

# banking that saves money and builds credit

We work hard to serve the banking needs and styles of our clients. Through our KeyBank Plus® branches, customers who are new to or unfamiliar with banking are offered financial services and discounts designed especially for their situations.

## KeyBank Plus Check Cashing.

You don't need a KeyBank account to cash your approved payroll or government check, all for a special low fee. Plus you get money-saving extras.

- Fee-free money orders<sup>1</sup> available when a check is cashed
- Every fifth check cashed free<sup>2</sup>
- ChexSystems welcome

## FREE financial education.

Classes are available to help you understand how banking, saving, and credit work. You can learn about:

- Getting and keeping good credit
- Reducing debt and living within a budget
- How to move from check cashing to traditional banking

**go** to [key.com/keybankplus](http://key.com/keybankplus)  
**visit** your local KeyBank Plus branch

## KeyBank Access Account.<sup>3</sup>

This is a great deposit account alternative to traditional checking accounts.

- Your paychecks can be deposited directly
- You get immediate access to your money
- No checkbook to balance or checks to write
- Receive text alerts through Mobile Banking
- Use your KeyBank debit card to withdraw money or make purchases in stores

## KeyBank Plus makes banking easier.

- Convenient check cashing services without an account
- Free financial education
- Deposit account with debit card access
- ChexSystems welcome



# banking that saves money and builds credit

KeyBank Plus branches also provide services that help you get back on track financially:

## Key Express Checking.<sup>®</sup>

- Direct Deposit to a checking account
- Overdraft Protection options available including line of credit and savings account

## Key Coverage Checking.<sup>®4</sup>

This account helps you save on overdraft fees and provides access to identity theft protection for only \$10 a month:

- The first two overdraft or return item fees assessed per monthly statement cycle will be waived
- No overdraft fee will be assessed if your account is overdrawn by \$10<sup>5</sup> or less, based on your end-of-day balance
- A reduced \$18-per-item overdraft fee will be assessed if your end-of-day balance is overdrawn by \$10.01 - \$100<sup>5</sup>
- Identity theft protection<sup>6</sup> available, with access to your credit report and scores, quarterly credit updates, and up to \$2,500 identity theft insurance<sup>7</sup> at no additional cost

## KeySaver gets you your money faster.

- Direct-deposit your checks to hassle-free savings accounts
- Monthly maintenance fee waived for the first 18 months after account opening

## The Loan Assist Program.

This program has features that can make it easier to get loans in the future.

- Helps build or rebuild your credit
- No loan fees
- Loan amounts available from \$500 to \$3,500
- Make on-time payments for a minimum of 12 months and we may be able to give your account a satisfactory rating

## Key Community Mortgage.

We provide homeownership financing packages that offer great features.

- Many products can be combined with neighborhood housing, city, and county down payment grant assistance programs
- Competitive rates
- Minimal down payment requirements for first-time homebuyers



<sup>1</sup>Fee-free money orders available to KeyBank Plus members only. Limit of five (5) fee-free money orders per check cashed. Additional money orders are subject to the standard money order fee.

<sup>2</sup>Excluding income tax checks.

<sup>3</sup>A deposit fee of \$3.00 will be assessed at the time of each in-branch deposit. This fee is waived if the in-branch deposit is less than \$15. There is no monthly Maintenance Service Charge if one of the following requirements is met:

- You have deposits (including transfers into this Account) totaling \$200.00 or more credited to your KeyBank Access Account during a statement cycle.

- You have at least 2 customer initiated transactions (ANY deposit, withdrawals, which include transfers) on your KeyBank Access Account during a statement cycle.

If neither of these requirements is met, the KeyBank Access Account monthly Maintenance Service Charge will be \$5.00. A Supplemental Agreement will need to be signed by the owner of the Account in regard to any minor aged 13-17 authorized by the owner to have a debit card for this account. Account will be automatically closed if not funded within 60 days. If you close your account within 180 days of account opening, you will be charged a \$25.00 account early closure fee. Other miscellaneous charges may apply.

<sup>4</sup>Minimum opening balance of \$50.00. If you close your account within 180 days of account opening, you will be charged a \$25.00 early closure fee.

<sup>5</sup>If you have a transaction that overdraws your account by \$6 and you also have another transaction that overdraws your account by \$50 resulting in your end-of-day balance being overdrawn by \$56, you will be charged the reduced \$18.00 overdraft fee for each transaction.

<sup>6</sup>Service provided by Intersections, Inc. Intersections is a trademark of Intersections Inc. ITAC and ITAC Sentinel are federally registered trademarks of the Identity Theft Assistance Corporation and are used with permission.

<sup>7</sup>Insurance underwritten by Travelers Casualty and Surety Company for America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on underwriting qualifications and state regulations.

All credit products are subject to credit approval. SBA Preferred Lender.

Key.com is a federally registered service mark of KeyCorp. ©2011 KeyCorp. **KeyBank is Member FDIC.** ADL3320

