

M&T Bank | \$150 Cash Bonus

EZChoice Checking

Waiving the monthly maintenance fee²

is easy!

It's simple to avoid monthly maintenance fees² with EZChoice Checking. Just make one transaction each month like:

- Pay with your debit card
- Make an ATM withdrawal
- Pay a bill online
- Deposit a check



Important Legal Disclosures and Information

1. We will credit one bonus (the "Bonus") to the account if the account receives a minimum of one direct deposit in the amount of at least \$100 within 90 days of account opening. This offer is valid on new accounts opened before 6/30/2016. Qualifying direct deposits include, but are not limited to, electronic deposits such as payroll or Social Security and do not include electronic money transfers or credits such as account-to-account transfers or those made through internet payment services. Bonus will be credited to the account within 90 days of direct deposit activation as long as the account is in good standing. Bonus is reportable for tax purposes. Only one bonus will be rewarded regardless of the number of accounts, titling on account and the number of direct deposit arrangements established. Bonus offer is not available for Health Savings Accounts, may vary by product and region, is limited to one per customer, and is not available to employees of M&T Bank or any of its affiliates.

2. A \$6.95 monthly maintenance charge will apply unless at least one deposit or withdrawal is made during a monthly service charge cycle. Regardless of whether a monthly maintenance charge applies, M&T checking accounts are subject to transaction and service fees, including insufficient funds and overdraft fees.

Unless otherwise specified, all advertised offers and terms and conditions of accounts and services are subject to change at any time without notice. After an account is opened or service begins, it is subject to its features, conditions, and terms, which are subject to change at any time in accordance with applicable laws and agreements. Please contact an M&T representative for full details.

