

Our two best rates!

Choose your KeyBank relationship to grow your money faster.

Ask a Banker about both options.

Key Gold Money Market Savings[®] Account¹

2.00%*

12-Month Bonus Variable APY*
For balances of \$25,000 to \$1,999,999.99

Offer available only for new accounts
opened from 10/27/2018 through 11/2/2018.

KeyBank Relationship APY

1.20%*

For balances of \$25,000 to \$1,999,999.99

After 12-Month bonus period or if you do not qualify for the 12-Month bonus, you may qualify for the KeyBank Relationship APY if you meet the requirements in the right column.

Please call 513-922-6900 for current rates

To receive the 12-Month Bonus Variable APY, the Key Gold Money Market Savings Account must be opened with \$25,000 in funds not currently held in accounts at KeyBank or its affiliates. After the 12-month Bonus APY period, your Gold Money Market Savings Account Bonus Variable APY will revert to the KeyBank Relationship Variable Rate/APY if you meet the requirements or the current Variable Interest Rate/APY.

Note: Please see the complete Personal Savings Account Fees and Disclosures for the Key Gold Money Market Savings Account.

When will the Bonus Variable APY be applied to my funds?

- This Bonus Variable APY will become effective for twelve (12) months starting on the Account opening date provided you maintain a balance of \$25,000 or more in the account.
- If your Account does not reach a balance of \$25,000 or more in the Gold Money Market Savings Account until sometime after you opened your Account, the Bonus Variable APY will be effective starting on the date you meet the requirements and will remain in effect until the end of the 12-month period following the date you opened your Account.
- If the balance in your Gold Money Market Savings Account drops below \$25,000, the Bonus Variable APY will drop to the Current Variable Interest Rate/APY without bonus. It will remain at the Current Variable Interest Rate/APY without bonus until such time the Account balance requirement of \$25,000 or more is met. Then the Bonus Variable Rate/APY will go into effect again.
- You must either currently have or open a Key Advantage Checking[®], Key Privilege Checking[®], or Key Privilege Select Checking[®] Account to be eligible for the Bonus Variable APY.
- If you do not maintain an open qualified Checking Account on the first business day of each calendar month of the promotional period, the rate will drop to the Current Variable Interest Rate/APY without bonus and you are no longer eligible for the Bonus Variable Interest APY.

How do I earn the KeyBank Relationship Variable Rate/APY?

At any time after Account opening, or if applicable, when the Bonus Variable Interest Rate/APY period expires you may be eligible for a KeyBank Relationship Interest Rate/APY. To receive a KeyBank Relationship Interest Rate/APY on this Account, you must

- 1) open and/or maintain a personal checking account and you must have a monthly average of one deposit to and eight withdrawals from your checking account during the previous three calendar months, or since the account was opened if opened less than 3 months. Examples of deposits include direct deposits, branch, ATM, or mobile deposit; or ACH credit. Examples of withdrawals include bill pay transactions, branch withdrawals, checks, and debit card or ACH debit, and
- 2) have a personal credit product² (includes all Retail secured and unsecured loans and lines of credit excluding first mortgages).

When will the KeyBank Relationship Variable APY be applied to my funds?

Your Account will begin to earn interest at the KeyBank Relationship Interest Rate/APY during the first full week of the month following the month you meet these requirements. If you were earning interest at a KeyBank Relationship Interest Rate/APY, then fail to meet one of the requirements, your Interest Rate/APY will revert to the current variable interest rate in effect at the time during the first full week of the following month. To find out what the current KeyBank Relationship Interest Rates and APYs are, contact your local branch.

KeyBank 
Use the red key.[®]

See reverse for additional important disclosures.



It is important to note that there could be more than one interest rate balance tier earning interest at the same interest rate.

[†]For Personal Accounts, the Annual Percentage Yields (APY) quoted are those which were in effect on the day the Account was opened provided balance and checking account requirements are met or an inquiry was made as specified above. The corresponding Interest Rate applies to the entire balance in the Account. Rates/APYs are guaranteed only to the extent specified in this disclosure and in the Personal Savings Account Fees and Disclosures.

All annual percentage yields (APYs) are accurate as of 10/27/2018 and are subject to change without notice. Fees may reduce the earnings on this account.

Offer not available to business, institutional, and public entities.

The Bonus Variable APY Offer is limited to one Gold Money Market Savings Account per client.

If you close your Account within 180 days of Account opening, you will be charged a \$25 Account early closure fee.

If you currently have a Key Gold Money Market Savings Account, you would have to open another Key Gold Money Market Savings Account and meet the requirements to be eligible for the Bonus Variable APY or the KeyBank Relationship APY.

Offers valid only in Cincinnati.

¹ To avoid the Key Gold Money Market Savings Account monthly Maintenance Service Charge of \$18 you must maintain a \$25,000 minimum daily balance in this Account AND you must have or open a relationship package checking account (Key Advantage, Key Privilege Checking, or Key Privilege Select Checking Account).

² All credit products require application, and are subject to credit approval based on KeyBank's standard underwriting criteria and terms.

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