

<https://www.mtb.com>

WELCOME TO M&T BANK

Get \$350

Open a new M&T MyChoice Premium Checking account by August 26, 2022 with promo code CF and complete qualifying activities and you could get a \$350 cash bonus.¹

[Redeem Online >](#)

[Redeem in Branch >](#)

Simple steps to earn your \$350 premium cash bonus.



STEP ONE

Open your MyChoice Premium Checking account.

Apply online or in person to open a new M&T MyChoice Premium Checking account by 8/26/22 with promo code CF.





STEP TWO

Complete your qualifying activities.

Maintain an average monthly balance of at least \$10,000 for the calendar months of September 2022 and October 2022.



STEP THREE

Earn your \$350 cash bonus.

Your cash bonus will be credited by 11/30/22 when you meet qualifying requirements.¹

Premium banking. Premier perks.

With fewer fees and discounted loans, MyChoice Premium is our premium interest-bearing checking account — for those that want all of the elite perks we have to offer.



Receive an ATM fee rebate at non-M&T ATMs² and pay no fee for overdraft protection transfers.³



Receive discounted personal loan rates⁴ and special deposit interest rates.



Free standard check orders.⁵



MyChoice Money Market Account with no monthly maintenance charge.⁶

View All Checking Accounts (<https://www3.mtb.com/personal/personal-banking/checking-accounts-mandt-bank>)

Make the move to M&T today for your \$350 cash bonus.

Redeem Online >

Redeem in Branch >

Banking designed with your unique needs in mind.

✓ **Bank online from anywhere.**

- Manage your accounts with M&T Online & Mobile Banking
- Receive important account activity notifications with M&T alerts

✓ **Manage your money with ease.**

- Deposit checks from your smartphone⁷
- Send money to friends and family with the convenience of Zelle®⁸

Protect with confidence.

- Have peace of mind knowing we're working to prevent, detect and resolve card fraud with M&T Assurance®
- Express what's important to you by customizing your contactless M&T Debit Card⁹

Why M&T

Our customers are our greatest investment.

We continue to listen, adapt, and grow with the people we serve. From our relationship-driven approach to our suite of online and mobile tools designed to help meet your everyday needs, to our vast network of branches, we've built a banking experience with you in mind.

Disclosures:

1. To receive the Premium Checking Bonus ("Premium Bonus"), open a new MyChoice Premium Checking account between 8/1/22 and 8/26/22 and maintain an average monthly balance in the account of at least \$10,000 for the months of September 2022 and October 2022. Your new MyChoice Premium Checking account must still be open when we seek to credit the Premium Bonus. If all requirements are met, we'll credit the Premium Bonus by 11/30/22. The promo code is required at account opening to qualify for the bonus. Only one Premium Bonus will be awarded per customer regardless of the number of accounts opened. The Premium Bonus is not available to employees of M&T Bank or any of its affiliates, or to customers who have received a bonus in connection with a personal M&T checking account within the preceding twelve-month period. Only the primary signer on the new checking account may be eligible for the Bonus, and may not be or have been a primary signer on any M&T personal checking account within the previous six months. A \$50 early close-out fee applies if the account is closed within 180 days of opening. The

Premium Bonus is not available in all regions, is not transferable and is reportable for tax purposes.

2. M&T will not charge you to access your account at non-M&T ATMs, and will reimburse the checking account (up to \$2 per transaction, or full fee amount for accounts opened in the state of NJ) for the amount of any fee charged by another bank or ATM operator to use its ATMs in the 50 United States and Washington, DC.
3. There is no fee for overdraft protection transfers; however, fees may apply to use other overdraft protection services. Overdraft protection is available either through a link to an M&T Savings Account, M&T Visa Credit Card or M&T Overdraft Line of Credit. Overdraft Line of Credit and M&T Visa Credit Cards are subject to credit approval.
4. Loans are subject to credit approval and certain restrictions may apply.
5. No fee for standard checks and 50% discount on other check styles.
6. Regardless of whether a monthly maintenance charge applies, M&T Money Market accounts are subject to transaction and service fees, including overdraft fees, as noted in the Specific Features and Terms for each account and also the Additional Fees and Fees for Use of Electronic Banking Card for Consumer Savings Accounts, which are available on request at any M&T banking office or through the M&T Contact Center.
7. Deposits are subject to verification. Funds not available for immediate withdrawal. Deposit limits and other terms, conditions, fees and restrictions may apply.
8. U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Other product and company names mentioned herein are the property of their respective owners.
9. Use of the M&T Custom Card design service is subject to program Terms and Conditions and Image Guidelines.

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 details.