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This card is the property of KeyBank USA pursuant to a license with MasterCard International.
By signing and using this card, I agree to the terms and conditions of the employee Cardholder Agreement ("Agreement") received with this card. I certify that I will only use this card for myself and qualified dependents and only for eligible expenses as defined by my benefit plan documents; and upon request, will immediately fax or mail documentation for such expenses to the Plan Administrator. I certify that any expenses paid for with this card have not been, nor will I seek reimbursement for, under any plan covering health or other benefits.

This card must be returned upon demand. It cannot be used at all MasterCard locations or any MasterCard ATM.