

# Frequently Asked Questions: Key2Benefits®

## Using your Key2Benefits card

### Q: How do I use my Key2Benefits card?

The Key2Benefits card can be used to make purchases anywhere MasterCard® debit cards are accepted. You can use your Key2Benefits card for online, phone and mail order purchases.

You can also use your card to withdraw cash at ATMs, banks or credit unions or by getting cash back with purchases at participating retailers. Funds are automatically deducted from your Key2Benefits card balance. Enroll your Key2Benefits card at Key2Benefits.com to take advantage of online features mentioned below.

### Q: Do I select credit or debit on the merchant's terminal when making a purchase?

Select "Credit" to make a purchase. Select "Debit" to get 'cash back' with your purchase available at participating retailers. (You will have to enter your 4-digit PIN.)

### Q: How do I withdraw cash using my Key2Benefits card?

- **ATM Withdrawal** – Access your cash by making withdrawals at any KeyBank or Allpoint ATMs at no charge. Visit the Key.com/locator or allpointnetwork.com to find the KeyBank or Allpoint ATM nearest you. Cash withdrawals at other ATMs are \$1.50 per withdrawal.<sup>1</sup>
- **Branch/Teller Withdrawal** – MasterCard® over-the-counter cash withdrawal (down to the penny) available at no charge at any MasterCard® member bank (including all KeyBank locations)
- **Cash Back With Purchases** – at participating merchants such as grocery or convenience stores.
- **Card to Account Transfer** – transfer some or all of your balance to a personal checking or savings account through the Key2Benefits website.

### Q: How will I know when funds are loaded to my Key2Benefits card?

The Key2Benefits card allows you to self-enroll in optional text or email alerts such as the addition of funds, low balance, zero/negative balance, and change of address online at Key2Benefits.com.<sup>2</sup>

### Q: Can I load money to my Key2Benefits card?

No; only the Program Administrator that enrolled you in the card program can add funds to your card.

### Q: Where can I find my Key2Benefits transaction history?

Your transaction history can be accessed online 24/7 at Key2Benefits.com. You can also request a paper statement on the website or by calling Customer Support. Review the Key2Benefits Schedule of Card Fees for details.

### Q: How can I check the balance on my Key2Benefits card?

View your current account balance and transaction history online 24/7 at Key2Benefits.com at no charge.

- **Phone** – Call the Key2Benefits Customer Support at 1-866-295-2955 at no charge.
- **Text** – Sign on to Key2Benefits.com and click the "Alerts" tab to enroll in text alerts, including current balance alerts. You may set up your message frequency within the "Alerts" tab.<sup>2</sup>
- **Email** – Sign up to receive free email notifications when funds have been loaded to your card or when your balance gets low. (Sign on to Key2Benefits.com and click the "Alerts" tab to learn more).
- **ATM** – Perform a balance inquiry at an ATM. No charge at all KeyBank and Allpoint ATMs, \$0.35 at all others.

## Key2Benefits Card Limits

### Q: Can I make a purchase for more than the amount on my Key2Benefits card?

If you need to make a purchase for more than the amount you have on your Key2Benefits card, you will need to use two forms of payment. Tell the cashier how much you want taken from the balance on your card – the cashier cannot determine your available balance. Then, pay the remaining balance with cash, check, credit card or another debit card. Split transactions are only available at participating retailers.

**Q: Can I use my Key2Benefits card at the gas pump?**

Yes. However, if you use your Key2Benefits card to pay at the pump, a maximum hold may be placed on your account to initiate your transaction. This amount will be held until the actual transaction amount clears. If you do not want funds held while waiting for the transaction to clear, please pay the cashier inside for your gasoline purchase. Payments made inside clear for the actual transaction amount immediately. Similar maximum holds may be placed on transactions at restaurants and car rentals. Refer to the Terms and Conditions for additional information.

**Q: Can the Key2Benefits card be overdrawn?**

In most cases, a purchase that exceeds the available balance on your Key2Benefits card will not be approved. In very limited circumstances, if you do not have sufficient funds when the final amount clears, it may result in a negative balance; however you will not be charged an overdraft fee. You can call the Key2Benefits Customer Support line at 1-866-295-2955 or access your transaction history online at Key2Benefits.com to determine the balance remaining on your card.

**Q: Can anyone else access my transaction history?**

No. For privacy reasons, KeyBank does not share card numbers or transaction details. However, for reconciliation purposes, KeyBank does have access to the amount and date of each load to your card.

**Q: Will I earn interest on the funds on my Key2Benefits Card?**

No. The funds on your card do not earn interest.

**Key2Benefits Customer Support**

**Q: Who should I contact if I have questions about my Key2Benefits card?**

For questions about your Key2Benefits card, contact the Key2Benefits Customer Support line 24 hours a day, seven days a week, toll-free at 1-866-295-2955. This number is also listed on the back of your card.

**Q: How do I obtain information about fees for my Key2Benefits Card?**

Fees are located on the Key2Benefits Schedule of Card Fees sent to you with your card or at Key2Benefits.com. You may also call the Key2Benefits Customer Support line at 1-866-295-2955 to request fee information.



<sup>1</sup>Subject to any applicable daily and/or monthly transaction limits. Please consult the Key2Benefits Schedule of Card Fees for further details. When you use an ATM not operated by KeyBank, 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.)

<sup>2</sup>Your mobile carrier's standard text messaging charges may apply. Refer to the Key2Benefits Schedule of Card Fees for further detail.

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