

Key2Payroll 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
Monthly Maintenance Fee	No charge
U.S. card purchases (PIN or signature-based purchase)	No charge
Card purchase decline (PIN or signature-based purchase; domestic or international)	No charge
Cash withdrawals at ATMs	No charge at KeyBank ATMs ¹ , \$2.00 at all others ³
Domestic ATM decline	No charge ³
MasterCard over-the-counter cash withdrawal (down to the penny)	Available at any MasterCard member bank (Including all KeyBank locations)
ATM balance inquiry	No charge at KeyBank ATMs ¹ , \$0.50 at all others ³
International ATM withdrawal	\$3.00
International ATM decline	\$0.50
International ATM balance inquiry	\$0.50
Currency conversion on all international transactions	2% of the U.S. dollar amount of the transaction
Text message alerts ²	No charge
Automated customer service balance inquiry	No charge
Live agent customer service inquiry	No charge
Online transaction history (Key2Payroll.com)	No charge
Paper (mailed) transaction history	\$3.00
Replacement card	\$5.95
Overnight delivery of replacement card	\$25.00
Inactivity Fee	\$2.95 (per month, after 180 days of inactivity)

Limit Description	Amount
Get cash (ATM withdrawal)	\$1,500 per day ⁴
Get cash (PIN point-of-sale cash back)	\$2,500 per day ⁴
Get cash (from a bank teller)	\$7,000 per day
Purchase	\$7,500 per purchase

¹ Please visit key.com/locator for a current list of KeyBank ATMs and branches.

² You may opt in to this feature at Key2Prepaid.com. Your telecommunications carrier's standard text messaging rates may apply.

³ When you use an ATM not operated by KeyBank, 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).

⁴ 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.

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