We will credit one bonus (the "Bonus") to the account if the account receives a minimum of one direct deposits 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 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 checking accounts opened between 1/25/17 and 3/25/17. The promo code is required at account opening to qualify for the bonus. This offer is nontransferable.

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Act by March 25, 2017 to receive your \$200 cash bonus.

