

[_https://www.mtb.com\)](https://www.mtb.com)

WELCOME TO M&T BANK

Get up to \$450

Get \$300

Simply open your MyChoice Premium Checking account by 8/26/22 with promo code UB, and maintain an average monthly balance of at least \$10,000 in September 2022 and October 2022.¹

Get an extra \$150

Set up qualifying direct deposits to your new MyChoice Premium Checking account, totaling at least \$500, within 90 days of account opening.¹

[Redeem Online >](#)

Simple steps to earn your \$300 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 UB.



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 \$300 cash bonus.

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

Plus, you can get an additional \$150 bonus.

Get an extra cash bonus if you also set up qualifying direct deposits to your new MyChoice Premium Checking account totaling at least \$500 within 90 days of account

account, totaling at least \$500, within 60 days of account

opening.¹

Visit [mtb.com/directdeposit](https://www3.mtb.com/personal/personal-banking/checking-accounts-mandt-bank/how-to-set-up-direct-deposit)

(<https://www3.mtb.com/personal/personal-banking/checking-accounts-mandt-bank/how-to-set-up-direct-deposit>).

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.

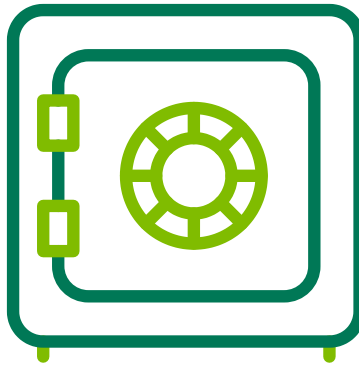


Receive an ATM fee rebate at non-M&T ATMs² and pay no fee for overdraft protection transfers.³



Receive discounted personal loan rates⁴ and special deposit interest rates

Receive discounted personal loan rates⁴ and special deposit interest rates.



Safe deposit discount.⁵



MyChoice Money Market Account with no monthly maintenance charge.⁶

Explore Our Premium Services > (<https://www3.mtb.com/personal/premium-services>)

Make the move to M&T today for your \$300 cash bonus.

Redeem Online >

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 Card

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

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**, open a new MyChoice Premium Checking account between 7/1/22 and 8/26/22 and maintain an average monthly Premium Checking account balance 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 Checking Bonus. If all requirements are met, we'll credit the bonus(es) by 11/30/22.

To receive the **Direct Deposit Bonus**, open a new MyChoice Premium Checking account between 7/1/22 and 8/26/22 **and** make at least \$500 in qualifying direct deposits within 90 days of account opening. Qualifying direct deposits include recurring electronic deposits of payroll, pension or Social Security. Person-to-person, bank or other electronic money transfers, such as those made through internet payment services, do not qualify. Your new MyChoice Premium Checking account must still be open when we seek to credit the Bonus. The bonus will be credited to your account within 90 days of all requirements being met.

The promo code is required at account opening to qualify for the bonus(es). Only one Premium Checking Bonus and one Direct Deposit Bonus will be awarded per customer regardless of the number of accounts opened. The bonus(es) are not available to employees of M&T Bank or any of its affiliates, or 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(es), 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. Bonus offers may vary by product and region, are not transferable and are 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. Waiver of annual rental fee of \$50 or less for one safe deposit box; or 50% discount on the annual rental fee for one safe deposit box with a fee of more than \$50 (up to a maximum discount of \$200). Location of safe deposit boxes subject to availability.

6. Regardless of whether a monthly maintenance charge applies, M&T checking, savings and 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 M&T's 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.

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.

 **Equal Housing Lender, © 2022 M&T Bank, Member FDIC NMLS #381076**