



Prepaid Card Services – Cardholder Benefits

The prepaid card is a prepaid Mastercard® debit card issued by Key, providing cardholders with a **secure and convenient way to manage their money**. Depending on the program, the cards are electronically single load or reloadable by the client and works similarly to other debit cards.

Convenience

- Your money is electronically loaded to your card and available immediately
- Save money by avoiding check cashing fees
- Quick and easy access to your funds without waiting in line to cash or deposit a check

Access to Your Funds

- Enjoy unlimited transactions at retailers across the U.S. and unlimited online purchases at no charge*
- Access your cash by making unlimited withdrawals at Key branches and Key ATMs at no charge*
- Get cash back when you use your PIN at participating retailers at no charge*

* Subject to any applicable daily and/or monthly transactions limits

24/7 Customer Support

- Access **Key2Prepaid.com** to view balances, recent transactions, and your transaction history at no charge
- Toll-free customer support at 1-866-295-2955

Security

- You no longer need to carry large amounts of cash
- Your funds are FDIC insured
- Only the card program administrator can load funds to your card

Other Services

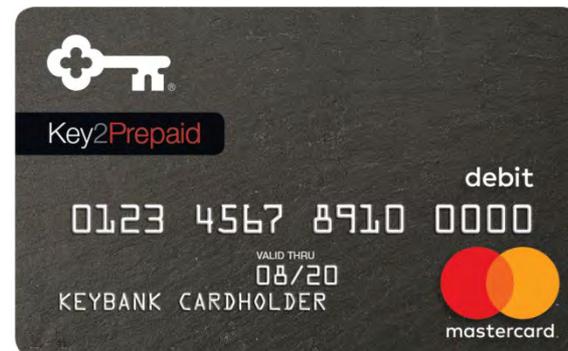
- Personalized cards mailed directly to cardholder or bulk-shipped to client
- Card is activated via IVR (telephone)
- Full transparency on fees to the cardholder - limited to no fees
- No monthly cardholder fees or “hidden fees” (see fee schedule)

Online Access

The following functions can be performed online via **Key2Prepaid.com**:

- PIN Change
- Balance inquiry
- View card transactions
- View historical transactions history
- Update your contact information and address**
- Sign up for email or text message alerts
- Transaction history can be viewed online 24/7

** Where allowable with your program



Welcome to the Key2Prepaid[®] Card

The Key2Prepaid card is a prepaid Mastercard[®] debit card issued by KeyBank, providing you with a secure and convenient way to manage your money. The Key2Prepaid card is electronically reloadable by your agency and works similarly to other debit cards. Only your agency may load funds to your Key2Prepaid card.

Card materials

Your Key2Prepaid card comes with:

- Three-step instructions on how to activate your card
- Instructions on accessing Key2Prepaid.com and our 24/7 Key2Prepaid Customer Support
- The Key2Prepaid Schedule of Card Fees
- Cardholder Terms and Conditions

Card activation

Your card cannot be used until it is activated. Follow the instructions below that also came with your Key2Prepaid card to activate the 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. Your card is not valid unless it is signed.

Card usage

The Key2Prepaid card can be used to make purchases anywhere Mastercard debit cards are accepted. You can use your Key2Prepaid card for online, phone and mail-order purchases. You can also withdraw cash from your Key2Prepaid card via:

ATM withdrawal

Access your cash by making withdrawals at any of our KeyBank ATMs at no charge. Cash withdrawals at other ATMs are \$2.00 per withdrawal and are subject to additional ATM operator surcharges. Visit key.com/locator to find the KeyBank ATM nearest you.

Branch/Teller withdrawal

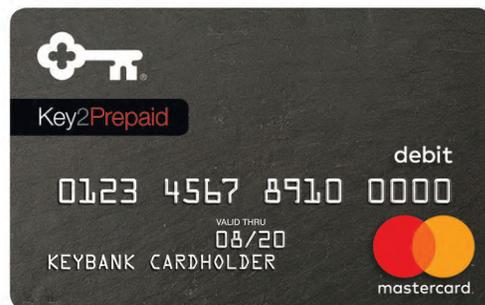
Mastercard over-the-counter cash withdrawal called a cash advance, (down to the penny), available at no charge at any Mastercard member bank (including all KeyBank locations).

Cash back with purchases

At participating merchants like grocery or convenience stores.

Card support

- Domestic, bi-lingual (English and Spanish) Customer Service Representatives and Interactive Voice Response (IVR) application are available 24/7/365 at no charge by calling 1-866-295-2955.
- A secure and convenient cardholder website is available at www.key2prepaid.com where you can:
 - Change your PIN
 - View card transactions
 - Update your contact information and address
 - Check your balance
 - Request paper statements
 - Sign up for email or text message alerts



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 is a registered trademark, and the circles design is a trademark 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.

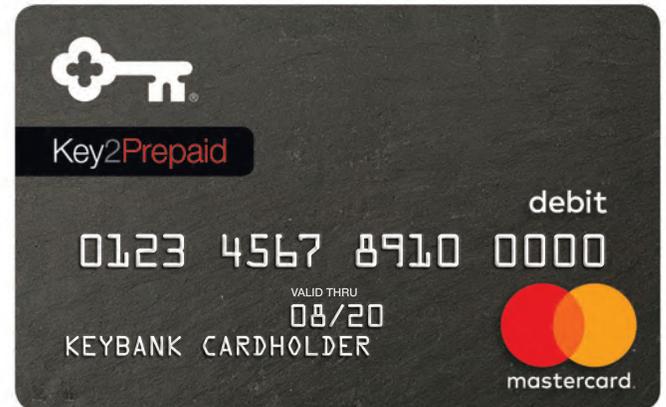
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Key2Prepaid®

Safer than cash, easier than checks.

Seven things Key2Prepaid does that your paper check can't

1. **Control your money** – track your spending, help with budgeting, and always know how much you have
2. **Save time** – no more standing in line to cash your paper paycheck, pay bills or purchase money orders
3. **Make purchases** – instead of cash, use your card in stores, online, on the phone or by mail
4. **Get balance and transaction information** – via email, text message, telephone or online Key2Prepaid.com¹
5. **Cash back convenience** – use your card and get cash back when you use your PIN at retailers at no charge³
6. **Get cash fast** – unlimited withdrawals at KeyBank branches and ATMs² at no charge³
7. **24/7 Customer support** – access a live agent at no charge



Questions about signing up?

Fillable with First Name, Last Name

Email Address

Phone Number

¹Please consult the fee schedule for further details.

²Please visit key.com/locator for a current list of KeyBank ATMs and branches.

³Subject to any applicable daily and/or monthly transaction limits.