presenting your new benefits

Discounted banking services – from your employer and Key.

Welcome to Key@Work®

Your company and KeyBank are pleased to offer Key@Work, a new employee benefits program that lets you take advantage of special free and discounted financial services when you open a qualifying Key checking account.¹

Checking benefits	Key Express Checking® (basic banking account in NY)	Key Advantage® Checking	Key Privilege®	Key Privilege Select
Free checks	First box	1	/	J
Free online bill pay	1	✓	✓	✓
Interest-bearing	<u>-</u>	/	1	1
Reimbursement of other banks' ATM cash withdrawal surcharges	_	\$6 ²	\$6	Unlimited
No monthly Maintenance Service Charge when requirements are met	At least \$500 in total deposits each statement cycle — OR — 8 client-initiated transactions each statement cycle	Cumulative of at least \$1,000 in direct deposits each statement cycle — OR — A minimum of \$10,000 in combined relationship balances (deposit, investment, and credit) each statement cycle — OR — A KeyBank mortgage automatic payment deduction of \$500 or more each statement cycle	Cumulative of at least \$2,500 in direct deposits each statement cycle OR— A minimum of \$25,000 in combined relationship balances (deposit, investment, and credit) each statement cycle OR— A KeyBank mortgage automatic payment deduction of \$500 or more each statement cycle	Cumulative of at least \$5,000 in direct deposits each statement cycle - OR - A minimum of \$100,000 in combined relationship balances (sweep investment, deposits, and investment) each statement cycle
Preferred pricing on CDs	-	✓	✓	1
Free traveler's checks	-	1	1	1
Loan discounts on select installment loan products ³	1	/	1	1
Discounted access to KeyBank Relationship Rewards ^{SM 4}		\$10 off annual fee	Annual fee waived	Annual fee waived
Free small safe deposit box or 25% off the annual fee for larger boxes	1	✓	✓	1
Free financial assessment	1	1	1	1

call Mary, Ron or Nikki at 845-758-2311

TDD/TTY: 1-800-539-8336

visit Red Hook Branch, 28 West Market St, Red Hook, NY

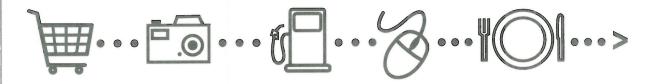


¹There is a \$25 early closure fee if the account is closed within 180 days of opening. Other charges may apply.

²Reimbursement of up to \$6 per month of other banks' ATM cash withdrawal surcharges when the withdrawals are made with a KeyBank Gold Debit Card.

³All credit products are subject to credit approval.

For a complete copy of the KeyBank Rewards® Program Terms and Conditions, go to key.com or stop by any KeyBank branch. To earn points, participant must enroll in the KeyBank Relationship Rewards™ program. There may be an annual fee for the KeyBank Relationship Rewards program based on the type of checking account you have. Certain discounts do apply. Key.com is a federally registered service mark of KeyCorp. ©2014 KeyCorp. **KeyBank is Member FDIC.** Equal Housing Lender ADLT017.06



this flyer could get you \$150 cash back.

Get 75,000 KeyBank Relationship Rewards® points* when you sign up for the Key@Work program, open a qualifying KeyBank checking account and meet the additional requirements. KeyBank Relationship Rewards points are redeemable for cash back, travel, merchandise, or gift cards for purchasing the rewards you want the most. It's time to experience a banking relationship where the benefits continue to grow. Stop into a branch with this flyer today for full offer details.

To receive 75,000 KeyBank Relationship Rewards points simply:



Open a qualifying KeyBank checking account.



Make \$1,000 in cumulative direct deposits within 60 days from account opening.



Enroll in Relationship Rewards and present this coupon by 5/30/14.

You can redeem your 75,000 Relationship Rewards points for:

- \$150 cash back
- Gift cards to popular retailers
- Merchandise: printer, luggage, cookware or camping gear

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Unlock your possibilities®