



USE THE RED KEY

It's easy to make financial progress with an interest-bearing checking account.



- Earn interest on your checking account.
- Get preferred pricing on other products and services.
- Manage your money anywhere, anytime with the KeyBank mobile app and online banking – deposit checks on the go, transfer money, pay bills, and more. Even pay friends and family with KeyBank and Zelle®.
- Access more than 1,500 ATMs and 1,200 branches nationwide.
- Plus our [Financial Wellness Tool](#) to help you keep forming better financial habits, set goals, and take small steps toward making financial progress.

Open your Key premium checking account today

Use offer code: OASP0119

— *Get* —
\$300

You can qualify for your \$300 when you:

Open your Key Advantage, Key Privilege or Key Privilege Select Checking® account by **May 31, 2019**.

Make **ONE** single direct deposit of at least \$500 within 60 days after account opening.

Compare Checking Accounts

Key Advantage Checking® Account

Interest bearing with waivable fees

OPEN NOW

Earn interest on your balance

Reimbursement of non-Key ATM
surcharges, up to \$6 monthly²

Several ways to waive the monthly
maintenance fee ¹

Key Privilege Checking® Account

**Flexibility, interest and preferred
pricing**

OPEN NOW

Earn interest and gain exceptional
relationship banking benefits

Waive the monthly maintenance fee
with \$25,000 in balances across
accounts¹

Reimbursement of non-Key ATM
surcharges, up to \$6 monthly²

Key Privilege Select Checking® Account

**Premier checking with excellent
rates**

OPEN NOW

Top tier financial management services,
preferred pricing & automatic sweeps

Waive the monthly maintenance fee
with \$100,000 in balances across
accounts¹

Unlimited reimbursement of non-Key
ATM surcharges²

MINIMUM OPENING DEPOSIT

\$50

MINIMUM OPENING DEPOSIT

\$50

MINIMUM OPENING DEPOSIT

\$50

ONLINE BANKING WITH BILL PAY

ONLINE BANKING WITH BILL PAY

ONLINE BANKING WITH BILL PAY

INTEREST BEARING

INTEREST BEARING

INTEREST BEARING

OPEN NOW

OPEN NOW

OPEN NOW

LEARN MORE

LEARN MORE

LEARN MORE

RATES & FEES

RATES & FEES

RATES & FEES

Want different features?

Hassle-Free
ACCOUNT®
— GET —
\$100

No monthly service charges, no minimum balance fees, no overdraft fees.

No monthly transaction requirement

[LEARN MORE](#)

— *Get* —
\$200
— KEY EXPRESS —
CHECKING® ACCOUNT

No minimum balance requirements and unlimited transactions included.

Easily waive the \$7 monthly maintenance fee when you use your account eight times a month for things like using an ATM or depositing a check, or deposit at least \$500 into your account each month.¹

[LEARN MORE](#)

Offer available in certain branches within the following markets: Cleveland, OH, Akron/Canton, OH, Pittsburgh, PA, Hartford, CT, New Haven, CT, Seattle, WA, Denver, CO, Albany, NY, Syracuse, NY, Rochester, NY, and Buffalo, NY.

Offer available if you haven't had a KeyBank Hassle-Free Account® or a KeyBank checking account during the past 12 months, open account between 1/19/19 and 5/31/19 and set-up direct deposit. Get \$300 when you open a Key Advantage®, Key Privilege® or Key Privilege Select Checking® account. You must make ONE single direct deposit of at least \$500 into the new account. Direct deposit must be made within 60 days of account opening and is limited to payroll, social security, pension and government benefits. There is no check writing with a KeyBank Hassle-Free Account. Offer/Reservation number cannot be sold and is required to qualify. KeyBank is not responsible for and will not honor promotional offers on third party websites that are not authorized by KeyBank. Visit key.com for any checking account service charges and balance requirements. 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 180 days of account opening, you will be charged a \$25 account early closure fee. Other miscellaneous charges may apply. Accounts overdrawn or closed at the time of gift payment are not eligible. Employees of KeyBank, its affiliates, and subsidiaries are not eligible. Accounts titled as Trust Accounts, Estate, Non-Individual, and No access are excluded from eligibility. Offer is subject to cancellation without notice and cannot be combined with any other offer.

1 To avoid Maintenance Service Charges...

- o As a Key Privilege client, you can avoid the \$25 monthly Maintenance Service Charge 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 monthly Maintenance Service Charge.
 - o You are a Key@Work program member and you have direct deposits totaling at least \$2,500.00 or more 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 Service Charge until direct deposits are reinstated.
- o To avoid the \$50 monthly Maintenance Service Charge 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.
- o To avoid the \$18 monthly Maintenance Service Charge 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 Money Market 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 Service Charge.
 - o You are a Key@Work program member and you have direct deposits totaling \$1000.00 or more credited to your Key Advantage Money Market 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 Service Charge until direct deposits are reinstated by your new employer.

2 Receive a refund of the first two (2) surcharges from other banks' ATMs, up to \$6 per month, when the withdrawals are made with any KeyBank Debit Mastercard®. The refunds do not apply when the withdrawals are made with a KeyBank ATM Card. The surcharge refund will be credited monthly to your account and will be reflected on your account statement. Transactions eligible for reimbursement will begin with those made no later than 60 days after qualifications have been met. If you close your Account, you will not be refunded for other bank's surcharges assessed for cash withdrawal(s) you made at other bank's ATMs during the period between your last Account statement cycle date and your Account closing date.

3 Key Privilege Select Checking® Account holders with a debit card will receive a refund of other bank's ATM cash withdrawal

https://www.key.com/personal/promotions/checking/get-300.jsp?ppc=0119_CMPACQ_OASP0119_PS

Key Privilege Select Checking Account holders may receive a refund of ATM surcharges assessed by other banks on cash withdrawals when the withdrawals are made with any KeyBank Debit Mastercard®. The refunds do not apply when the withdrawals are made with a KeyBank ATM Card. The surcharge refund will be credited monthly to your Key Privilege Select Checking Account and will be reflected on your Account statement. Transactions eligible for reimbursement will begin with those made no later than 60 days after qualifications have been met. If you close your Account, you will not be refunded for other bank's surcharges assessed for cash withdrawal(s) you made at other bank's ATMs during the period between your last Account statement cycle date and your Account closing date.

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[1-800-KEY2YOU®](tel:1-800-KEY2YOU)

TDD/TTY (Hearing Impaired):

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