

Commercial Money Market Deposit Account Fees and Disclosures

ESG MONEY MARKET DEPOSIT ACCOUNT (89)

This *Commercial Money Market Deposit Account Fees and Disclosures* («Disclosure») provides information about deposit accounts we offer. At the discretion of Bank officers, specific product features may vary from those stated here. Any agreement which varies these product features supersedes this *Commercial Money Market Deposit Account Fees and Disclosures*. A copy of the current Disclosure may be obtained upon request at all offices of the Bank.

Money Market Deposit Accounts

Money Market Deposit Accounts are subject to withdrawal and transfer limitations. There are no restrictions on the number of withdrawals paid from a Money Market Deposit Accounts directly to you. However, you may make only seven (7) transfers and/or payments to another Account of yours with us or to a third party each monthly period. The seven (7) transfers and/or payments may be made by a preauthorized or automatic transfer or telephonic (including data transmission) agreement, order or instruction or by check (if applicable), draft, debit card, or similar order payable to third parties. Automatic deductions will be considered paid in the monthly period they are posted to the Account. See **Service Fees** section for the **Excess Withdrawal/Transfer Charge** that will apply to these Accounts.

ESG Money Market Deposit Account

Balances deposited in ESG Money Market Accounts will be aggregated and pledged against eligible environmental, social, and governance assets, as defined by KeyBank, in its discretion ("ESG Assets"). KeyBank makes no guarantee your deposits will be pledged against ESG Assets. In the event the total funds deposited into ESG Money Market Accounts exceeds the aggregated amount of eligible ESG Assets, KeyBank will temporarily pledge the excess deposits against its existing Residential Mortgage commitments at the Bank's discretion until additional eligible ESG assets become available.

No less than annually, KeyBank will send a report on the program-level detailing total ESG Money Market Account deposits and total eligible ESG Assets.

There is no minimum deposit required to open this account. However, the Account will be automatically closed if it is not funded within 60 days.

Interest

Interest is computed on the collected balance in the account, compounded daily and credited monthly. The interest rate is variable, subject to change as often as daily at the discretion of the Bank, and may vary based on the level of collected balances held in the Account.

Service Fees

- **Maintenance Service Charge:**

If your Ledger Balance is less than \$25000.00 on any day during the monthly statement period, your Account will be charged a Maintenance Service Charge of \$20.00.

- **Excess Withdrawal/Transfer Charge**

If the number of withdrawals/transfers made to another KeyBank account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card, or similar order and payable to a third party exceeds a total of seven (7) per monthly period, your account will be charged \$15.00 for each transfer or payment over the limit.

- **Cash Management Service Fees**

This account may be subject to addition fees related to Cash Management Services. Cash Management service fees are listed in the **Account Analysis Service Detail**, and are displayed on Account Analysis Statements. Contact your Cash Management Advisor/Sales Officer for service pricing.

- **Other Charges**

Account Inactivity

Inactive Transaction and Savings Accounts will incur the same service charges as active Accounts. A Transaction Account is considered inactive if there have been no transactions during the last twelve (12) months. A Savings Account is considered inactive if there have been no transactions during the last 24 months.

