

# Do something big for your business during Small Business Month.

**During the month of May, we're featuring two exclusive credit offers to help you reach your business goals.**

Whether you need to prepare for the evolving needs of your business, are seeking a way to manage expenses better, or would like to gain more control over cash flow, KeyBank has a credit solution for you.

## Responsive Line of Credit

Get access to working capital when you need it.

- Wall Street Journal Prime Rate plus 0% for 12 months.<sup>1</sup>
- \$10,000 - \$100,000 credit available.
- Eligible on new RLOC lines only.
- Must have or open a KeyBank business checking account to qualify for the offer.

## KeyBank Business Rewards Mastercard® Credit Card

Streamline your finances, optimize cash flow, and get rewarded.

- Enjoy 0% intro APR on purchases and balance transfers for 6 months (variable 12.74% - 22.74% APR after that).<sup>2</sup>
- 100,000 bonus points – that's a \$200 cash value – when you make five purchase transactions within the first 60 days.<sup>3</sup>
- Business checking account must be in good standing.

**Offers valid May 1 – 31, 2017 only**

Let's talk, so I can understand your goals and determine which solution is best to help your business thrive.

**KeyBank**   
Use the red key.®

Call  
Visit

See reverse for additional important disclosures.

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**Responsive Line of Credit KeyBank instructions: Marketing code RLC517 must be entered into the marketing code field of the Credit One application (KeyCounselor and SBC1) to ensure promotional pricing.**

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<sup>1</sup>Terms offered are subject to receipt of a complete application, credit approval and certain limitations. To be eligible for this offer, (1) you must apply and you must be approved for a Responsive Line of Credit (RLOC) between \$10,000 and \$100,000; (2) completed applications must be received between May 1 - 31, 2017 and (3) the loan closing for the RLOC must occur within 60 days of the application date. New lines only qualify. Standard interest rates apply for RLOCs in an amount less than \$10,000 or more than \$100,000. Terms are not available for consolidating or refinancing existing KeyBank credit. Offer applies to new KeyBank RLOCs opened and linked to any new or existing KeyBank business checking account and automatic payment deduction is required. On RLOCs between \$10,000 and \$100,000, the rate for the first twelve months will be calculated at the Wall Street Journal Prime Rate (3.75% as of 01/25/2017) plus 0% for 12 months. After the 12-month promotional period expires, the interest rate will be determined by contract terms. Additional terms and conditions may apply. Fees may apply. SBA loans and Lines of Credit, Express and Key Business Equity Line of Credit, Key Equity Options<sup>®</sup> and SB HVKEO, Equipment Line of Credit, business credit card, business cash reserve credit, line increases, line renewals, and all Letters of Credit do not qualify for this offer. Approvals are valid for 90 days.

Must have or open a Key Business deposit account (KeyBank Basic Business Checking<sup>®</sup>, Key Business Reward Checking<sup>®</sup>, or KeyBank Business Interest Checking<sup>®</sup>). Advertised products are for business purpose only and not for personal, family or household use. These are limited time offers and may change or be withdrawn at any time without notice.

The number of points earned for opening the card program are solely the points from this offer and the points disclosed on the Points Guide are not applicable as this offer provides you with greater points. Information on the Rewards program can be found at [key.com/rewards](http://key.com/rewards).

<sup>2</sup>The 0% introductory APR applies to purchases and balance transfers and is valid for the first six billing cycles. The introductory rate does not apply to cash advances. Thereafter, as of 4/1/17, the variable APR for purchases and balance transfers is 12.74% - 22.74%, based on creditworthiness. The variable APR for cash advances is 24.74%. There is a Cash Equivalent Fee, Balance Transfer Fee and Convenience Check Fee of 4% of the transaction amount, \$10 minimum. The Cash Advance Fee is 4% of each advance amount, \$10 minimum. There is a \$.50 minimum finance charge where interest is due. The annual fee is \$0. The Overdraft Protection Fee is \$10. Foreign Transaction Fee of 3% of the amount of each foreign transaction after its conversion into U.S. Dollars.

<sup>3</sup>Open a Business Rewards Mastercard credit card and have a business checking account open in good standing and make five purchase transactions within the first 60 days after open date. Reward Points are awarded based on Net Purchases and specifically exclude Excluded Transactions such as cash advances of any type, balance transfers, convenience check transactions, overdraft protection transfers, and quasi-cash transactions.

The issuer of this card is KeyBank N.A., pursuant to a license from Mastercard International Incorporated. Mastercard<sup>®</sup> is a registered trademark or service mark of Mastercard Worldwide or its subsidiaries in the United States.

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