



KeyBank  
P.O. Box 93885  
Cleveland, OH 44101-5885

T0370 0000 R 43 T1  
NATHAN PAUL HARLOW  
21320 LAFAYETTE RD  
SEDRO WOOLLEY WA 98284-8786

## Key Smart Checking<sup>SM</sup>

Account number ending: 3545

May 3, 2023 to June 5, 2023

### Account Summary

Beginning Balance on May 3, 2023	\$3,553.23
Deposits (Money In)	
Deposits	\$25,000.00
Withdrawals (Money Out)	
Withdrawals	-\$6,479.03
Fees and Charges	-\$33.00
<b>Ending Balance on June 5, 2023</b>	<b>\$22,041.20</b>

Make sure you read the **Account Updates** section on page 5 of this statement to find out important information about your account.



#### Customer Service:

1-800-KEY2YOU® (1-800-539-2968)

For clients using a TDD/TTY device,  
please call 1-800-539-8336



#### Your Branch:

212 EAST COLLEGE WAY  
MT VERNON WA 98273  
360-336-3161



#### Sign On or Enroll in Online and Mobile Banking:

key.com



## Deposits

Date	Description	Amount
05/18	DEPOSIT BRANCH 0205 WASHINGTON	\$10,000.00
06/01	DEPOSIT BRANCH 0205 WASHINGTON	\$15,000.00
<b>Total Deposits</b>		<b>\$25,000.00</b>

## Withdrawals

Date	Description	Amount
05/04	POS EXA STOP N SAVE #1 SCIO OR	\$15.03
05/04	POS EXA STOP N SAVE 8 ALBANY OR	\$8.13
05/04	ATM MAC PAI ISO ALBANY OR	\$83.00
05/04	POS MAC LOVE'S #728 6457 O ALBANY OR	\$58.28
05/04	POS MAC 7-ELEVEN BURLINGTON WA	\$15.82
05/05	POS MAC SHELL SERVICE BURLINGTON WA	\$5.19
05/05	POS MAC SHELL SERVICE ANACORTES WA	\$4.12
05/05	POS MAC SAFEWAY #0593 ANACORTES WA	\$4.12
05/05	POS MAC WALGREENS 909 ANACORTES WA	\$20.66
05/05	POS MAC MARKET AT 1519 ANACORTES WA	\$71.73
05/08	CENTER MARKET 3 ALBANY OR USA	\$4.98
05/08	ACE OF ANACORTE ANACORTES WA USA	\$5.42
05/08	POS MAC CIRCLE K # 096 ANACORTES WA	\$9.20
05/08	POS MAC CIRCLE K # 096 ANACORTES WA	\$5.20
05/08	INTOXALOCK URBANDALE IA USA	\$49.41
05/08	POS MAC SAFEWAY #0593 ANACORTES WA	\$39.46
05/08	POS EXA CHEVRON/BURK B WESTPORT WA	\$19.04
05/08	POS EXA CHEVRON/BURK B WESTPORT WA	\$2.71
05/09	KNOTTY PINE LLC WESTPORT WA USA	\$5.45
05/09	POS EXA CHEVRON/BURK B WESTPORT WA	\$8.48
05/09	POS EXA CHEVRON/BURK B WESTPORT WA	\$14.32
05/09	POS MAC SHELL SERVICE MCCLEARY WA	\$10.32
05/09	POS MAC ARCO#83138VISH ARLINGTON WA	\$15.08
05/10	ARCO#83138VISHN ARLINGTON WA USA	\$45.94
05/10	POS MAC ARCO#07103ARCO CENTRALIA WA	\$10.54
05/10	POS EXA UNITED PACIFIC SALEM OR	\$3.59
05/10	ATM MAC SILVER DOLLA-26643 SALEM OR	\$22.75
05/10	POS MAC US MARKET 1080 SALEM OR	\$13.90
05/11	WENDYS #2002 CENTRALIA WA USA	\$10.59
05/11	SANTIAM MARKET JEFFERSON OR USA	\$10.87
05/11	INTOXALOCK URBANDALE IA USA	\$62.99
05/11	CAR TOYS SALEM SALEM OR USA	\$120.50
05/11	SPACE AGE #17 SALEM OR USA	\$68.60
05/11	POS MAC 7-ELEVEN LEBANON OR	\$2.89
05/11	POS EXA CHEVRON/TOM TO ALBANY OR	\$7.48
05/11	ATM MAC PAI ISO ALBANY OR	\$43.00
05/11	POS EXA STOP N SAVE 8 ALBANY OR	\$17.63
05/12	CENTER MARKET 3 ALBANY OR USA	\$4.98
05/12	THE SILVER DOLL SALEM OR USA	\$10.00
05/12	THOR ARMORY ALBANY OR USA	\$281.00
05/12	YUVIS MART LEBANON OR USA	\$5.38
05/12	POS EXA CM GROCERY JEFFERSON OR	\$14.86
05/12	POS MAC 7-ELEVEN CORVALLIS OR	\$11.46
05/15	CENTER MARKET 3 ALBANY OR USA	\$5.08
05/15	TACO BELL #3258 ALBANY OR USA	\$8.28
05/15	MCDONALD'S F445 ALBANY OR USA	\$7.74
05/15	LOVE'S #728 ALBANY OR USA	\$2.09
05/15	UNIQUE MART CORVALLIS OR USA	\$4.09
05/15	MEET N PLACE TA PHILOMATH OR USA	\$60.00
05/15	UNIQUE MART CORVALLIS OR USA	\$13.17
05/15	POS MAC SPORTSMANS WAR ALBANY OR	\$79.13
05/15	ATM MAC PAI ISO ALBANY OR	\$43.00
05/15	YOUNGER'S TOWNE ALBANY OR USA	\$67.61
05/15	YUVIS MART LEBANON OR USA	\$9.29
05/15	POS EXA CM GROCERY JEFFERSON OR	\$15.98
05/15	POS EXA WAL-MART #5396 ALBANY OR	\$57.76
05/15	POS EXA DOLLAR GENERAL JEFFERSON OR	\$20.50



## Withdrawals (continued)

Date	Description	Amount
05/15	SANTIAM MARKET JEFFERSON OR USA	\$5.18
05/15	1862 GREAT CLIP ALBANY OR USA	\$26.00
05/15	POS MAC LOVE'S #728 64 ALBANY OR	\$20.98
05/15	POS EXA STOP N SAVE 8 ALBANY OR	\$8.18
05/15	POS EXA STOP N SAVE 8 ALBANY OR	\$8.23
05/15	POS MAC 7-ELEVEN ALBANY OR	\$23.01
05/15	POS MAC SPORTSMANS WAR ALBANY OR	\$40.00
05/16	HUMPTYS BAR AND ALBANY OR USA	\$25.00
05/16	POS EXA WM SUPERCENTER ALBANY OR	\$47.10
05/16	POS MAC DARI MART 104 ALBANY OR	\$11.58
05/16	ATM MAC PAI ISO ALBANY OR	\$63.00
05/16	POS MAC LOVE'S #728 6457 O ALBANY OR	\$56.00
05/16	POS EXA CHEVRON/BURK B WESTPORT WA	\$8.04
05/17	SANTIAM MARKET JEFFERSON OR USA	\$5.94
05/17	SANTIAM MARKET JEFFERSON OR USA	\$2.59
05/17	POS EXA CHEVRON/BURK B WESTPORT WA	\$37.44
05/17	POS EXA CHEVRON/BURK B WESTPORT WA	\$2.71
05/18	CENTER MARKET 3 ALBANY OR USA	\$11.98
05/18	BURGER KING #14 CHEHALIS WA USA	\$14.21
05/18	POS MAC SHELL SERVICE WESTPORT WA	\$9.11
05/18	POS MAC LOVE'S #454 1276 R NAPAVINE WA	\$60.02
05/19	POS MAC SHELL SERVICE TUALATIN OR	\$11.96
05/19	POS EXA WM SUPERCENTER ALBANY OR	\$5.28
05/19	POS MAC DARI MART 104 ALBANY OR	\$2.99
05/19	POS MAC SPORTSMANS WAR ALBANY OR	\$184.98
05/19	POS EXA STOP N SAVE 8 ALBANY OR	\$8.12
05/19	POS EXA JACKS TRUCKS ALBANY OR	\$6.08
05/19	ATM MAC CENTER MARKE-29983 JEFFERSON OR	\$42.50
05/22	HUMPTYS BAR AND ALBANY OR USA	\$7.00
05/22	CENTER MARKET 3 ALBANY OR USA	\$9.99
05/22	THOR ARMORY ALBANY OR USA	\$375.00
05/22	CENTER MARKET 2 JEFFERSON OR USA	\$16.26
05/22	MCDONALD'S F556 LEBANON OR USA	\$9.20
05/22	SANTIAM MARKET JEFFERSON OR USA	\$14.27
05/22	POS MAC LOVE'S #728 64 ALBANY OR	\$31.13
05/22	LOVE'S #728 ALBANY OR USA	\$63.92
05/22	SANTIAM MARKET JEFFERSON OR USA	\$10.27
05/22	ATM MAC PAI ISO ALBANY OR	\$103.00
05/22	CC-25 PHILOMATH PHILOMATH OR USA	\$30.02
05/22	POS MAC PHILOMATH PHIL PHILOMATH OR	\$41.06
05/22	POS EXA STOP N SAVE 8 ALBANY OR	\$15.03
05/22	POS EXA STOP N SAVE 8 ALBANY OR	\$21.66
05/22	POS MAC SPORTSMANS WAR SALEM OR	\$22.48
05/22	POS EXA STOP N SAVE 8 ALBANY OR	\$15.03
05/23	HUMPTYS BAR AND ALBANY OR USA	\$10.00
05/23	FRONT STREET BA ALBANY OR USA	\$10.00
05/23	POS MAC SPORTSMANS WAR ALBANY OR	\$59.99
05/23	POS EXA WAL-MART SUPER ALBANY OR	\$19.79
05/23	POS MAC DARI MART 104 ALBANY OR	\$5.20
05/23	POS EXA STOP N SAVE #1 SCIO OR	\$11.26
05/23	POS EXA STOP N SAVE 8 ALBANY OR	\$7.43
05/24	NATL GEN INS*RE 800-462-2123 NY USA	\$118.56
05/24	SANTIAM MARKET JEFFERSON OR USA	\$3.89
05/24	POS MAC SPORTSMANS WAR ALBANY OR	\$34.98
05/24	POS EXA WAL-MART SUPER ALBANY OR	\$34.88
05/24	POS MAC DARI MART 104 ALBANY OR	\$5.20
05/24	POS MAC LOVE'S #728 6457 O ALBANY OR	\$20.00
05/25	SANTIAM MARKET JEFFERSON OR USA	\$3.89
05/25	LOVE'S #728 ALBANY OR USA	\$5.98
05/25	POS MAC SAFEWAY #1558 LEBANON OR	\$31.30
05/25	ATM MAC PAI ISO ALBANY OR	\$103.00
05/25	POS EXA TICK LICKER FI SALEM OR	\$20.00
05/26	SANTIAM MARKET JEFFERSON OR USA	\$12.97
05/26	SANTIAM MARKET JEFFERSON OR USA	\$11.47
05/26	LEBANON MARKET LEBANON OR USA	\$5.18

**Withdrawals** (continued)

Date	Description	Amount
05/26	LEBANON MARKET LEBANON OR USA	\$16.08
05/26	LEBANON MARKET LEBANON OR USA	\$8.37
05/26	SPORTSMANS WARE SALEM OR USA	\$299.99
05/26	LOVE'S #728 ALBANY OR USA	\$5.98
05/26	LOVE'S #728 ALBANY OR USA	\$75.29
05/26	POS EXA WAL-MART SUPER ALBANY OR	\$20.40
05/26	POS MAC LOVE'S #728 64 ALBANY OR	\$11.27
05/26	POS MAC LOVE'S #728 64 ALBANY OR	\$16.89
05/30	YUVIS MART LEBANON OR USA	\$6.08
05/30	LOVE'S #728 ALBANY OR USA	\$5.98
05/30	CENTER MARKET 2 JEFFERSON OR USA	\$5.18
05/30	CENTER MARKET 2 JEFFERSON OR USA	\$5.18
05/30	ABC*PHYSIQ FITN ALBANY OR USA	\$17.50
05/30	POS EXA STOP N SAVE 8 ALBANY OR	\$12.94
05/30	CARLS JR RESTAU ALBANY OR USA	\$7.58
05/30	ATM MAC PAI ISO ALBANY OR	\$43.00
05/30	POS EXA CM GROCERY JEFFERSON OR	\$12.74
05/30	SANTIAM MARKET JEFFERSON OR USA	\$12.18
05/30	LOVE'S #728 ALBANY OR USA	\$22.99
05/30	POS MAC LOVE'S #728 64 ALBANY OR	\$25.58
05/30	POS EXA END OF THE TRA OAKVILLE WA	\$9.34
05/30	POS EXA CHEVRON/BURK B WESTPORT WA	\$16.75
05/30	KNOTTY PINE LLC WESTPORT WA USA	\$35.00
05/30	POS EXA CHEVRON/BURK B WESTPORT WA	\$2.71
05/30	POS MAC SHELL SERVICE WESTPORT WA	\$24.06
05/30	POS EXA CHEVRON/BURK B WESTPORT WA	\$26.75
05/30	POS EXA MIDTOWN DELI WESTPORT WA	\$17.91
06/01	POS MAC SAFEWAY #0593 ANACORTES WA	\$28.22
06/01	POS EXA HOLIDAY MARKET BURLINGTON WA	\$13.71
06/01	POS MAC SHELL SERVICE WESTPORT WA	\$9.77
06/01	POS EXA SPACE AGE #202 CASTLE ROC WA	\$32.26
06/02	CASH APP*CHRIS SAN FRANCISCO CA USA	\$400.00
06/02	POS MAC CAB STORE TUAL TUALATIN OR	\$83.93
06/02	POS MAC ARCO#83261LB G WOODBURN OR	\$3.89
06/02	POS MAC LOVE'S #728 6457 O ALBANY OR	\$76.76
06/02	POS MAC SPORTSMANS WAR ALBANY OR	\$99.99
06/02	POS EXA TRI VALLEY FOO ALBANY OR	\$5.58
06/02	POS EXA COASTAL FARM & ALBANY OR	\$449.99
06/02	POS MAC SPORTSMANS WAR ALBANY OR	\$73.71
06/02	ATM MAC CENTER MARKE-29983 JEFFERSON OR	\$102.50
06/05	TACO BELL #3536 WOODBURN OR USA	\$8.37
06/05	SANTIAM MARKET JEFFERSON OR USA	\$15.56
06/05	CENTER MARKET 3 ALBANY OR USA	\$1.99
06/05	CARLS JR RESTAU ALBANY OR USA	\$11.57
06/05	CENTER MARKET 2 JEFFERSON OR USA	\$5.18
06/05	POS EXA WM SUPERCENTER ALBANY OR	\$93.36
06/05	POS MAC DARI MART 104 ALBANY OR	\$5.20
06/05	CENTER MARKET 3 ALBANY OR USA	\$11.48
06/05	WEST SCIO SANTI SCIO OR USA	\$7.77
06/05	POS EXA CM GROCERY JEFFERSON OR	\$21.87
06/05	ATM MAC PAI ISO ALBANY OR	\$83.00
06/05	SANTIAM MARKET JEFFERSON OR USA	\$15.56
06/05	POS MAC LOVE'S #728 6457 O ALBANY OR	\$53.00
06/05	LOVE'S #650 BOARDMAN OR USA	\$3.49
06/05	LOVE'S #650 BOARDMAN OR USA	\$55.50
06/05	POS EXA SILVER & VENTU HAUGAN MT	\$5.28
06/05	SILVER & VENTUR HAUGAN MT USA	\$67.00
06/05	POS MAC SAFEWAY #1646 POLSON MT	\$7.55
06/05	FLATHEAD LAKE I POLSON MT USA	\$118.80
06/05	POS EXA POLSON #1347 POLSON MT	\$9.29
06/05	POS EXA POLSON #1347 POLSON MT	\$4.00
06/05	POS EXA POLSON #1347 POLSON MT	\$4.48
06/05	POS EXA KALISPELL 7 12 KALISPELL MT	\$9.43
06/05	POS MAC ALBERTSONS #00 KALISPELL MT	\$5.37



## Withdrawals (continued)

Date	Description	Amount
06/05	POS MAC CENEX BITTERRO MARION MT	\$4.58
Total Withdrawals		<b>-\$6,479.03</b>

## Fees and Charges

Date	Service	Charge	Refund	Number of Charges/Refunds	Total for this period
06/05	REGIONAL ATM WITHDRAWAL FEE	\$3.00		11	\$33.00
Total All Fees and Charges for This Statement Period					<b>-\$33.00</b>

Here are some things you can do to avoid future Fees and Charges:

- **Regional ATM Fee** (Non-KeyBank ATM): Make sure you use your KeyBank Debit Mastercard® at a KeyBank ATM or an Allpoint ATM. Find one near you at [key.com/locations](https://key.com/locations).

## Account Updates

Read this section to discover any changes that may affect your account now, or in the future.

Questions? Call the number on this statement, visit your local branch or contact your banker.

### Better banking that's built for you.

We're constantly looking for ways to serve you even better. So, we've made deposit account enhancements to help simplify your banking experience.

First, we're making our Key Relationship benefits easier to understand and even more rewarding. And, to provide a little extra flexibility, we've improved overdraft terms and are getting rid of even more fees to help keep more money in your wallet. Finally, with our new Immediate Funds<sup>SM</sup> feature, you can choose to access qualifying mobile deposits instantly and avoid standard processing times. **For full details, please take a look at the enclosed information at the back of this statement.**

## INFORMATION ABOUT YOUR CHECKING ACCOUNT

### Consumer Account Disclosures

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

If you think your statement or receipt is wrong or need more information about a transfer listed, please call the phone number on the first page of this statement, or write us at **KeyBank Customer Disputes, NY-31-55-0228, 555 Patroon Creek Blvd., Albany, NY 12206** as soon as you can. When you contact us, make sure you:

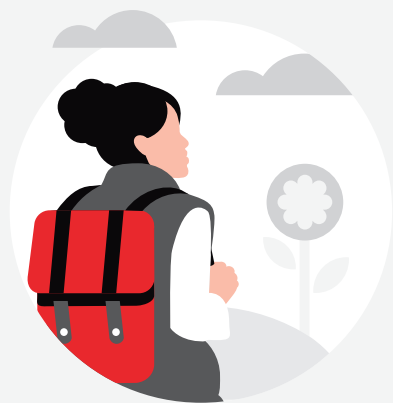
- Give us your name and account number
- Describe the error or transfer in question, and explain why you believe it is an error or why you need more information
- Tell us the dollar amount

We must hear from you no later than 60 days after we sent the first statement where the problem or error appeared. We will investigate your complaint and correct any error promptly. If we take more than 10 business days, we will credit your Account for the amount you think is in error, so you will have use of the money during the time it takes us to complete our investigation.

For general questions about your account, call us at:

**1-800-KEY2YOU® (1-800-539-2968)**

For clients using a TDD/TTY device, please call 1-800-539-8336



Wherever you've been.  
Wherever you are. Wherever you're going.  
**We're with you all the way.**

Life happens. It brings us joy and throws us curveballs. It gives us lemons as well as opportunities. At KeyBank, we understand life is full of unexpected moments. We also believe you don't have to face them alone. That's why we're constantly looking for ways to serve you even better. And that all begins with hearing what you have to say. When you speak – we listen, then we take action.

# better banking built for you.

We're working diligently to evolve our services to better fit your needs – and to accommodate those unpredictable moments life sends your way. Take a look at our suite of deposit enhancements, and see the improvements we've recently made, the ones we're debuting, and the ones you'll enjoy in the near future.

1

## Improved overdraft terms

**Available Now!**

We've reduced or completely removed various overdraft fees – as well as introduced the Key Coverage Zone<sup>SM</sup> – to provide you a little extra flexibility in life's inflexible moments.

2

## Immediate Funds<sup>SM</sup>

**May 19, 2023**

This new feature lets you access mobile deposits instantly and avoid standard processing times.

3

## Fee elimination

**June 9, 2023**

We're getting rid of more fees to simplify your life and help keep more money in your wallet.

4

## Refreshed relationship benefits

**July 1, 2023**

We are making our special relationship pricing easier to understand and even more rewarding – because the more you engage with us, the better we know you, and the better we can serve you.

5

## Earlier access to your pay

**Coming soon!**

Our newest enhancement may let you receive certain direct deposits up to two days sooner.

*Please refer to  
additional pages for full details. →*

# Our account enhancements\*



## 1. Improved overdraft terms

We want to help you avoid overdrafts. So, we recently introduced the Key Coverage Zone. Now if your account's available balance is overdrawn by \$20 or less, you won't be charged KeyBank overdraft fees. We also lowered our overdraft fees – and eliminated some of them entirely.



## 2. Immediate Funds

This new feature lets you access your eligible mobile deposits instantly when made through the mobile app. We will give you the option to choose Immediate Funds for a 2% fee (minimum of \$2) so you can skip the processing time and access your mobile deposit funds instantly. Of course, you can always choose the standard processing time option and make your deposit totally fee-free. The choice is yours!



## 3. Fee elimination

Beyond our overdraft fee changes, we are now removing additional deposit account fees.

### **\$0 fee Chargeback Fee**

For each check deposited to your Account that is returned to the bank unpaid.

*Original fee up to \$15*

### **\$0 fee Statement Special Handling**

For special handling of your deposit account statement per monthly statement period.

*Original fee \$10*

### **\$0 fee Check(s)/Withdrawal(s) Paid Charge**

For each check or withdrawal made after the designated limit (varies by product) within a monthly statement period.

*Original fee up to \$1.00*

### **\$0 fee Inactive Fee**

Account balance below a certain threshold and no customer-initiated activity in certain amount of months.

*Original fee \$5*

### **\$0 fee Early Account Closure**

For closing your Account within 180 days of opening.

*Original fee \$25*

### **\$0 fee Duplicate & Multi Statement Service**

For an automatic duplicate copy of your deposit account statement or for more than one statement produced on different days during the statement cycle.

*Original fee up to \$10*

### **\$0 fee Excess Withdrawals/Transfers Charge**

For each withdrawal/transfer or payment made to another KeyBank account or third party that exceeds a total of 7 per monthly period.

*Original fee up to \$15*

*These changes apply to your Deposit Account Fees and Disclosures.*

\* Please refer to page four of this document for full details about our new account enhancements.

We recommend saving this information for your files.



(continued)

# Our account enhancements\*



## 4. Refreshed relationship benefits

We're simplifying our Relationship program and what it takes to get better rates on eligible deposit accounts, mortgage, personal and vehicle loans – as well as 2% cashback on the Key Cashback® Credit Card, our highest cashback level!

- **It's easier than ever to unlock Key Relationship benefits.** Simply have one qualified KeyBank checking account that you use for 5 or more qualifying transactions a month plus one other type of KeyBank account that is not a checking account. That's all you need to be eligible for our suite of rewarding benefits!
- **Being a Key Relationship client opens doors** to higher interest rates, more cashback with your credit card, and loan discounts.

**Relationship Perks** for eligible accounts



**Checking & Savings**  
Higher interest rates



**Credit Card**  
2% cashback on the Key Cashback Credit Card®



**Personal & Auto Lending**  
Discounted interest rates  
**Coming soon!**

**Mortgage:** Relationships matter and that's why our clients get our best mortgage rates. Pay your new mortgage using automatic payment options to take advantage of our best rates.

- **Your prior month activity determines your eligibility** – and “qualifying transactions” are easy to come by. Everyday activities like bill payments, ATM transactions, check or cash deposits, point-of-sale transactions and electronic funds transfers all count toward your monthly eligibility. In fact, only things like account-to-account transfers, earned interest, service charges/fees, adjustments, reversals, and refunds don't count.
- **Can't meet the criteria for a particular month? No problem.** We're implementing an automatic “Grace Month” to give you extra flexibility. As long as you resume meeting the criteria during the Grace Month, your Key Relationship status will continue uninterrupted.

*If you are now receiving the KeyBank relationship rate on your deposit accounts or the 2% earn rate on your Cashback Credit Card and you do not meet the qualifications for the new refreshed program, you will lose those relationship rates on July 1, 2023.*



## 5. Earlier access to your pay

**Coming soon!** Sometimes we receive certain direct deposits like your paycheck or Social Security check in advance of your pay date. When that happens, you'll receive your pay early – up to two days sooner – at no cost!

**Want to know more?**

We're happy to help.



**Visit** [key.com/betterbanking](https://key.com/betterbanking)



**Call** 1-800-KEY2YOU® (1-800-539-2968)  
(TDD/TTY device: 1-800-539-8336)



**Stop by your local branch** to speak with an experienced banker.

\* Please refer to page four of this document for full details about our new account enhancements.

We recommend saving this information for your files.



## \* Our account enhancements

**1. Improved overdraft terms:** Changes were effective September 16, 2022. **Please refer to the Deposit Account Fees and Disclosures and the Deposit Account Agreement and Funds Availability Policy.** The overdraft term changes above do not apply to Commercial accounts.

**2. Immediate Funds:** Immediate Funds is available in the KeyBank mobile app and will only appear as an option for eligible mobile checks. 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 – For a 2% fee, you can skip the processing time and access your money right away.
- Standard Deposit – Your money will be deposited as usual according to our standard processing times for no charge.

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. **We've updated our Funds Availability Policy with this information.**

**3. Fee elimination:** The duplicate and multi statement fee is being eliminated effective June 9, however for each copy of a statement requested from a bank representative you will continue to be charged \$6 per copy.

## 4. Benefits for eligible accounts

- **Interest Bearing Checking and Money Market Savings Account: The following is a change to your Interest Bearing Checking and Money Market Savings Deposit Account Fees and Disclosures.** This Account pays interest at a variable interest rate and rates may vary based on the balance in your Account. We may change the interest rate and APY at our discretion and as often as daily. There are no limits on the amount that the interest rate or APY may change. The interest rate and APY for this Account may vary based on multiple factors including, but not limited to: your overall relationship with the bank as defined by other Accounts you have, the balances in all of your Accounts, Account location, Account usage and other bank services you use. At any time after Account opening, you may be eligible for Relationship interest rates. To be eligible for relationship rates, you must bank with KeyBank and own at least one additional eligible KeyBank non-Checking account ("Plus 1 Account"). Banking with Key means you (1) own an eligible open KeyBank consumer checking account, excluding a health savings account, with five (5) or more qualifying transactions posted to a single eligible checking account in a calendar month, which may not be aggregated across other accounts you own; or (2) own an open Key Private Bank checking or Key Private Bank Personal Checking account (either of which may be referred to as the "Relationship Account").

Qualifying transactions include, but are not limited to, point of sale transactions, bill payment(s), ATM transactions, check, cash or direct deposits, and electronic funds transfers. Qualifying transactions exclude adjustments, advances, reversals, refunds, account to account transfers, person to person transfers, interest, service charges, and service fees. Eligible Plus 1 Accounts include any savings, lending, credit card, or investment product.

We will determine whether you have met the bank eligibility criteria for the current calendar month based on the qualifying transaction activity in your Relationship Account during the prior calendar month. You will automatically be enrolled in a grace period for the first month in which you fail to meet the bank criteria (the "Grace Month") and will be eligible for relationship benefits throughout the Grace Month. If you fail to meet the bank criteria during the Grace Month, you will no longer receive the relationship benefits in the next calendar month. You will still receive relationship benefits so long as you own at least one Relationship Account. If you close all of your Relationship Account(s) you will no longer meet the bank eligibility criteria and will not receive a Grace Month, meaning you will lose relationship benefits starting the calendar month immediately following the month in which you closed your Relationship Account(s). Your Account will begin to earn interest at Relationship interest rate during the first full week of the month following the month you meet these requirements. To find out what the current Relationship interest rates and APYs are, contact your local branch.

- **Cashback Credit Card: The following is a change to your Cashback Credit Card Cardmember Agreement.** To be eligible for 2% in Cashback Rewards, you must have an eligible open KeyBank consumer checking account (excluding a health savings account) with 5 or more qualifying transactions posted to that same checking account in a calendar month. Qualifying transactions include, but are not limited to, point of sale transactions, bill payment(s), ATM transactions, check, cash, or direct deposits, and electronic funds transfers. You may also be eligible for 2% with an open eligible Key Private Bank checking account.

On the fourth business day of each month ("Evaluation Date"), we will determine whether you are entitled to earn 2% in Cashback Rewards by meeting the eligibility criteria during the prior month. Your 2% earnings will start on this date and apply until your next monthly evaluation (on the fourth business day of the following calendar month).

New card accounts will receive at least a full calendar month at the 2% cashback rate prior to the first Evaluation Date. You will receive a grace period for the first month in which you do not meet the eligibility criteria. If you do not meet the eligibility criteria during the grace period, your rate for the month immediately following the grace period will be 1%, beginning on the Evaluation Date. Cashback Rewards are awarded based on eligible credit card purchases excluding transactions such as cash advances of any type, balance transfers, convenience check transactions, overdraft protection transfers and quasi-cash transactions. Returns will reduce your Cashback Rewards balance. See Key Cashback Credit Card Terms and Conditions for transaction exclusions and additional details, which are subject to change and may be found at [www.key.com/personal/credit-cards/key-cashback-terms-conditions.html](http://www.key.com/personal/credit-cards/key-cashback-terms-conditions.html).

- **Mortgage:** Borrower may choose to take advantage of the offered 0.25% interest rate discount by electing to enroll in automated recurring mortgage payments from an eligible KeyBank checking account. An eligible checking account includes those consumer deposit accounts designated as checking accounts by KeyBank or the KeyBank Hassle-Free Account.<sup>®</sup> Borrower may open eligible KeyBank checking account to qualify for the interest rate discount. Normal checking account service charges apply. Refer to specific checking account disclosures for details. Authorization agreement to automatically debit mortgage payments from a KeyBank deposit account must be signed and completed prior to loan closing. For fixed-rate mortgages, the 0.25% interest rate discount is a permanent rate reduction that will be reflected in the Promissory Note interest rate. For adjustable-rate mortgages, the 0.25% interest rate discount will apply to the initial fixed interest rate period and will be reflected in the maximum amount the interest rate can increase over the term of the loan, subject to the minimum interest rate that may be charged per the terms of the Promissory Note. Interest rate discount may not be available for all products.

**5. Earlier access to your pay:** More details about this new service will be coming soon.



