



earn **\$200** with Key Smart  
Checking<sup>®</sup>

Open Now

## How to Qualify for \$200\*\*

- Use offer code: **ONAS0822**
- Open a Key Smart Checking®, Key Advantage Checking®, Key Privilege Checking® or Key Privilege Select Checking® account online **by September 9, 2022**.
- Make **ONE** direct deposit of at least **\$500** within the first 60 days of account opening.
- Minimum opening deposit required.
- Your gift will be deposited into your account within 90 days of meeting requirements if your account is open and not overdrawn.
- Offer redeemable online only.

## Choose Your Checking Account

1 of 4

### Key Smart Checking®

Simple checking account with no monthly maintenance fee

- No monthly maintenance fee, no minimum balance
- Paper checks and every digital feature

#### RATES & FEES

**\$0**

Monthly Maintenance Fee

**No**

Interest Bearing

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## Key Advantage Checking®

Earn interest and avoid fees

- Interest bearing
- Discounts on checks

### RATES & FEES

**\$18<sup>3</sup>**

Waivable Monthly Maintenance Fee

**Yes**

Interest Bearing

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## Key Privilege Checking®

Preferred pricing and great benefits

- Relationship rates and discounts
- Automatic daily sweeps to savings

### RATES & FEES

**\$25<sup>3</sup>**

Waivable Monthly Maintenance Fee

**Yes**

Interest Bearing

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## Key Privilege Select Checking®

Financial management and our best standard rate

- Premium management and investing services

- Relationship rates and discounts

#### RATES & FEES

**\$50<sup>3</sup>**

Waivable Monthly Maintenance Fee

**Yes**

Interest Bearing

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Offer redeemable online only.

\*\* You must open a Key Smart Checking® Account (this is the basic banking account in NY), Key Advantage Checking® Account, Key Privilege Checking® Account or Key Privilege Select Checking® Account by the expiration date at 11:59 p.m. (ET) and make ONE single KeyBank direct deposit of \$500 or more within the first 60 days after account opening to get \$200. Normal account service charges and balance requirements apply to these accounts, including the minimum opening deposit. Direct deposit transactions are limited to: payroll, Social Security, pension and government benefits. Accounts titled as Trust Accounts, Estate and No Access are excluded from eligibility. Employees of KeyBank, its affiliates and subsidiaries are not eligible for this offer. Limit one gift per qualifying account. Limit one gift per individual. The value of your gift will be reported on Form 1099-INT and deposited into your account within 90 days of meeting requirements. If you close your account within the first 180 days of account opening, you will be charged a \$25 account early closure fee. Other miscellaneous charges may apply. Offer not available to individuals who have had a KeyBank checking account or a KeyBank Hassle-Free Account® in the last 12 months. Accounts overdrawn or closed at the time of gift payment are not eligible. Offer is subject to cancellation without notice and cannot be combined with any other offer. KeyBank is not responsible for, and will not honor, promotional offers that appear on non-KeyBank websites or that are not authorized by KeyBank.

### 3 To avoid Maintenance Service Charges...

- o To avoid the \$18 monthly maintenance fee for Key Advantage Checking® Account, meet any of the following requirements:
  - o Any combination of balances from your KeyBank checking, savings deposit, certificates of deposit, retirement deposits, investment\* (including annuity balances reflected on your KIS account statement) and credit accounts was \$10,000.00 or more.
  - o You have a KeyBank originated mortgage and you have automatic payment deducted via ACH deducting \$500.00 or more from your Key Advantage Checking account during a statement cycle. If your mortgage automatic payment deduction plan should be discontinued, you may be subject to the combined balance requirements to avoid the monthly maintenance fee.
  - o You are a Key@Work® program member and you have direct deposits totaling \$1000.00 or more credited to your Key Advantage Checking account during a statement cycle. If you leave your current employer and direct deposits are discontinued, you may be subject to the combined balance requirement to avoid the monthly maintenance fee until direct deposits are reinstated by your new employer.
- o As a Key Privilege client, you can avoid the \$25 monthly maintenance fee if:
  - o You maintain a combined balance of \$25,000 or more in any combination of deposit, investment\* and credit accounts.
  - o You have a mortgage originated through KeyBank and you have an automatic payment deduction plan via ACH deducting \$500 or more from your Key Privilege Checking Account during a statement cycle. If your mortgage automatic payment deduction plan should be discontinued, you may be subject to the combined balance requirements to avoid the maintenance fees.

- o You are a Key@Work program member and you have direct deposits totaling at least \$2,500.00 credited to this Account during a statement period. If you leave your current employer and direct deposits stop, you may be subject to the combined balance requirement to avoid the monthly maintenance fee until direct deposits are reinstated.
- o To avoid the \$50 monthly maintenance fee for Key Privilege Select Checking® Account, you must maintain a minimum of \$100,000 in combined relationship balances (sweep investment, deposits and investment\* [including annuity balances reflected on your KIS account statement]) each statement cycle OR be a Key@Work program member and have a total of at least \$5,000 in direct deposits each statement cycle credited to this Account.

\* Investment products offered through Key Investment Services LLC (KIS), member [FINRA/SIPC](#) and SEC-registered investment advisor.

Insurance products are offered through KeyCorp Insurance Agency USA, Inc. (KIA). KIS and KIA are affiliated with KeyBank National Association (KeyBank).

Investment and insurance products made available through KIS and KIA are:

NOT FDIC INSURED

•

NOT BANK GUARANTEED

•

MAY LOSE VALUE

•

NOT A DEPOSIT

•

NOT INSURED BY ANY FEDERAL OR STATE GOVERNMENT AGENCY

KIS and KeyBank are separate entities, and when you buy or sell securities you are doing business with KIS and not KeyBank.

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