

## Key2Benefits 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
U.S. card purchases (PIN or signature-based purchase)	No charge
Card purchase decline (PIN or signature-based purchase; domestic or international)	No charge
ATM withdrawal transaction at KeyBank and Allpoint <sup>2</sup>	2 Free per month, \$1.40 per transaction thereafter
ATM withdrawal at all other locations in the U.S. <sup>1</sup>	2 Free per month, \$1.40 per transaction thereafter
ATM withdrawal – International <sup>1</sup>	\$2.75 per transaction
ATM surcharge at KeyBank and Allpoint ATMs <sup>2</sup>	No charge
ATM balance inquiry at KeyBank and Allpoint ATMs <sup>2</sup>	No charge
ATM balance inquiry at all other locations	No charge
Over-the-counter withdrawals at participating MasterCard member bank branches <sup>3</sup>	1 free per month, \$5.00 thereafter
Currency conversion on all international transactions	3% of the U.S. dollar amount of the transaction
Online Bill Payment	\$0.50 per payment
Text message and email alerts <sup>4</sup>	No charge
Automated and live agent customer service balance inquiry	No charge
Online transaction history	No charge
Paper (mailed) transaction history available upon request	No charge
Replacement card	1 Free per year, \$7.00 per card thereafter
Overnight delivery of replacement card	\$14.50
Inactivity Fee (After 1 year of inactivity)	No charge
2 Year Account Expiration/Check issued for balance	\$12.00

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

<sup>1</sup> 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 (And you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

<sup>2</sup> Please visit [key.com/locator](http://key.com/locator) for a current list of KeyBank ATMs and branches and [locator.allpointnetwork.com](http://locator.allpointnetwork.com) for a current list of Allpoint ATMs.

<sup>3</sup> MasterCard member bank branch locations require a withdrawal from the branch teller

<sup>4</sup> You may opt in to this feature at [Key2Benefits.com](http://Key2Benefits.com). Your telecommunications carrier’s standard text messaging rates may apply.

<sup>5</sup> ATM operators and merchants may impose lower limits.



This card is issued by KeyBank N.A. in Cleveland, Ohio pursuant to license by MasterCard International, and all funds accessed by the card are held by KeyBank. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated. Subject to the terms and conditions of the Cardholder Agreement. The balance on the card is FDIC-insured up to the maximum allowable limit. Use anywhere Debit MasterCard is accepted.

Key.com is a federally registered service mark of KeyCorp.

©2014 KeyCorp. KeyBank is Member FDIC. ADL6632