

**These great benefits make checking with M&T even more worthwhile.**

- M&T Mobile Banking, with mobile check deposit<sup>2,3</sup>
- M&T Online Banking<sup>2</sup> for managing your money on your schedule, at home or on the go
- An M&T Debit Card and access to more than 1,600 M&T Bank ATMs
- M&T Alerts, including low balance alerts<sup>2</sup>



To open a new personal checking account:

**CLICK** [mtb.com/checking](http://mtb.com/checking). Select any checking account and click "Open Online". Enter the promo code **QK** in the appropriate box

**COME IN** Bring this mailer to any M&T branch

**CALL** For more information, call 1-877-794-2373 and mention the promo code **QK**

Act by  
October 20, 2017  
to receive your  
\$200 bonus.

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 (two or more direct deposits that add up to \$100 do not qualify) 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 (account must be in open status). 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. A \$50 early close-out fee applies if the account is closed within 180 days of the date the account was opened. This offer is valid on new checking accounts opened between 8/25/17 and 10/20/17. The promo code is required at account opening to qualify for the bonus. This offer is nontransferable.

2 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.

3 Deposits are subject to verification. Funds not available for immediate withdrawal. Deposit limits and other terms, conditions, fees and restrictions may apply. Business day is defined as Monday through Friday, except for Federal holidays.

Offers may vary by region and may not be available in all regions. 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 a 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.