



KeyNavigator[®] Certificates of Deposit

User Guide

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Introduction/How to Access Report

1.1 Overview

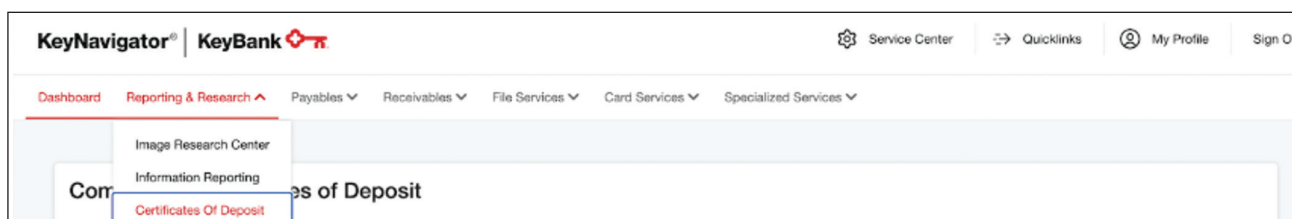
The KeyNavigator Certificates of Deposit (CD) Report is designed to provide you with Account Details and Transaction History, when and how you need them.

2.1 Navigating to Report

To access the Certificates of Deposit Report:

1. Log on to KeyNavigator using your credentials.
2. From the main navigation bar, hover over the **Reporting & Research** tab.
3. In the drop-down menu, click on **Certificates of Deposit**.
4. Open and closed accounts will now appear.

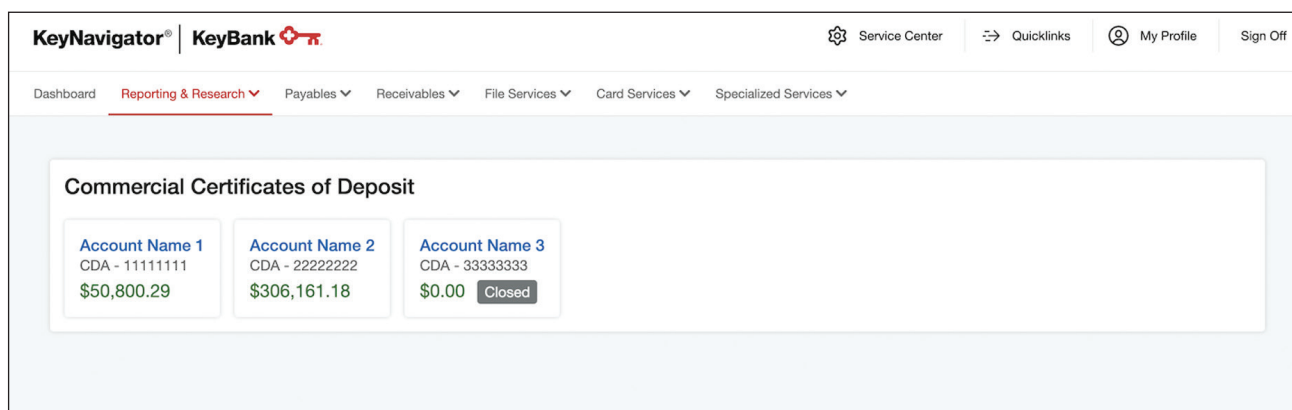
Note: If you do not see **Certificates of Deposit** under the **Reporting & Research** tab, contact your company administrator or your KeyBank Relationship team to request access.



2.2 Navigating to View All Accounts

Once you have selected Certificates of Deposit, you can now access the Certificates of Deposit Accounts. Here, you will see a snapshot view of the:

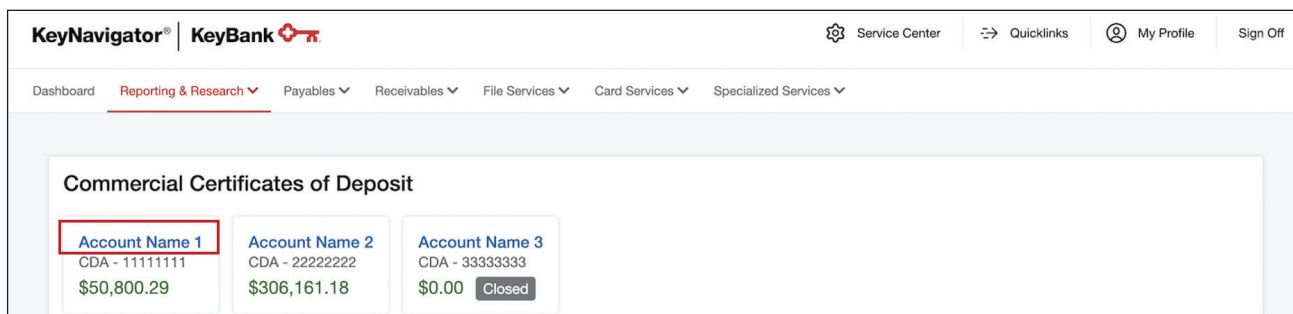
- Account Name
- Account Number
- Balance



How to Access Report

2.3 Navigating to Account Detail and Transaction History

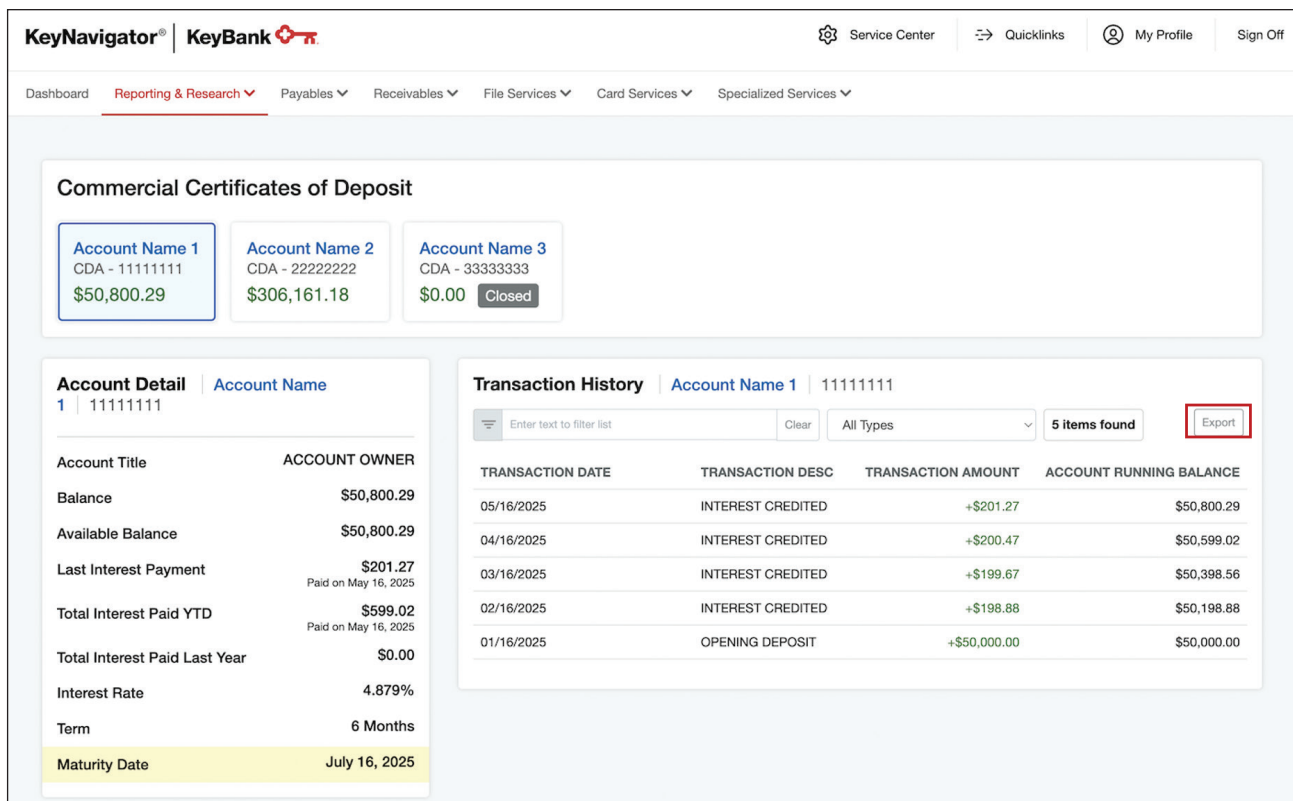
When viewing the list of all accounts, selecting the **Account Name** tile will open both the Account Detail and Transaction History underneath for that account. To find out more about what this report entails, navigate to the Features section of the user guide.



2.4 Navigating to Export

To export a CSV file of the Certificates of Deposit Report, you will:

1. Select **Account Name** for the Report you want to Export
2. Navigate to the **Transaction History** details
3. Find and select the **Export** button
4. A CSV file will download



Features

3.1 Account Names

The Account Names section of the Certificates of Deposit Report will include a snapshot of details for your Accounts, including:

Account Name

This is the name assigned to the Certificate of Deposit account. It typically reflects the business unit, purpose, or internal naming convention used by your organization.

Account Number

The Account Number is the unique identifier assigned to each CD. This number is used for tracking and reference purposes across KeyBank systems.

Balance

This field displays the current balance of the CD. If the account has matured and been closed, the balance will show as \$0.00 and the status will indicate (Closed).

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Commercial Certificates of Deposit

Account Name 1

CDA - 11111111

\$50,800.29

Account Name 2

CDA - 22222222

\$306,161.18

Account Name 3

CDA - 33333333

\$0.00

Closed

Features

3.2 Account Detail

The Account Detail section of the report will show you the details for your Certificate of Deposit Account, including:

Account Title

The name of the account set up during account opening.

Balance

The current total value of the CD.

Available Balance

The amount currently available for withdrawal. **Note:** Penalties will occur if withdrawal occurs before Maturity Date.

Last Interest Payment

The most recent interest amount credited to the account, including the payment date.

Total Interest Paid YTD

The total interest credited to the account year to date.

Total Interest Paid Last Year

The total interest credited during the previous calendar year.

Interest Rate

The annual percentage yield (APY) applied to the CD.

Term

The duration of the CD (e.g., six months, one year).

Maturity Date

The date on which the CD will mature and be eligible for withdrawal or renewal.

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Commercial Certificates of Deposit

Account Name 1
CDA - 11111111
\$50,800.29

Account Name 2
CDA - 22222222
\$306,161.18

Account Name 3
CDA - 33333333
\$0.00 Closed

Account Detail | Account Name
1 | 11111111

Account Title	ACCOUNT OWNER
Balance	\$50,800.29
Available Balance	\$50,800.29
Last Interest Payment	\$201.27 Paid on May 16, 2025
Total Interest Paid YTD	\$599.02 Paid on May 16, 2025
Total Interest Paid Last Year	\$0.00
Interest Rate	4.879%
Term	6 Months
Maturity Date	July 16, 2025

Transaction History | Account Name 1 | 11111111

Enter text to filter listClearAll Types5 Items foundExport

TRANSACTION DATE	TRANSACTION DESC	TRANSACTION AMOUNT	ACCOUNT RUNNING BALANCE
05/16/2025	INTEREST CREDITED	+\$201.27	\$50,800.29
04/16/2025	INTEREST CREDITED	+\$200.47	\$50,599.02
03/16/2025	INTEREST CREDITED	+\$199.67	\$50,398.56
02/16/2025	INTEREST CREDITED	+\$198.88	\$50,198.88
01/16/2025	OPENING DEPOSIT	+\$50,000.00	\$50,000.00

Features

3.3 Transaction History

The Transaction History section of the report will show you all the transactions that have occurred through the lifespan of the Certificate of Deposit. These details will include:

Transaction Date

The date the transaction was posted.

Transaction Description

A brief description of the transaction (e.g., “INTEREST CREDITED,” “OPENING DEPOSIT”).

Transaction Amount

The amount of the transaction. Positive values indicate credits to the account.

Account Running Balance

The account balance after the transaction was applied.

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Commercial Certificates of Deposit

Account Name 1
CDA - 111111111
\$50,800.29

Account Name 2
CDA - 222222222
\$306,161.18

Account Name 3
CDA - 333333333
\$0.00 Closed

Account Detail

Account Name

1 | 111111111

Account Title

ACCOUNT OWNER

Balance

\$50,800.29

Available Balance

\$50,800.29

Last Interest Payment

\$201.27
Paid on May 16, 2025

Total Interest Paid YTD

\$599.02
Paid on May 16, 2025

Total Interest Paid Last Year

\$0.00

Interest Rate

4.879%

Term

6 Months

Maturity Date

July 16, 2025

Transaction History

Account Name 1 | 111111111

Enter text to filter list

Clear

All Types

5 items found

Export

TRANSACTION DATE	TRANSACTION DESC	TRANSACTION AMOUNT	ACCOUNT RUNNING BALANCE
05/16/2025	INTEREST CREDITED	+\$201.27	\$50,800.29
04/16/2025	INTEREST CREDITED	+\$200.47	\$50,599.02
03/16/2025	INTEREST CREDITED	+\$199.67	\$50,398.56
02/16/2025	INTEREST CREDITED	+\$198.88	\$50,198.88
01/16/2025	OPENING DEPOSIT	+\$50,000.00	\$50,000.00