



Preferred Line of Credit

- Revolving credit line that provides quick access to available funds when short or medium range financing is needed. Perfect short term financing solution for small routine purchases...or longer term solution for larger spontaneous purchases.
- Easy, convenient access to available funds by check, Gold MasterCard or on-line transfer.
- Credit lines from \$5000.00 to \$50000.00. Amount of credit is determined by credit qualifications.
- Pay no interest until the line is used.
- Overdraft protection for your KeyBank Checking account.
- The Preferred Credit Line Gold MasterCard includes both a magnetic stripe and chip-enabled technology. The embedded microchip on the face of the card provides enhanced security when used at chip-enabled payment terminals. This chip card technology makes using your card more convenient in more places around the world and allows you to shop with confidence by knowing the chip in your card can help protect you from fraud.

Competitive Interest Rates

Amount	Variable APR Range*
\$ 5,000 - \$ 30,000	8.49% - 13.49%

Annual Fee \$50.00

Annual Fee is billed during the first cycle from account opening, and on the anniversary date of the account opening each year thereafter.

*Annual Percentage Rate is a variable rate, capped at 25.00% APR. The rate is based on "The Wall Street Journal Prime" (Prime) + a margin. Calculated as Prime + 04.99% to Prime 09.99%.

Minimum Monthly Payment Examples

KeyBank	Most other banks	
1/120th of principal plus interest	1.5% principal plus interest	2% principal plus interest
\$146.95	\$213.62	\$263.62

- The above example is an estimate and assumes a 7.74% APR and a \$10,000.00 balance.
- The minimum monthly payment is 1/120th of outstanding principal balance plus interest or \$50.00, whichever is greater.
- The rates indicated do not reflect relationship pricing discounts and are subject to change daily without notice.
- The loan type indicated above is a "variable rate"; the rate may increase or decrease following consummation of the loan.
- Subject to credit approval.
- Actual rates and payment amounts vary and are determined by the applicant's credit qualifications.



KeyBank is:



Member FDIC

Key.com

1-800-KEY2YOU