

# KeyBank Latitude<sup>®</sup> credit card

Get a great rate. Pay down your debt faster.

**Whether it's credit card bills that are coming due or balances on loans, using the lower-interest KeyBank Latitude credit card to consolidate what you owe can help reduce your debt.**

### Improve your financial wellness.

With our lowest interest rate, the KeyBank Latitude credit card is perfect for transferring your current high-interest-rate balances to save money. It also gives you the flexibility to pay for the things that just can't wait while managing your balance over a timeframe that fits your budget.

### Latitude from KeyBank offers:

- **0% annual percentage rate (APR)** for the first 15 billing cycles on purchases and balance transfers (when balance is transferred within the first 60 days following account opening). After that, your APR will be 15.24% to 22.24% based on your creditworthiness.<sup>1</sup>
- **Low continuing APR** for purchases and balance transfers.
- **No annual fee.**<sup>1</sup>
- **Free access to your FICO<sup>®</sup> Score** in online and mobile banking.<sup>2</sup>

### Latitude in action.

Enjoy the benefit of having no interest during our 15-month introductory period. That's a 15-month break from interest to help you pay down debt. After that, our competitive rates help you continue to save compared to other credit cards.

### Introductory period savings example.

Say you're paying down a balance of \$4,000 with an APR of 18%. Here's how much you could save if you transferred that balance to your new Latitude credit card:

- |                                       |                |
|---------------------------------------|----------------|
| • 15-month interest paid:             | \$900          |
| • KeyBank 15-month interest paid:     | \$ 0           |
| • Balance transfer fee (paid by you): | -\$120         |
| <b>• Total Savings:</b>               | <b>= \$780</b> |



### Mastercard<sup>®</sup> security with the Latitude card

Shop in stores or online in safety with:

- The latest in contactless chip technology
- Zero-liability fraud protection<sup>3</sup>
- ID-theft resolution services

Find out more about the many ways the Latitude card helps you save.

**Go to [key.com](http://key.com) Call 1-800-KEY2YOU<sup>®</sup> (TDD/TTY: 1-800-539-8336) Visit your local KeyBank branch**

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<sup>1</sup> The 0% introductory APR does not apply to cash advances and is valid for the first 15 billing cycles on purchases and balance transfers. Thereafter, the APR may vary. Balance transfers must be made within 60 days of account opening for introductory APR to apply. Cash Advance fee: 5% of each advance amount, \$10 minimum. Convenience Check fee: Either \$10.00 or 4% of the amount of each transaction, whichever is greater. Cash Equivalent fee: 5% of each cash amount, \$10 minimum. Balance Transfer fee: Either \$10.00 or 4% of the amount of each transaction, whichever is greater. There is a \$0.50 minimum finance charge where interest is due. The annual fee is \$0. The Overdraft Protection fee is \$10. Foreign Transaction fee: 3% of the amount of each foreign transaction after its conversion into U.S. Dollars. Transactions originating in Canada are excluded from this fee. We apply your minimum payment to balances with lower APRs first. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances.

<sup>2</sup> Clients with newly opened credit card accounts may not see their first FICO<sup>®</sup> Score in online and mobile banking for up to 90 days after enrollment. In certain circumstances, a FICO<sup>®</sup> Score may not be available for various reasons, e.g., having a limited credit history. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

<sup>3</sup> Issuer provides zero fraud liability for unauthorized transactions. Cardholder must notify Issuer promptly of unauthorized use. Certain conditions and limitations may apply. The creditor and issuer of the Latitude Mastercard credit card is KeyBank N.A., pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

All credit products are subject to credit approval.