

# KeyBank Hassle-Free Account<sup>SM</sup>

A no monthly fees, checkless account option.

## We've designed this account for people who want simple, clear banking.

We've kept all the features you need to fit your uncomplicated banking style, but the best part of our KeyBank Hassle-Free Account is what you don't get:

**No monthly fees** – That's right. With this account, there are no monthly fees. No transaction fees. No minimum balance fees. Ever. So the balance you expect will be the balance you keep. No surprises.

**No overdraft fees** – Sick of paying overdraft fees? With this account there are no overdraft fees, no minimum activity requirements, and no bounced check fees to worry about.

**No checks** – No checks. No problem. This is a checkless account. You can pay people or businesses with other convenient options like automatic payment deductions, wires, debit or credit cards or online Bill Pay.

## What you do get.

We give you plenty of convenient ways to access your account and make payments:

**24/7 access** – Go online to check your balance, transfer money between KeyBank accounts, and manage your funds.

**Mobile apps** – Use your tablet or smart phone to do everything you would online, even deposit checks using your device's camera.

**Online Bill Pay** – Make one-time or recurring payments without writing checks, buying stamps and envelopes or going to the Post Office. Bill Pay is safe, secure, and easy. You determine how much to pay and when for almost anyone you'd normally pay by check.

**Free use of KeyBank ATMs** – Our nationwide network lets you withdraw cash, check balances, transfer funds between KeyBank accounts, and more.

**KeyBank debit card** – Make your on-the-go purchases quickly and access ATMs.

For more information:

**go** to [key.com](http://key.com)

**call** 1-800-KEY2YOU® (Hearing impaired: 1-800-539-8336)

**visit** your local KeyBank branch



**Hassle-Free means just that. Bank your way, with fewer worries and more control.**

## Advantages:

- Avoid paying monthly fees
- Bank anytime, anywhere
- Go checkless

## Ideal for:

- For those who prefer banking electronically
- Saving money with no monthly fees
- Convenience
- Basic banking needs

The following information applies to the KeyBank Hassle-Free Account:

- Minimum opening deposit of \$10.00 required.
- There is no Monthly Maintenance Service Charge.
- There are no overdraft fees.
- There are no check writing privileges associated with the KeyBank Hassle-Free Account. You cannot order paper checks for this Account. If a check is presented for payment, it will not be paid and will be returned to the maker, even if there are sufficient funds in the Account. Withdrawals can be made through an ATM, ACH, Key Bill Pay service, debit card, wire transfer or at a branch.
- The Account is available to anyone age 18 or older. The adult Account owner may request that a minor (age 13 through 17) receive a debit card for access to this Account. The adult Account owner will also be required to sign a KeyBank Hassle-Free Account Authorized Minor User Supplemental Agreement. The minor cannot be an owner on the Account.
- The Account will automatically be closed if not funded within 60 days.
- If you close your Account within 180 days of account opening, you will be charged a \$25 account early closure fee. Other miscellaneous charges apply.

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