



# Enjoy all the benefits of MyChoice Checking. Plus, qualify for a \$150 cash bonus.<sup>1</sup>

With MyChoice Checking you can have convenient online and mobile management tools. Three different ways to avoid the monthly maintenance charge.<sup>2</sup> A variety of Custom Add-ons to choose from.<sup>3</sup> A \$150 cash bonus when you set up a qualifying direct deposit of \$100 or more.<sup>1</sup> It's all here in Green Flag Country.

## With M&T MyChoice Checking, you'll enjoy:

- No monthly maintenance charge when you set up a qualifying direct deposit or meet other criteria<sup>2</sup>
- An M&T Debit Card with Custom Card option<sup>4</sup>
- Access to more than 1,500 M&T Bank ATMs
- On-the-go convenience with M&T Web Banking<sup>®</sup>, Web Bill Pay and Mobile Banking<sup>5</sup>
- M&T Bank Alerts, including low balance alerts<sup>5</sup>
- Features that matter to you with Custom Add-ons<sup>3</sup>
- A Relationship Savings account with no monthly maintenance charge<sup>6</sup>



## Where checking fits your life.

Accessing your money. Managing your accounts. Staying in control of your finances. You can even open your account online. Our checking accounts give you the choices you want and the extras you need. All with built-in flexibility, value and convenience. Join us in Green Flag Country and see what a difference banking with M&T Bank can make.

## Open your MyChoice Checking account by August 15, 2014.<sup>1</sup>

 CALL: 1-800-724-3222

 CLICK: [mtb.com/checking](http://mtb.com/checking)

 COME IN: Stop by your nearest M&T Bank branch



<sup>1</sup> 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. 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 awarded regardless of the number of accounts, titling on account and the number of direct deposit arrangements established. Bonus offer is not available on all checking 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. This offer is valid on new accounts opened between 7/10/14 and 8/15/14. The promo code is required at account opening to qualify for the bonus.

<sup>2</sup> There is no monthly maintenance charge if you do one of the following each monthly service charge cycle: make total direct deposits of \$200 or more to the account, make 10 or more debit card purchases or payments or keep an average balance of \$500 or more in your MyChoice Checking account. \$6.95 monthly maintenance charge when none of the requirements are met. There is no monthly maintenance charge if requirements are met, but other transaction and service fees, including insufficient funds (NSF) and overdraft fees, may apply to this account.


<sup>3</sup> A monthly subscription fee may apply to Custom Add-ons. To determine which Custom Add-on may be right for you, please consider the standard cost of the service covered by the Custom Add-on as well as how often you expect to use that service compared to the cost of the Custom Add-on in your particular situation. See full details at [mtb.com/customchecking](http://mtb.com/customchecking).

<sup>4</sup> Use of the M&T Custom Card design service is subject to program Terms and Conditions and Image Guidelines. A \$7.95 image set-up fee for each newly approved custom card design may apply. One fee will be charged per approved custom design. Replacement cards will not incur this fee if the custom design remains unchanged.

<sup>5</sup> Use of these features and services requires internet and/or data access through a computer or mobile device. Subject to availability and the same limitations as any service available through the internet. M&T Bank is not responsible for matters that are outside of its reasonable control that might impact availability and functionality. M&T Bank reserves the right to suspend service for any reason at any time. Your mobile carrier's text messaging and data charges may apply.

<sup>6</sup> There is no monthly maintenance charge if requirements are met, but other transaction and service fees, including insufficient funds (NSF) and overdraft fees, may apply to this account.

Offers may vary by region. 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 see an M&T branch representative for full details. ©2014 M&T Bank. Member FDIC. DMA2611 (6/14)

 Detach and bring to your nearest branch

## Receive a \$150 cash bonus.



Open a new MyChoice Checking account and set up a qualifying direct deposit of \$100 or more!

**Hurry! This offer expires on August 15, 2014.**

### TO REDEEM THE BONUS OFFER:

PROMO CODE: QC

#### Stop in or call

- Simply bring this coupon to any branch or call 1-800-724-3222

OR

#### Visit [mtb.com/checking](http://mtb.com/checking)

- Select a MyChoice Checking account type and click "Open Now"
- After entering personal information, enter the promo code into the box labeled "Promo Code"

**Note to branch staff:** You must enter the promo code in PACE during the account opening process in order for the bonus to be processed.

<sup>1</sup> 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. 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 awarded regardless of the number of accounts, titling on account and the number of direct deposit arrangements established. Bonus offer is not available on all checking 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. This offer is valid on new accounts opened between 7/10/14 and 8/15/14. The promo code is required at account opening to qualify for the bonus.