees and any other charges from the funds on your Card. Any applicable fees for your Card transactions will be charged daily.

| Fee Description  | Amount  |
|--|---|
| Approved PIN or signature-based purchases  | No Charge                                       |
| Declined PIN or signature-based purchases  | No Charge                                       |
| ATM withdrawal at KeyBank and Allpoint ATMs,   | No Charge                                       |
| ATM withdrawal at all other locations in the U.S.  | \$2.00 per transaction                          |
| ATM withdrawal – International   | No Charge                                       |
| ATM surcharge at KeyBank and Allpoint ATMs <sup>2</sup>                                    | No Charge                                       |
| ATM balance inquiry at KeyBank and Allpoint ATMs   | No Charge                                       |
| ATM balance inquiry at all other locations   | \$.50 per transaction                           |
| Over-the-counter withdrawals at participating MasterCard member bank branches <sup>3</sup> | No Charge                                       |
| Currency conversion on all international transactions                                      | 1% of the U.S. dollar amount of the transaction |
| Text message and email alerts <sup>4</sup>   | No Charge                                       |
| Automated and live customer service balance inquiry  | No Charge                                       |
| Online transaction history (Key2Benefits.com)  | No Charge                                       |
| Replacement card   | 1 per year at no charge, then \$5.00 each       |
| Overnight delivery of replacement card   | \$12.50   |
| Online bill payment  | No Charge                                       |
| Funds transfer to a personal checking/savings account                                      | No Charge                                       |
| Monthly Maintenance Fee  | No Charge                                       |

| Limit Description                      | Amount                       |
|--|------------------------------|
| Get cash (ATM withdrawal)              | \$1,500 per day <sup>5</sup> |
| Get cash (PIN point-of-sale cash back) | \$2,500 per day <sup>5</sup> |
| Get cash (from a bank teller)          | \$7,000 per day              |
| Purchase                               | \$7,500 per day              |

<sup>1</sup> When you use an ATM not operated by KeyBank or Allpoint (including terminals located internationally) you may be charged a fee by the ATM operator or any network used.

<sup>2</sup> Please visit [key.com/locator](http://key.com/locator) for a current list of KeyBank ATMs and branches and [locator.allpointnetwork.com](http://locator.allpointnetwork.com) for a current list of Allpoint ATMs.

There are no surcharge fees at any KeyBank and Allpoint locations.

<sup>3</sup> MasterCard member bank branch locations require a withdrawal from the branch teller.

<sup>4</sup> You may opt in to this feature at Key2Benefits.com. Your telecommunications carrier's standard text messaging rates may apply.

<sup>5</sup> ATM operators and merchants may impose lower limits.



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Fee and Surcharge free access: [Keybank.com/locator](http://Keybank.com/locator) or [Locator.allpointnetwork.com](http://Locator.allpointnetwork.com)

| Service Fees                                    | No Charge | Charge |
|---|-----------|--------|
| Monthly maintenance                             | x         |        |
| Automated/Live customer service balance inquiry | x         |        |
| Replacement card                                | x         |        |
| Overnight delivery of replacement card          | x         |        |
| <b>Online/Mobile Banking</b>                    |           |        |
| Online bill payment                             | x         |        |

| Online/Mobile Banking                                 | No Charge | Charge |
|---|-----------|--------|
| Online transaction history (Key2Benefits.com)         | x         |        |
| Text and email alerts <sup>4</sup>                    | x         |        |
| <b>Other Fees</b>                                     |           |        |
| Funds transfer to a personal checking/savings account | x         |        |
| Currency conversion on international transactions     | x         |        |

Effective as of 03/30/2016

Cut out and fold in half for a wallet-size reference card.