

no bank will work harder for your business than Key.

KeyBank 
Opens Doors.™

When **Key is your #1 bank**, you get best-in-class service and solutions, competitive rates, exclusive rewards, and a personalized experience from a team that really understands your business.

It's **Key's mission** to help **you**, your **employees** and your **business** thrive.



29% of small businesses fail due to lack of capital and cash flow.¹



Financially stressed employees are:

Nearly **5X** more likely to be **distracted** by their money worries **at work**.²

Business solutions

- ✓ **Operating accounts** built for fraud protection
- ✓ **Digital Tools** to maximize cash flow
- ✓ **Accept payments anywhere**
- ✓ **Rewards and cash back** for everyday business expenses
- ✓ **Financing options** for every stage of your business*
- ✓ **Payroll and employee benefits** to help with hiring and retention
- ✓ **Industry intelligence** to edge out your competition
- ✓ Flexible terms from a **Top 10 SBA Lender**³ to conserve cash
- ✓ **Award-winning** business banking division¹⁰



Personal solutions for you and your employees

- ✓ **Deposit accounts**, including health savings accounts with **no monthly maintenance fees**^{4,5} and **access anywhere**⁶
- ✓ **A financial plan** you can trust to build and manage your wealth⁷
- ✓ **Credit card** that earns up to 2% cash back on **every purchase**⁸ with no annual fee⁹
- ✓ **Smart borrowing options*** for big and small dreams, handling expenses, and consolidating debt
- ✓ **Tools**, including EasyUp[®] automatically build savings and pay down debt

>> Schedule a Small Business Wellness Review **today**

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¹ Source: Carrigan, M., 2021. 36 Small Business Statistics You Need to Know (2020) | National Advisor. [online] National Business Capital & Services. <https://www.national.biz/36-small-business-statistics-you-need-to-know-2020>.

² Source: PwC 2019 Employee Wellness Survey; figures compare employees who stated they are stressed about their finances vs. those who stated they are not.

³ Source: Per SBAFY2020 annual report.

⁴ A \$10 minimum deposit is required to open a Key Smart CheckingSM or a KeyBank Hassle-Free[®] account. There is no monthly maintenance fee for these accounts. Other fees may apply.

⁵ There is no monthly Maintenance Service Charge on a Key Active Saver[®] account if you are an owner on a KeyBank consumer checking account (including the KeyBank Hassle-Free[®] account), otherwise the fee will be \$4.00.

⁶ No surcharge at KeyBank ATMs. No surcharge at Allpoint ATMs when using your KeyBank debit card on an eligible account type. With the exception of the KeyBank Hassle-Free Account[®], all clients in KeyBank's personal checking products are eligible for Allpoint when they use their KeyBank Debit Mastercard[®]. Savings, Business and Hassle-Free accounts are not eligible for Allpoint.

⁷ Investment products offered through Key Investment Services LLC (KIS), member FINRA/SIPC and SEC-registered investment advisor. KIS is affiliated with KeyBank National Association (KeyBank).

Investment products made available through KIS are:

NOT FDIC INSURED • NOT BANK GUARANTEED • MAY LOSE VALUE • NOT A DEPOSIT • NOT INSURED BY ANY FEDERAL OR STATE GOVERNMENT AGENCY

KIS and KeyBank are separate entities, and when you buy or sell securities you are doing business with KIS and not KeyBank.

⁸ To be eligible for the 2% cash back with a KeyBank Cashback[®] credit card, you must have a KeyBank checking account, excluding a health savings account, with \$1,000 in aggregate deposits per month, excluding transfers from another KeyBank account, and a KeyBank savings or investment account with a minimum daily balance of \$1,000. If you do not meet either of the criteria above after 1 month of your account opening, you will earn 1.5% cashback on all eligible purchases. We will determine whether you have met the bank and save criteria on the last Monday of each calendar month, based on your deposit and balance activity over the thirty (30) days prior to the immediately preceding Saturday. If you have not met the bank and save criteria, your rate for the following calendar month will be 1.5%.

⁹ The APRs may vary. Currently the undiscounted variable APR for Purchases and Balance Transfers is from 11.99% to 21.99% (depending on your creditworthiness). The variable APR for Cash Advances is 23.99%. Cash Advance fee: 5%, \$10 minimum. Convenience Check fee: 4%, \$10 minimum. Cash Equivalent fee: 5%, \$10 minimum. Balance Transfer fee: 4%, \$10 minimum. Overdraft Protection Transfer fee: \$10. There is a \$0.50 minimum finance charge where interest is due. Foreign Transaction fee: 3% of each foreign purchase transaction in U.S. dollars. Transactions originating in Canada are excluded from this fee. Refer to Terms and Conditions.

¹⁰ Source: 2020 Greenwich Associates Excellence Awards for Likelihood to Recommend, Overall Satisfaction, Cash Management Customer Service and Best Brand in both Ease of Doing Business and Trust. Promoters on the net promoter scale. Based on over 12,000 Greenwich interviews with businesses with sales of 1 to 10 million across the country.

*All credit products are subject to credit approval.

NOTICE: This is not a commitment to lend or extend credit. Conditions and restrictions may apply. Information and offers are subject to change without notice. All loans and lines of credit are subject to collateral and/or credit approval. Not all loans or banking products are available in all states.

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