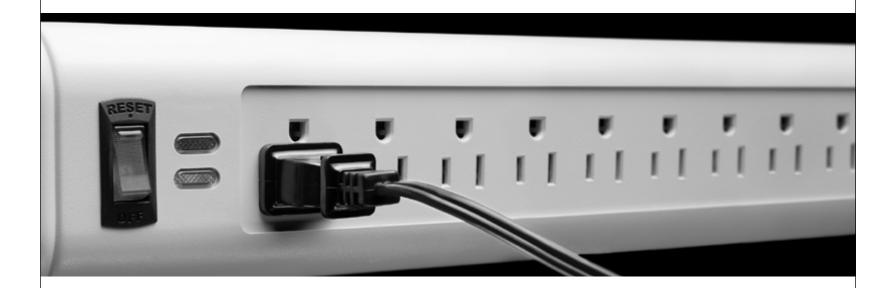
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* Up to \$650 savings is based on opening a Business Basics® checking account and then taking advantage of \$131 savings on first-year checking fees, free Internet banking, \$19.90 savings on Key Bill Pay for 60 days, \$50 savings on first order of 500 checks, \$250 of reduced-fee savings on Merchant Services, and \$200 savings on KeyRoll set-up charges and processing. Offer applies to new Business Basics, Key Connections®, and Key Advantage® accounts. Monthly maintenance and transaction service charges [checks(s)/withdrawal(s) paid charge, deposit(s) made charge, and deposited item(s) charge] are waived for the first year. All other fees and charges still apply. Key Connections offer assumes checks are held in safekeeping. \$25 fee if you close your account within 180 days of opening. Business Basics checking account requires a \$250 minimum deposit to open. A Key business debit card is required to get the free Business Basics checking offer and to enroll in Internet banking and Key Bill Pay. Offer expires July 31, 2002. ©2002 KeyCorp