



List of all fees for Key2Benefits – Indiana DWD

| All fees | Amount | Details |
|--|---------|---|
| Get started | | |
| Card Purchase | \$0.00 | We do not charge a cardholder fee for initial card purchases on prepaid accounts. |
| Monthly usage | | |
| Monthly fee | \$0.00 | We do not charge a monthly fee on any prepaid accounts. |
| Add money | | |
| Direct deposit | \$0.00 | We do not charge a fee for direct deposits on prepaid accounts. These cards cannot be loaded by the cardholder or any entity besides the issuing entity. |
| Cash reload | \$0.00 | We do not charge a fee for cash reload on prepaid accounts. These cards cannot be reloaded by the cardholder or any entity besides the issuing entity. |
| Spend money | | |
| Bill payment (regular delivery) | \$0.00 | If your program allows bill pay, regular bill pay transactions initiated through the cardholder website will be completed within 3 business days for electronic payments and within approximately 7 days if we have to mail a paper check to pay your bill. We do not charge a fee for regular delivery bill payment on prepaid accounts. |
| Bill payment (expedited delivery) | \$0.00 | We do not offer expedited bill payment. |
| Get cash | | |
| ATM withdrawal (in-network) | \$0.00 | "In-network" refers to the KeyBank ATM Network and surcharge-free Allpoint Network ATMs. Locations can be found at key.com/locator or Allpointnetwork.com . We do not charge a fee for in-network ATM withdrawals. |
| ATM withdrawal (out-of-network) | \$1.50 | This is our fee. You will not incur a fee for the first out-of-network withdrawal per deposit. "Out-of-network" refers to all the ATMs outside of the KeyBank ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. |
| Information | | |
| Customer service (automated) | \$0.00 | We do not charge a fee for calling our automated customer service line, including for balance inquiries. |
| Customer service (live agent) | \$0.00 | We do not charge a fee for live agent customer service calls. |
| ATM balance inquiry (in-network) | \$0.00 | "In-Network" refers to KeyBank ATM Network. Locations can be found at key.com/locator . We do not charge a fee for in-network balance inquiries. |
| ATM balance inquiry (out-of-network) | \$0.00 | "Out-of-network" refers to all the ATMs outside of the KeyBank ATM Network. You may also be charged a fee by the ATM operator. We do not charge a fee for out-of-network balance inquiries. |
| Using your card outside the U.S. | | |
| International transaction | 0% | We do not charge a currency conversion fee on international transactions. |
| International ATM withdrawal | \$1.50 | This is our fee per transaction. You will not incur a fee for the first international withdrawal per deposit. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. |
| International ATM balance inquiry | \$0.00 | We do not charge a fee for International ATM balance inquiries. You may be charged a fee by the ATM operator. |
| Other | | |
| Inactivity | \$0.00 | We do not charge an inactivity fee. |
| Replacement Card | \$0.00 | We do not charge a fee for replacement cards. |
| 2-day Expedited delivery of replacement card | \$15.00 | This is our fee when you request 2-day expedited delivery of your replacement card. |
| Text Message Alerts | \$0.00 | We do not charge a fee for text message alerts. |
| Email Alerts | \$0.00 | We do not charge a fee for email alerts. |
| Over the counter withdrawals at participating Mastercard® member bank branches | \$0.00 | We do not charge a fee for over-the-counter withdrawals at Mastercard® member banks. |

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to KeyBank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event KeyBank fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact KeyBank by calling 1-833-459-3452, by mail at KeyBank OH-01-27-0527, ECP Prepaid Cards, 127 Public Square Cleveland, Ohio 44114 or visit www.Key2Benefits.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.