18. Deposits to your Card may only be made by the Program Administrator. We will add funds to your Card only (a) in accordance with instructions from the Program Administrator, or (b) to remedy an error made by us or by someone who has accepted your Card. For your protection, we recommend that you do not retain your Card in your wallet or purse except when using it.

8. The Card can be used (a) at a Commercial Network ATM/POS Terminal, which may be a part of a merchant’s system, to obtain cash withdrawals and to process transactions such as purchases, cash advances, and deposits; (b) at a Shared Network ATM/POS Terminal and accept the Card (including transactions conducted over the Internet); (c) to obtain cash withdrawals at a KeyBank ATM or any ATM displaying the KeyBank logo; (d) to make purchases, cash advances, deposits, and other transactions at any merchant, Kiosks, or other locations that accept debit cards; (e) at the Program Administrator’s website, to use your Card for online purchases; and (f) in accordance with instructions from the Program Administrator, or (b) to remedy an error made by us or by someone who has accepted your Card. For your protection, we recommend that you do not retain your Card in your wallet or purse except when using it.

9. We will not be liable for transfers to your account from other accounts that do not use the same reference number system we use for the Card. If you have a dispute with another financial institution, you may contact us for assistance, but we will not have authority to decide the dispute.

10. If you use your Card to buy traveler’s checks, we may charge you a fee. We will notify you of the amount of the fee before or at the time of purchase. We will also tell you where and how you can obtain the checks.

11. You can view your transaction history at any time by using your Card or by calling us.

12. You agree to pay all applicable fees and charges disclosed in the Fee Schedule included with your Card or otherwise disclosed in this Agreement, and we will charge any such fees to your account. You also agree to pay any fees charged by other third parties, such as merchants, that pass through fees to us in connection with the use of your Card.

13. If you order us to stop a recurring payment three (3) Business Days or more before a transfer is scheduled, and we do not do so, we will be liable for losses you suffer if, without our negligence, we authorized or caused the transfer to be made. If you order us to stop a recurring payment one (1) to two (2) Business Days before a transfer is scheduled, and we do not do so, we will be liable for losses you suffer if, without our negligence, we authorized or caused the transfer to be made. If you order us to stop a recurring payment on the day before a transfer is scheduled, and we do not do so, we will be liable for losses you suffer if, without our negligence, we authorized or caused the transfer to be made.

14. We do not guarantee that, but assume no liability if, we are unable to complete a transaction because of errors by third party service providers. For instance, if we are unable to verify your identity as required by the Program Administrator, we may not be able to complete the transaction. You may be subject to transaction limits and fees imposed by us.

15. You agree to pay all applicable fees and charges disclosed in the Fee Schedule included with your Card or otherwise disclosed in this Agreement, and we will charge any such fees to your account. You also agree to pay any fees charged by other third parties, such as merchants, that pass through fees to us in connection with the use of your Card.
Unauthorized Transactions. Unauthorized use of the Card will result in the Card being closed and all Card transactions being void. If you believe your Card has been lost or stolen, notify us immediately. We may impose a processing fee to cover the cost of changing the Card number, replacement Card, or Card validation. We may impose a processing fee to cover the cost of changing the Card number, replacement Card, or Card validation. We may impose a processing fee to cover the cost of changing the Card number, replacement Card, or Card validation.

You may be enrolled in a membership program related to your Card. The terms and conditions of such membership programs may change at any time without notice to you. You agree to comply with the terms and conditions of any membership program associated with your Card.

26. Transactions about Your Card Transactions. Transactions at the Customer Service center are subject to this Agreement, as well as the membership rules and conditions. Transactions at the Customer Service center are subject to this Agreement, as well as the membership rules and conditions. Transactions at the Customer Service center are subject to this Agreement, as well as the membership rules and conditions. Transactions at the Customer Service center are subject to this Agreement, as well as the membership rules and conditions.

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28. You are not an agent of the Bank. The Bank is not your agent. The Bank is not your agent. The Bank is not your agent. The Bank is not your agent.

29. Definitions of Terms. 
For purposes of this Agreement, the following definitions shall apply:

a. "Bill of Sale" means any document or instrument by which the Bank transfers to you the ownership of the Card.

b. "Car" means any motor vehicle which is not used for commercial purposes and is owned by you.

c. "Commercial Activity" means the purchase or sale of goods or services by a person who is not a consumer for personal or household use.

d. "Consumer" means a person who uses the Bank's services for personal or household use.

e. "Customer Service center" means any location where the Bank offers services to Cardholders.

30. You are not an agent of the Bank. The Bank is not your agent. The Bank is not your agent. The Bank is not your agent.

31. Your rights under state law. You may have additional rights under the law of your state. You may have additional rights under the law of your state. You may have additional rights under the law of your state. You may have additional rights under the law of your state.

32. The American Arbitration Association or J.A.M.S/Endispute in effect at the time the Claim is filed (the "Arbitration Rules"). You may select one of these providers to act as your arbitrator. If you do not select one of these providers as your arbitrator, the Bank may select one of these providers to act as your arbitrator. If you do not select one of these providers as your arbitrator, the Bank may select one of these providers to act as your arbitrator.

33. Your rights under state law. You may have additional rights under the law of your state. You may have additional rights under the law of your state. You may have additional rights under the law of your state. You may have additional rights under the law of your state.

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