

Key2BenefitsSM 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. All monthly fees will be assessed on a monthly basis.

| Fee Description | Amount |
|--|---|
| Monthly Maintenance Fee | No Charge |
| Approved 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. | \$1.50 per transaction ¹ |
| ATM withdrawal – International | \$3.00 per transaction |
| ATM surcharge at KeyBank and Allpoint ATMs ² | No Charge |
| ATM balance inquiry at KeyBank and Allpoint ATMs | No Charge |
| ATM balance inquiry at all other locations (including International) | \$0.35 per transition |
| Over-the-counter withdrawals at participating MasterCard member bank branches ³ | 1 Free per month, then \$5.00 per transaction |
| Transaction declined for insufficient funds (ATM or purchase) | \$0.35 per denial |
| Currency conversion on all international transactions | 3% of the U.S. dollar amount of the transaction |
| Text message and email alerts ⁴ | No Charge |
| Automated and live customer service balance inquiry | No Charge |
| Online transaction history (Key2Benefits.com) | No Charge |
| Replacement card | 1 Free per year, then \$5.00 each |
| Overnight delivery of replacement card | \$15.00 each |
| Inactivity Fee | \$1.50 per month (after 12 consecutive months of inactivity) |
| Online bill payment | No Charge |
| Funds transfer to a personal checking/savings account | No Charge |

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

¹ 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.

² Please visit key.com/locator for a current list of KeyBank ATMs and branches or locator.allpointnetwork.com for a current list of Allpoint ATMs. There are no surcharge fees at any KeyBank or Allpoint ATM locations.

³ MasterCard member bank branch locations require a withdrawal from the branch teller

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

⁵ ATM operators and merchants may impose lower limits.



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