



UNLOCK OUR
BEST
HOME LENDING RATES
WHEN YOU BANK *With* KEYBANK

Get a 0.25% interest rate discount^{1,2} on home lending solutions, exclusively for our KeyBank checking and savings clients.

Relationships matter. So whether you want to purchase a home, refinance, or tap into the equity of your current home, we'll give you our best rate and help keep you on the path to financial wellness.

Explore all of your home lending options with our team of specialists today.

Contact:

Nikki Holley

Phone: (310) 365-4528 (text or call)

Nikki_Holley@Keybank.com

NMLS# 138096



Go to key.com/clientrate to learn more.

Call our Home Lending Center at 1-888-KEY-0018.

NMLS #399797 

See reverse for important disclosure information.

NOTICE: This is not a commitment to lend or extend credit. Conditions and restrictions may apply. All home lending products, including mortgage, home equity loans and home equity lines of credit, are subject to credit and collateral approval. Not all home lending products are available in all states. Hazard insurance and, if applicable, flood insurance is required on collateral property. Actual rates, fees, and terms are based on those offered as of the date of application and are subject to change without notice.

¹To receive the 0.25% interest rate discount, borrower or members of borrower's household must have an eligible checking AND savings account with KeyBank. A borrower's household includes individuals and organizations that share an address and/or a familial or business relationship with the borrower. An eligible checking account includes those consumer deposit accounts designated as checking accounts by KeyBank or the KeyBank Hassle-Free AccountSM. An eligible savings account includes those consumer deposit accounts designated as savings accounts by KeyBank, Health Savings Accounts, certificates of deposit, individual retirement accounts or investment accounts offered through Key Investment Services LLC (KIS)SM. A business checking or savings account where the borrower is designated as the business owner may also be eligible. Borrower may open eligible KeyBank accounts to qualify for the interest rate discount. Normal checking and savings account service charges apply. Refer to specific checking or savings account disclosures for details.

²For fixed-rate mortgages and home equity loans, the 0.25% interest rate discount is a permanent rate reduction that will be reflected in the Promissory Note interest rate. For adjustable rate mortgages, the 0.25% interest rate discount will apply to the initial fixed interest rate period and will be reflected in the maximum amount the interest rate can increase over the term of the loan, subject to the minimum interest rate that may be charged per the terms of the Promissory Note. For home equity lines of credit, the 0.25% interest rate discount will be applied to the margin, thereby reducing the applicable variable annual percentage rate (consisting of applicable index plus margin) for the duration of the line of credit.

Interest rate discount may not be available for all home lending products. Only home equity loans and home equity lines of credit may be combined with one other eligible discount. Ask us for details.

For Home Equity Line of Credit: Reimbursement of Lender Paid Costs: If you voluntarily close your line of credit within 36 months of the date you sign the agreement, you will reimburse KeyBank for bona fide fees it paid to third parties on your behalf in connection with the account opening and as provided in your Agreement.

For Home Equity Loan: Reimbursement of Lender Paid Costs: If you voluntarily prepay your loan in full within 36 months of the closing date, you will reimburse KeyBank for bona fide fees it paid to third parties on your behalf in connection with the loan closing and as provided in your Promissory Note.

³Investment products offered through Key Investment Services LLC ("KIS"), member FINRA/SIPC and SEC-registered investment advisor. KIS is affiliated with KeyBank National Association ("KeyBank").

Investment products made available through KIS are:

NOT FDIC INSURED • NOT BANK GUARANTEED • MAY LOSE VALUE • NOT A DEPOSIT • NOT INSURED BY ANY FEDERAL OR STATE GOVERNMENT AGENCY

KIS and KeyBank are separate entities, and when you buy or sell securities you are doing business with KIS and not KeyBank.

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