

Need Help? Call 1-866-791-0658
8AM – 8PM M-F 9AM – 3PM Saturday

Find A Branch

Choose The Checking Account That's Right For You

Compare Checking Accounts

Common Fees for Checking Accounts (PDF)	EZChoice Checking	MyChoice Plus Checking	MyChoice Premium Checking	M&T Classic Checking With Interest (for ages 50+)	Basic Banking
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Cash Bonus[^]	\$150	\$150	\$150	\$150	\$150
How to avoid monthly maintenance charge¹	No monthly maintenance charge¹ when you meet requirements (each service charge cycle)				Cannot be waived
	Deposit, maintenance, or debit purchase.	Have total direct deposits of \$2,000 or more (\$1,500 after May 2, 2016)	Keep total combined balances of \$25,000 or more in eligible personal deposit accounts, loans and home equity outstanding balances, investments ² , and business deposit accounts	Make 10 or more debit card purchases or payments OR Keep an average balance of \$500 or more OR Keep combined balances of \$1,500 or more in eligible personal deposit accounts	
Monthly Maintenance Charge	\$0 If Above Requirement is Met Otherwise \$6.95	\$0 If Above Requirement is Met Otherwise \$14.95	\$0 If Above Requirement is Met Otherwise \$24.95	\$0 If Above Requirement is Met Otherwise \$4.95	\$3 This fee cannot be waived
M&T Online and Mobile Banking ⁸					
M&T Online and Mobile Bill Pay ⁸					
M&T Alerts ⁸					
M&T Debit Card with chip technology for added security					
No overdraft fee for transactions less than \$5 ⁹					
Interest-bearing checking		Interest option available			
Discounted Personal Loan Rates ¹⁰					
No M&T fee for Travelers Checks					
Special Deposit					

Interest Rates ¹					
No M&T fee for money orders/official checks					
No M&T fee for incoming foreign & domestic wire transfers					
Custom Add-on Features ³		2 at no cost	4 at no cost		
Custom Add-on Features					
<p>Certain accounts get Custom Add-ons at no cost.</p> <ul style="list-style-type: none"> • No M&T Fee at Other Banks' ATMs⁴ • Refund of Other Banks' ATM Fee⁵ • No Fee for Overdraft Protection Transfers⁶ • Standard Checks & Safe Deposit Box⁷ • Custom Add-ons are also available for purchase at \$4.95 / month <p>Effective May 2, 2016, if your account is enrolled in Custom Add-ons, you can no longer select different Custom Add-ons for your account. Although you cannot make new selections, you can cancel any Custom Add-on for which you are paying a subscription fee. In addition, if you have a MyChoice Plus or MyChoice Premium account and cancel one or more of your complimentary Custom Add-ons, we may replace them with another Custom Add-on.</p>					


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[^]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 rewarded regardless of the number of accounts, titling on account and the number of direct deposit arrangements established. Bonus offer is not available on 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. This offer is valid on new accounts opened before 4/30/2016. If you received another bonus offer via mail, the bonus will be fulfilled according to the requirements detailed in the mailing. Please be sure to refer to any special instructions or qualifications noted in the mailing.