

<b>SCHEDULE OF CARDHOLDER FEES*</b>		
<b>Transaction Description</b>	<b>Fee</b>	
Card Opening Fee	\$19.95	
Monthly Service Charge	\$3.95	
Reload Fee	\$4.95	
Fee for Returned Check in Loading Transaction	\$15.00	
Express Delivery Fee	\$15.00	
Lost/Stolen Card Replacement Fee	\$9.95	
PIN Change/Re-generation on IVR Fee	\$1.00	
PIN Change/Re-generation at Merchant Terminal Fee	\$1.00	
Paper Copy of Periodic Statement Fee (optional – in addition to Monthly)	\$3.00	
IVR Usage Fee (per call)	FREE	
Live Customer Call Fee (per call)	FREE	
Bill Payment fee	\$0.90	
Additional Card Issuance for Authorized User (per user)	\$5.00	
	<b>Domestic</b>	<b>Non-U.S.</b>
ATM Withdrawal Fee**	FREE	\$2.95
ATM Balance Inquiry Fee**	FREE	\$1.95
PIN or Signature POS Fee	\$0.50	\$1.95
Non-ATM Cash Advance (at bank teller)	\$5.00	n/a

- Schedule shows fees imposed by KeyBank National Association. Fees may be imposed by others in connection with your Card.
- \*\*Free per Purpose list, otherwise \$1.95