

**Our credit cards
offer competitive intro
and variable rates:**



LatitudeSM credit card

0% intro APR for 15 billing cycles² on purchases and balance transfers (made within first 60 days of account opening). After that, the variable APR for purchases and balance transfers is **9.99%-19.99%** (based on credit worthiness).³



Key2More Rewards[®] credit card

0% intro APR for 6 billing cycles² on purchases and balance transfers (made within first 60 days of account opening). After that, the variable APR for purchases and balance transfers is **12.99% - 21.99%** (based on credit worthiness).³

Go to key.com
Call 1-800-336-4750
(TDD/TTY: 1-800-539-8336)
Visit your local KeyBank branch



- ¹ Issuer provides zero fraud liability for unauthorized transactions. Cardholder must notify Issuer promptly of unauthorized use. Certain conditions and limitations may apply.
- ² The introductory rate does not apply to cash advances. The variable APR for Cash Advances is 23.99%. Cash Advance fee: 4% of each advance amount, \$10 minimum. Convenience Check fee: 4% of each check amount, \$10 minimum. Cash Equivalent fee: 4% of each cash amount, \$10 minimum. Balance Transfer fee of 4% of each transfer amount, \$10 minimum. There is a \$0.50 minimum finance charge where interest is due. The annual fee is \$0. The Overdraft Protection fee is \$10. Foreign Transaction fee: 3% of the amount of each foreign currency transaction after its conversion into U.S. Dollars. We apply your minimum payment to balances with lower APRs first. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances.
- ³ Variable rates after introductory periods as of 11/20/2015, based on credit worthiness.
- ⁴ Interest savings is an estimation based on the difference in total compound interest charges between higher APR cards and the 0% introductory balance transfer APR, after accounting for applicable balance transfer fees, and does not take into consideration purchase or payment activity or other fees. The variable interest rate in effect after the end of the introductory period will be 9.99% - 19.99%, based on creditworthiness.
- ⁵ Rewards Points are awarded based on Net Purchases and specifically exclude Excluded Transactions such as cash advances of any type, balance transfers, convenience check transactions, overdraft protection transfers, and quasicash transactions. Monthly bonus points are awarded per credit card account based on the aggregated amount spent per month by all signers linked to the credit card account. Points for \$2,000 or more are awarded as an additional 25% bonus to add up to the 50% bonus. Bonuses are based on the total eligible purchase transaction points earned in a calendar month. To qualify for Reward Points for opening a credit card, you must make at least 5 eligible purchases within 60 days of account opening and have a KeyBank checking account open and in good standing. You do not need to enroll your checking account in the Relationship Rewards program to earn these Reward Points. If you choose to enroll your KeyBank checking account in the KeyBank Rewards Program, there may be an annual fee based on the type of checking account that is enrolled. See the KeyBank Rewards Program Terms and Conditions for full details. The KeyBank Rewards Program Terms and Conditions and Points Guide are subject to change and may be found at key.com/rewards.

The creditor and issuer of the Latitude MasterCard and Key2More Rewards credit cards is KeyBank N.A., pursuant to a license from MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated. Apple Pay is a trademark of Apple Inc.

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**Great rate or
great rewards:
Choose the card
that delivers
what you need.**



Everyone's credit needs are different. That's why we offer two credit card options that take into account your spending habits and credit comfort zone – **LatitudeSM** and **Key2More Rewards[®]**.

Either one can be the must-have card in your wallet, depending on whether you prefer the lowest interest rate or the highest rewards potential.

Each KeyBank MasterCard[®] comes with:

- No annual fee
- Extra security from chip-technology
- Zero-liability fraud protection¹
- 24-hour lost/stolen reporting
- ID-theft resolution services
- Apple Pay[™]
- Price Protection, Price Assurance Coverage, and Extended Warranty on qualifying purchases



Want a great rate? Choose Latitude.

With our lowest interest rate, the **Latitude** card gives you the flexibility to pay for the things that just can't wait, while managing your balance over a timeframe that fits your budget. No annual fee.

Latitude offers:

Our BEST intro rate on purchases and balance transfers for 15 billing cycles

Ongoing savings with our lowest Purchase and Balance Transfer APRs after the intro period ends

Latitude in action:

Say you're paying down a balance of \$4,000 with an interest rate of 18%. Here's how much you could save if you transferred that balance to your new Latitude credit card:

- | | |
|-----------------------------------|----------------------|
| • 15-month interest paid: | \$900 |
| • KeyBank 15-month interest paid: | \$ 0 |
| • Balance Transfer Fee: | - \$160 |
| • Total Savings: | = \$740 ⁴ |



Want great rewards? Choose Key2More Rewards.

Earn ongoing rewards and monthly bonuses. Use your **Key2More Rewards** card for your everyday purchases and recurring payments to max out your rewards potential. No annual fee.

Rewards add up fast:

Five (5) points for every \$1.00 in eligible purchases⁵

Up to 50% bonus every month when you spend \$2,000 or more (25% bonus for \$1,000-\$1,999)

Redeem for cash back, gift cards, travel, and more – rewards start at just 12,500 points

Key2More Rewards in action:

- Spending \$2,000 per month on your Key2More Rewards card – and earning the 50% bonus – **could equal a cash back redemption of \$350.**