

M&T@Work



VALUABLE BENEFITS FOR VALUED EMPLOYEES

At M&T, you'll not only find a checking account that meets your individual needs, you'll also receive all the benefits of a relationship with a bank that understands you.

- Bank at nearly 750 M&T branches
- Account access at over 1,800 M&T ATMs
- FREE 24-hour Telephone Banking Service
- FREE M&T Web Banking¹
- FREE M&T Web Bill Pay
- FREE Mobile Banking²

Plus, enjoy these exclusive benefits through the M&T @ Work Program.

- Preferred rates on selected savings products
- M&T Check Card with free rewards and bonus points³
- FREE gift⁴
- FREE first order of standard checks⁵
- \$250 Mortgage closing cost discount⁶
- Discounted rates on selected loan products⁷
- Ask if you are eligible for a cash bonus with direct deposit⁸
- More information at www.mtb.com/atwork

FOR MORE INFORMATION, PLEASE CONTACT:



www.mtb.com ¹Fees may apply for optional services provided through M&T Web Banking. ²Your mobile carrier's text messaging and web access charges may apply. ³1,000 M&T Bank Rewards bonus points will be credited to your account within 60 days of enrollment of your M&T Check Card in M&T Bank Rewards. The enrolled M&T Check Card must be linked to the checking account you opened through the M&T @ Work program, and enrollment must be completed within 90 days of account opening, or December 31, 2011, whichever is later. Only M&T Check Cards issued to residents of the United States and in good standing may be eligible to participate in M&T Bank Rewards. Additional exclusions of cards may apply. We reserve the right to determine in our sole discretion whether a particular M&T card or cardholder is eligible to participate. Please review the program Terms and Conditions for additional program details. ⁴One free gift per household. ⁵One free standard check order per household. ⁶Limit one mortgage closing discount per loan. Certain other restrictions may apply. Customers must apply with an M&T Mortgage Division loan officer. Loans subject to credit approval. ⁷Offers subject to credit approval and are for new accounts only. Offers available only if a new personal checking account is opened in connection with the M&T @ Work program on or after 11/1/10. ⁸One cash bonus per personal checking account for activating direct deposit within 90 days of account opening. Bonus will be credited to the account after the first direct deposit is made and is reportable for tax purposes. 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.

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, its features and terms are subject to change at any time in accordance with applicable laws and agreements. Please see an M&T branch representative for full details.

