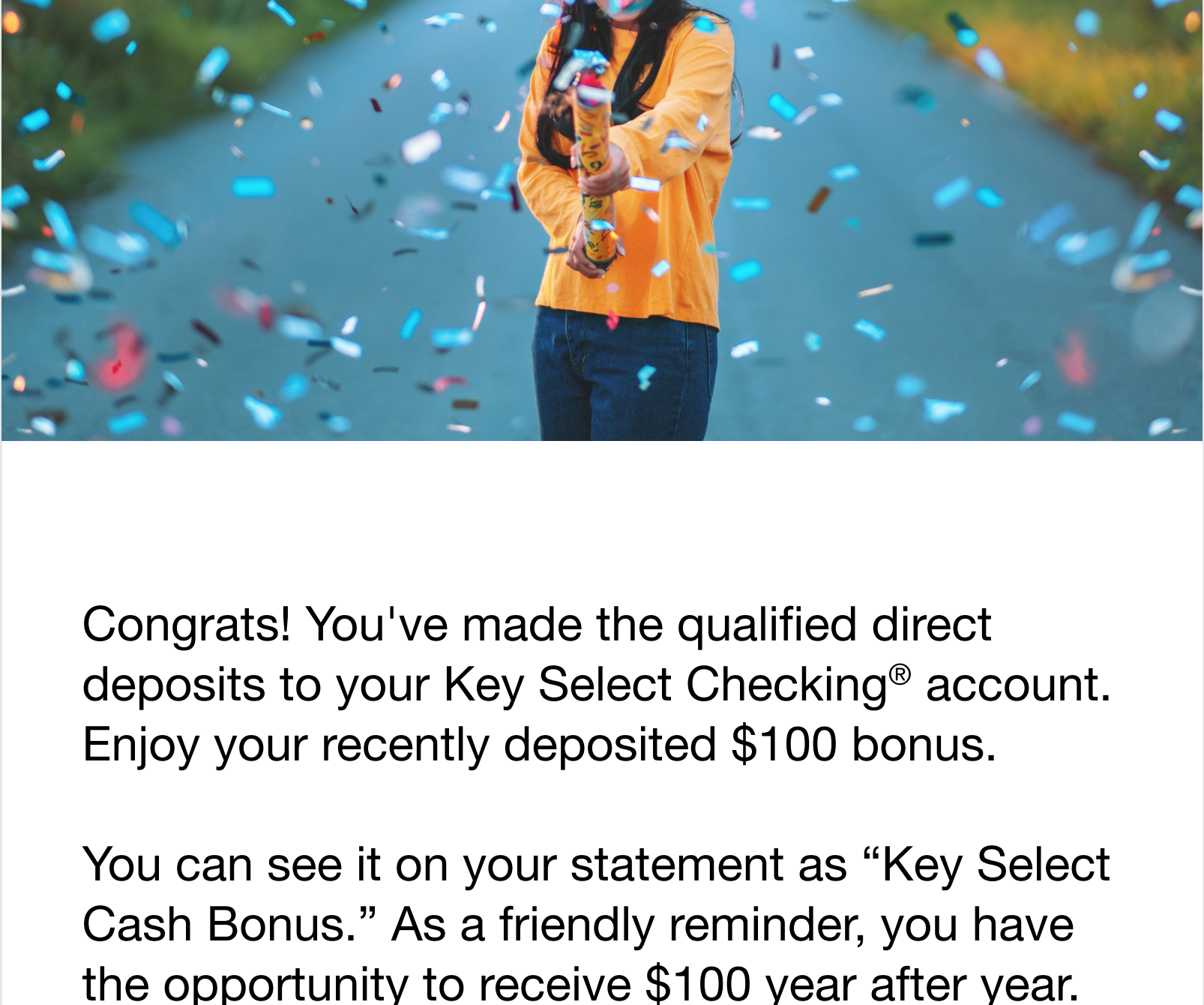




**you got \$100 on us.  
that's just the start.**



**Congrats! You've made the qualified direct deposits to your Key Select Checking® account. Enjoy your recently deposited \$100 bonus.**

**You can see it on your statement as “Key Select Cash Bonus.” As a friendly reminder, you have the opportunity to receive \$100 year after year.**

## Unlock relationship benefits.

A \$100 bonus is nice, but did you know you can get even more when you Bank with Key?<sup>1</sup>

**Higher interest rates on Key Select Money Market Savings® accounts**

**Discounted rates on personal loans and home lending**

**2% unlimited cashback with the Key Cashback® Credit Card**

[Learn more about relationship benefits →](#)

## Questions?

**Schedule an appointment with an experienced banker**

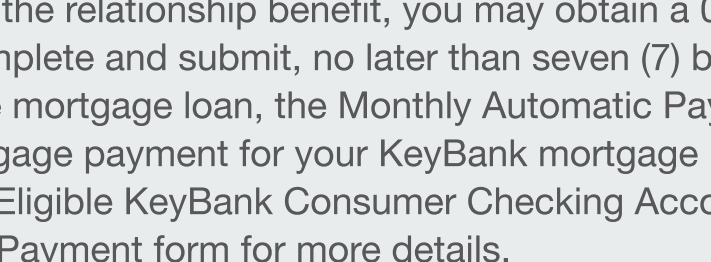
**Sign on to online banking for a real-time chat, or connect with MyKey in the mobile app**

**Call [1-800-KEY2YOU](tel:1-800-KEY2YOU)®**

**Clients using a TDD/TTY device:  
[1-800-539-8336](tel:1-800-539-8336)**

[Checking](#) | [Online Banking](#) | [Sign On](#)

### Connect with us



Add [KeyBank@info.key.com](mailto:KeyBank@info.key.com) to ensure delivery of these e-mails.

<sup>1</sup>Relationship Benefits: To earn relationship benefits you must “Bank with Key”. “Bank with Key” means you: (1) are an owner of a “Relationship Account”, meaning (A) an open “Eligible KeyBank Consumer Checking Account” with five (5) or more Qualifying Transactions posted to a single Eligible KeyBank Consumer Checking Account in a calendar month, which may not be aggregated across other accounts you own, OR (B) an open Key Private Bank Checking or Key Private Bank Personal Checking account, AND (2) are an owner of at least one additional eligible KeyBank non-Checking account (“Plus 1 Account”).

An “Eligible KeyBank Consumer Checking Account” means: any KeyBank consumer checking account designated as a personal checking account by KeyBank, including KeyBank’s Hassle-Free checking account, but excluding a health savings account.

“Plus 1 Accounts” include any savings, lending, credit card, or investment product.

“Qualifying Transactions” include, but are not limited to, point of sale transactions, bill payment(s), ATM transactions, check, cash or direct deposits, and electronic funds transfers. Qualifying Transactions exclude adjustments, advances, reversals, refunds, account to account transfers, person-to-person transfers, interest, service charges, and service fees. Qualifying Transactions must be completed at least three (3) business days prior to application to be eligible for inclusion in determining whether you met the Relationship Account portion of the Bank with Key criteria.

Once your Bank with Key status is obtained you must meet the Bank with Key criteria each calendar month to maintain this status. If you fail to meet the Qualifying Transaction requirements of the Relationship Account portion of the Bank with Key criteria you will automatically be enrolled in a grace period for the first month (the “Grace Month”) and will be eligible for relationship benefits throughout the Grace Month. If you fail to meet the Qualifying Transaction requirements of the Relationship Account portion of the Bank with Key criteria during the Grace Month, you will no longer receive relationship benefits in the next calendar month, unless otherwise stated. If you close all of your Relationship Account(s) or your Plus 1 Account you will no longer meet the Bank with Key criteria and will not receive a Grace Month, meaning you will lose relationship benefits starting the calendar month immediately following the month in which you closed your Relationship Account(s) or your Plus 1 Account, unless otherwise stated.

For KeyBank interest bearing checking, money market savings and Cashback Credit Card accounts, application of relationship benefits will be determined based upon whether you have met the Qualifying Transaction requirements of the Relationship Account portion of the Bank with Key criteria for the current calendar month based on the Qualifying Transaction activity in your Relationship Account during the prior calendar month. Other terms, conditions, and/or limitations may apply. See the respective footnote below and/or contact KeyBank for more details.

For KeyBank Home Lending accounts, to receive relationship benefits on a new KeyBank mortgage loan, which provides a 0.25% interest rate reduction, you must have owned a Relationship Account at any time during the mortgage loan application process, but no later than seven (7) business days prior to the closing of the mortgage loan. This Interest rate reduction is available on new KeyBank mortgage loan applications only.

As an alternative to the relationship benefit, you may obtain a 0.25% interest rate reduction if you complete and submit, no later than seven (7) business days prior to the closing of the mortgage loan, the Monthly Automatic Payment form to have your recurring mortgage payment for your KeyBank mortgage loan automatically deducted from an “Eligible KeyBank Consumer Checking Account”. Refer to the Monthly Automatic Payment form for more details.

For fixed-rate mortgages and home equity loans, the 0.25% interest rate reduction will be reflected in the interest rate on the Promissory Note. For adjustable-rate mortgages (“ARMs”), the 0.25% interest rate reduction will apply to the initial fixed interest rate period and will be reflected in the maximum amount the interest rate can increase of the term of the loan, subject to the minimum interest rate that may be charged per the terms of the Promissory Note or Agreement. For home equity lines of credit (“HELOCs”), the 0.25% interest rate reduction will be applied to the margin, thereby reducing the applicable variable annual percentage rate (total annual percentage rate consisting of the applicable index value plus margin value).

The 0.25% interest rate reduction may not be combined with certain other discounts or promotions and may not be available for all home lending products. Other terms, conditions, and/or limitations may apply. Contact KeyBank Home Lending for more details.

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Cleveland, OH 44114

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