

Key Secured Credit Card®

As of April 23, 2026

A solution that helps you build your credit¹ and puts you on the path to financial progress.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Your APR will be 26.49% . This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date of each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50 .
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore

Fees	
Annual Fee	None
Transaction Fees:	

Foreign Transaction Fee	3% of the amount of each foreign transaction after its conversion into U.S. Dollars. Transactions originating in Canada are excluded from this fee. Refer to Terms & Conditions.
Penalty Fees:	
Late Payment Fee	Up To \$40.00 .

For help, call us at 1-800-539-9055.

Clients using a TDD/TTY device: 1-800-539-8336.

¹ Use of the Key Secured Credit Card can help you build your credit when the minimum payment is made by the due date, each month.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardmember Agreement.

How We Calculate Your Balance: We use a method called the average daily balance method (including new purchases). See Cardmember Agreement for details.

Your APRs are variable rates that will be calculated by adding a "spread" or "margin" to an index. The index is the Prime Rate as published in the "Money Rates" section of The Wall Street Journal. At the end of your billing period, we look at the Prime Rate as published on the last business day of the previous calendar month to determine your index. An increase or decrease in the index will cause a corresponding increase or decrease in your variable rates effective as of the first day of your billing cycle that begins in the same month in which such change in the index is published. If the APR increases you will pay a higher interest Charge and may have a higher Minimum Payment. If The Wall Street Journal ceases to publish the Prime Rate, or if it changes the definition of the U.S. Prime Rate, we may in our sole discretion, substitute another index.

To determine the APR for Purchases, we add 19.74% to the Prime Rate.

Subject to credit approval.