## Discounted banking services – from your employer and KeyBank.

## Welcome to Key@Work®

Your company and KeyBank are pleased to offer Key@Work, a new employee benefits program that lets you take advantage of special free and discounted financial services when you open a qualifying KeyBank checking account.<sup>1</sup>

Checking benefits	KeyBank Hassle-Free Account <sup>sм</sup>	Key Express Checking® (basic banking account in New York)	Key Advantage® Checking	Key Privilege <sup>®</sup> Checking	Key Privilege Select Checking
Free checks	No check writing	✓ First box	$\checkmark$	$\checkmark$	$\checkmark$
Free online bill pay	1	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$
Interest-bearing			$\checkmark$	$\checkmark$	$\checkmark$
Reimbursement of other banks' ATM cash withdrawal surcharges			\$6 <sup>2</sup>	\$6	Unlimited
No monthly Maintenance Service Charge when requirements are met	J	At least \$500 in total deposits each statement cycle – OR – 8 client-initiated transactions each statement cycle	Cumulative of at least \$1,000 in direct deposits each statement cycle - 0R - A minimum of \$10,000 in combined relationship balances (deposit, investment, and credit) each statement cycle - 0R - A KeyBank mortgage automatic payment deduction of \$500 or more each statement cycle	Cumulative of at least \$2,500 in direct deposits each statement cycle - 0R - A minimum of \$25,000 in combined relationship balances (deposit, investment, and credit) each statement cycle - 0R - A KeyBank mortgage automatic payment deduction of \$500 or more each statement cycle	Cumulative of at least \$5,000 in direct deposits each statement cycle - OR - A minimum of \$100,000 in combined relationship balances (sweep investment, deposits, and investment) each statement cycle
No overdraft fees	1				
Preferred pricing on CDs			1	1	1
Free traveler's checks			$\checkmark$	✓	1
Loan discounts on select installment loan products <sup>3</sup>	1	1	1	1	1
Discounted access to KeyBank Relationship Rewards <sup>™ 4</sup>			\$10 off annual fee	Annual fee waived	Annual fee waived
Free small safe deposit box or 25% off the annual fee for larger boxes	1	1	J	1	1
Free financial assessment	1	✓	$\checkmark$	✓	1

call

visit



<sup>1</sup>There is a \$25 early closure fee if the account is closed within 180 days of opening. Other charges may apply.

<sup>2</sup>Reimbursement of up to \$6 per month of other banks' ATM cash withdrawal surcharges when the withdrawals are made with a KeyBank Gold Debit Card. <sup>3</sup>All credit products are subject to credit approval.

<sup>4</sup>For a complete copy of the KeyBank Rewards<sup>®</sup> Program Terms and Conditions, go to key com or stop by any KeyBank branch. To earn points, participant must enroll in the KeyBank Relationship Rewards<sup>SM</sup> program. There may be an annual fee for the KeyBank Relationship Rewards program based on the type of checking account you have. Certain discounts do apply. Key.com is a federally registered service mark of KeyCorp. ©2014 KeyCorp. **KeyBank is Member FDIC.** ADL7150.08