

your new Key2Prepaid card
Secure, convenient access to your funds.



convenient access to your funds

Get started today with three easy steps

To ensure you receive all the advantages of your new card:

- 1. Activate** your card by calling 1-866-295-2955
- 2. Establish** your 4-digit PIN for making ATM withdrawals and retail purchases
- 3. Sign** the back of your card

Visit **Key2Prepaid.com** for account information, frequently asked questions, and terms and conditions.

For questions, call 1-866-295-2955, or go to Key2Prepaid.com

how to access and manage your funds without fees



Purchases:

- Unlimited transactions at no charge at retailers across the U.S.*
- Unlimited online purchases at no charge*



Access to Cash:

- Teller assisted withdrawals at KeyBank and MasterCard member bank branches
- ATM withdrawals at KeyBank and partner ATMs*
- Locate KeyBank locations using key.com/locator



24/7 Customer Support:

- Access Key2Prepaid.com to view balances, transactions, and monthly statements at no charge
- Access a live agent at **1-866-295-2955** at no charge

See reverse for important fee disclosures.



*Subject to any applicable daily and/or monthly transaction limits. Please consult the fee schedule for further details.

This card is issued by KeyBank N.A. in Cleveland, Ohio pursuant to license by MasterCard International, and all funds accessed by the card are held by KeyBank. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated. Subject to the terms and conditions of the Cardholder Agreement. The balance on the card is FDIC-insured up to the maximum allowable limit. Use anywhere Debit MasterCard is accepted. Banking products and services are offered by KeyBank National Association. Key.com is a federally registered service mark of KeyCorp.

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Key2PrepaidSM Schedule of Card Fees

You agree to pay the fees disclosed in this Schedule of Card Fees ("Schedule of Fees"). You also agree that we may deduct these fees and any other charges from the funds on your Card. Any applicable fees for your Card transactions will be charged daily. All monthly fees will be assessed on a monthly basis.

Fee Description	Amount
ATM withdrawal at U.S. and International ATMs ¹	No charge
ATM surcharge at KeyBank and Allpoint ATMs ²	No charge
ATM balance inquiry at all locations	1 free, \$.50 per transaction thereafter
Automated and live agent customer service balance inquiry	No charge
Online transaction history (Key2Prepaid.com)	No charge
Currency conversion on all international transactions	3% of the U.S. dollar amount of the transaction
Over-the-counter withdrawals at participating MasterCard member bank branches ³	No charge
Text message and email alerts ⁴	No charge
Replacement card	1 per year at no charge, then \$7.50 each
Overnight delivery of replacement card	\$15.00
Inactivity Fee	\$1.50 per month (after 12 consecutive months of inactivity)

Illinois Individual Income Tax Return Debit Card – Secure & Convenient

The amount of your refund is determined by the Illinois Individual Income Tax Return you submitted to the Illinois Department of Revenue.

If the refund amount on this card is less than you expect, you may still begin using your card immediately. You will be notified by letter of the reason for the adjustment.

Married taxpayers filing jointly will receive two cards accessing one central account.

Limit Description	Amount
Get cash (ATM withdrawal)	\$1,500 per day ⁵
Get cash (PIN point-of-sale cash back)	\$2,500 per day ⁵
Get cash (from a bank teller)	\$7,000 per day
Purchase	\$7,500 per day

¹ When you use an ATM not operated by KeyBank or Allpoint (including terminals located internationally), you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

² Please visit key.com/locator for a current list of KeyBank ATMs and branches and locator.allpointnetwork.com for a current list of Allpoint ATMs. There are no surcharge fees at KeyBank and Allpoint locations.

³ MasterCard member bank branch locations require a withdrawal from the branch teller

⁴ You may opt in to this feature at Key2prepaid.com. Your telecommunications carrier's standard text messaging rates may apply.

⁵ ATM operators and merchants may impose lower limits.



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