

KeyBank Key2More Rewards Mastercard[®] Credit Card

As of August 01, 2023

The KeyBank Key2More Rewards Mastercard credit card offers generous rewards and competitive rates. Earn KeyBank Rewards on purchases you make, plus you can boost your level of rewards if you meet monthly minimum spend requirements.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for the first 6 monthly billing cycles. After that, your APR will be 22.24% to 29.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	29.24% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for the first 6 monthly billing cycles following account opening when balance is transferred within the first 60 days following account opening. After that, your APR will be 22.24% to 29.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Paying Interest	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:	
Balance Transfer Fee	Either \$10.00 or 4% of the amount of each transaction, whichever is greater.
Cash Advance Fee	Either \$10.00 or 5% of the amount of each transaction, whichever is greater.
Convenience Check Advance Fee	Either \$10.00 or 4% of the amount of each transaction, whichever is greater.
Cash Equivalent Fee	Either \$10.00 or 5% of the amount of each transaction, whichever is greater.
Overdraft Protection Transfer Fee	\$0.00
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.

Rush Order Fee - Card Replacement: \$25 if expedited delivery is requested.

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).

Loss of Introductory APR: If you make a late payment, we may end offering you a lower introductory APR and begin charging you the higher APR (for both Purchases and Balance Transfers) that is specified in the table above and scheduled to take effect after the introductory APR is no longer effective.

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.

Once any introductory APR period has expired, to determine the APR for Purchases, we add 13.74% - 20.74% to the Prime Rate, to determine the APR for Balance Transfers, we add 13.74% - 20.74% to the Prime Rate and to determine the APR for Cash Advances, we add 20.74% to the Prime Rate. All rates are determined based on creditworthiness.

Subject to credit approval.