

KeyBank Hassle-Free Account^{®1}

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

This checkless account has features you'll love, but without the hassles. If you're watching where your dollars go or prefer Digital Banking, this checkless account is a great choice.

For people who want simple, clear banking

We've kept all the features you need to fit your uncomplicated banking style, but the best part of our KeyBank Hassle-Free Account is what you don't get: There are no monthly fees, no transaction fees, no minimum balance fees, no overdraft fees, and no bounced check fees to worry about. So the balance you expect will be the balance you keep.

A checkless account built for convenience

You can pay people or businesses with options like automatic payment deductions, wires, and debit and credit cards. And with Online Bill Pay, you can safely and securely make one-time or recurring payments. You determine how much to pay and when for almost anyone you'd normally pay by check.

Banking that doesn't tie you down

Get state-of-the-art options that make your banking even more convenient, such as Mobile Banking² Use your mobile device to view account balances, pay bills, and transfer funds. Plus with your KeyBank debit card, you can make your on-the-go purchases quickly and have free use of our nationwide network of 1,500 ATMs.



What you can get:

- Access to your cash with your debit card
- Online Bill Pay
- 24/7 access to manage your funds
- Mobile banking and deposit
- Unlimited use of KeyBank's nationwide ATM network
- Complimentary access to an online financial wellness tool



Advantages:

- Avoid paying monthly fees
- Bank anytime, anywhere
- A checkless account
- Save money with no monthly fees
- Eligible for rewards points³



Ideal for:

- Those that prefer banking electronically
- Budgeting
- People that are just starting out
- Convenience and ease
- Basic banking needs

Go to key.com/HassleFree

Call 1-888-KEY2YOU[®] (539-2968) TDD/TTY: 1-800-539-8336

¹The following information applies to the KeyBank Hassle-Free Account: Minimum opening deposit of \$10.00 required. There is no monthly Maintenance Service Charge. There are no overdraft fees. There are no check writing privileges associated with the KeyBank Hassle-Free Account. You cannot order paper checks for this Account. If a check is presented for payment, it will not be paid and will be returned to the maker, even if there are sufficient funds in the Account. Withdrawals can be made through an ATM, ACH, Key Bill Pay service, debit card, wire transfer or at a branch. The Account is available to anyone age 18 or older. The adult Account owner may request that a minor (age 13 through 17) receive a debit card for access to this Account. The adult Account owner will also be required to sign a KeyBank Hassle-Free Account Authorized Minor User Supplemental Agreement. The minor cannot be an owner on the Account. The Account will automatically be closed if not funded within 60 days. If you close your Account within 180 days of account opening, you will be charged a \$25 account early closure fee. Other miscellaneous charges apply.

²Our service is free, but there may be charges from your wireless carrier for web access and/or text messages.

³Your Hassle-Free Account must be enrolled in the KeyBank Relationship Rewards Program. There may be an annual fee for the KeyBank Relationship Rewards Program based on the type of account you have. The KeyBank Rewards Program Terms and Conditions and Activity, Bonus Points and Relationship Rewards Point Guide can be found at key.com/rewards or at any KeyBank branch.

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