

# A Guide to M&T Personal Checking Accounts and Common Fees

We are committed to providing you information to help you manage your account. This guide was developed to help you understand monthly fees, some of the most common transaction fees, and selected account terms that may apply to your checking account. This guide is only a brief overview. For a complete listing of fees and account terms, please speak with a branch representative or contact M&T's Contact Center at 1-800-724-2440.

Account		Monthly Maintenance Charge	How to Avoid the Monthly Maintenance Charge
<b>M&amp;T Bank Checking Accounts</b>  Minimum of \$25 deposit required at account opening.  Please refer to the <i>Specific Features and Terms</i> for the account for more information.	<b>EZChoice Checking</b>	\$0	No monthly maintenance charge
	<b>MyWay Banking</b>	\$4.95	Make one or more transactions each monthly service charge cycle, such as a deposit, withdrawal, or any debit payments
	<b>MyChoice Plus Checking, MyChoice Plus Checking With Interest</b>	\$14.95 (\$4.95 for accounts in New Jersey regions)	Maintain an average daily balance of \$2,500 (\$500 for accounts in New Jersey regions) or more per monthly service charge cycle <b>OR</b> Have direct deposits to the account totaling at least \$1,500 (\$500 for accounts in New Jersey regions) per monthly service charge cycle
	<b>MyChoice Premium Checking (with interest)</b>	\$24.95	Maintain an average daily balance in the account of \$7,500 or more per monthly service charge cycle <b>OR</b> Keep total combined balances of \$25,000 or more in eligible personal deposit accounts, loans and home equity outstanding balances, business deposit accounts, and investments through M&T Securities, Inc. <sup>1</sup>
NOTE: Even when no monthly maintenance charge applies, other transaction and service fees may apply, including insufficient funds (NSF) and overdraft fees (NSF and overdraft fees will not be charged to a MyWay Banking account). 1 Eligible accounts for combined balance qualifier: M&T Bank personal deposit accounts (checking, savings, money market, CDs, IRAs), M&T Bank personal loans and home equity outstanding balances, account owner's business deposit accounts (excluding lease security, escrow and IOLA/IOLTA accounts) and non-deposit investments through M&T Securities, Inc. EZChoice Checking is considered a New York Basic Banking Account and a New Jersey Consumer Checking Account.			

## A Guide to M&T Personal Checking Accounts and Common Fees (cont'd)

	Service Fees	Details
<b>Account Opening, Usage, and Closing</b>  Please refer to the <i>Specific Features &amp; Terms</i> for the account and the <i>Additional Fees and Fees for Use of Electronic Banking Card for Consumer Checking Accounts</i> for more information	<b>ATM Cash Withdrawal, Cash Advance or Electronic Funds Transfer</b>	<b>No Fee</b> for M&T Bank ATMs <b>\$3.00</b> for Non M&T Bank ATMs located in the United States The greater of <b>\$5.00</b> or <b>3%</b> of the U.S. dollar amount of the transaction for withdrawals and cash advances if the ATM is located outside of the 50 United States or District of Columbia
	<b>ATM Balance Inquiry</b>	<b>No Fee</b> for M&T Bank ATMs <b>\$3.00</b> for Non M&T Bank ATMs located in the United States <b>\$5.00</b> if the ATM is located outside of the 50 United States or District of Columbia
	<b>Point of Sale (POS) Transaction Fees</b>	<b>No Fee</b> if made in the United States or its territories <b>The greater of \$0.50 or 3%</b> of the U.S. dollar amount of any Visa® transaction made in a foreign country
	<b>Returned Check &amp; Returned Deposited Item</b>	<b>\$20.00 per item</b> on accounts within District of Columbia, Delaware, Maryland, Pennsylvania, Virginia, West Virginia, Connecticut, New Jersey, New Hampshire, Maine and Massachusetts <b>\$10.00 per item</b> on accounts in New York <b>No Fee</b> for accounts in Vermont
	<b>Check Image Return</b>	<b>\$5.00</b> for providing the front & back of check images with your monthly statement
	<b>Stop Payment Fee</b>	<b>\$35.00</b> per item
	<b>Wire Transfer Fees</b>	<b>\$32.00</b> for each outgoing domestic wire transfer <b>\$16.00</b> for each incoming wire transfer <b>\$75.00</b> for each outgoing international wire transfer
	<b>Early Account Closure Fee</b>	<b>\$50.00</b> if account is closed within 180 days of opening (excludes MyWay Banking accounts)
NOTE: Even when no transaction fee applies, other fees may apply, including insufficient funds (NSF) and overdraft fees. Other ATM owners and operators may charge you a fee to use their ATMs. Some of the fees on this page may not apply to certain checking account types.		

# A Guide to M&T Personal Checking Accounts and Common Fees (cont'd)

Item	Details (excluding MyWay Banking)	
<p><b>Standard Overdraft Practices</b></p> <p>Please refer to <i>What you Need to Know About Overdrafts and Overdraft Fees</i> for full details</p>	<p><b>What are the standard overdraft practices that come with my account?</b>            We do authorize and pay overdrafts for the following types of transactions:</p> <ul style="list-style-type: none"> <li>• Checks and other transactions made using your checking account number</li> <li>• Automatic bill payments</li> </ul> <p>We will not authorize and pay overdrafts for the following types of transactions unless you ask us to:</p> <ul style="list-style-type: none"> <li>• ATM transactions</li> <li>• Everyday debit card transactions</li> </ul> <p>We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.            If we do not authorize and pay an overdraft, your transaction will be declined.</p> <p><b>What if I want M&amp;T Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?</b>            If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please call 1-877-378-1289, visit <a href="http://mtb.com/managemyaccount">mtb.com/managemyaccount</a>, stop by an M&amp;T Bank branch or write to us at:            M&amp;T Bank            Attn: Customer Care            P.O. Box 767            Buffalo NY 14240-9975</p> <p><b>Can I change my mind?</b>            Yes. You or any joint account owner can change your decision at any time. Simply call 1-877-378-1289, visit <a href="http://mtb.com/managemyaccount">mtb.com/managemyaccount</a>, stop by an M&amp;T Bank branch or write to us at the address above to revoke your request that we authorize and pay overdrafts on ATM and everyday debit card transactions or to ask us to authorize and pay these overdrafts. If you would like more information about overdrafts, please call the M&amp;T Telephone Banking Center at 1-800-724-2440, stop by an M&amp;T branch or visit <a href="http://mtb.com/managemyaccount">mtb.com/managemyaccount</a>.</p>	
<p><b>Fees for Overdrafts and Non-Sufficient Funds</b></p> <p>Please refer to <i>Standard Overdraft Practices</i> above</p>	<p><b>Description</b></p>	<p><b>Details (excluding MyWay Banking)</b></p>
	<p><b>Overdraft Protection Transfer Fee</b></p>	<p><b>\$12.50</b> for each day there is a transfer from another account to cover one or more overdrafts in a checking account. This fee is charged to the account where the funds are transferred from. (There is no charge for a transfer from a savings account.)            There are several Overdraft Protection options available.</p>
	<p><b>Overdraft Fee</b>            When an item is paid although funds are not available in the account</p>	<p><b>\$36.00</b> for each overdraft item we pay, unless one of the following exceptions apply:</p> <ul style="list-style-type: none"> <li>- The amount of the item is less than \$5.00;</li> <li>- The overdraft results from an ATM or one-time debit card transaction from your checking account and you have not elected to permit us to authorize and pay these transactions when you do not have enough money to pay them; OR</li> <li>- Your account has already been charged a total of 5 NSF and overdraft fees for items processed for payment on that business day</li> </ul>
	<p><b>Insufficient Funds (NSF) Fee</b>            When an item is returned because there are not enough funds available in the account to pay the item</p>	<p><b>\$36.00</b> for each item we return due to insufficient funds, unless one of the following exceptions apply:</p> <ul style="list-style-type: none"> <li>- The amount of the item is less than \$5.00; OR</li> <li>- Your account has already been charged a total of 5 NSF and overdraft fees for items processed for payment on that business day</li> </ul>
<p>NOTE: Excluding MyWay Banking. The election for ATM and everyday debit card transactions does not apply to MyWay Banking accounts. Overdraft fees will not be charged to a MyWay Banking account.</p>		

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<p><b>Funds Availability</b></p> <p>Please see the <i>Availability Disclosure for Consumer Deposit Accounts</i> for more information</p>	<p><b>SAME-BUSINESS-DAY AVAILABILITY</b></p> <p>Funds from the following deposits are available on the same business day as we receive the transfer or deposit:</p> <ul style="list-style-type: none"> <li>• Cash</li> <li>• Wire transfers via Fedwire or CHIPS</li> <li>• ACH credit entries in which a party initiates a transfer of funds from its account to your account, including electronic direct deposits such as payroll and Social Security payments; however, funds received for deposit by means of an international ACH transaction (IAT) may not be made available until certain monitoring and review procedures are completed and, therefore, may not be available on the same business day as we receive the transaction.</li> </ul> <p><b>NEXT-BUSINESS-DAY AVAILABILITY</b></p> <p>Funds from the deposit of domestic checks (i.e., deposited items drawn on financial institutions located in the United States, District of Columbia, Puerto Rico, and the U.S. Virgin Islands) are available on the first business day after the day of your deposit.</p> <p><b>BUSINESS DAYS</b></p> <p>Deposits made after our business day cutoff time will be considered made on the next business day. Our business days are Monday through Friday, excluding federal holidays.</p> <p><b>LONGER HOLDS</b></p> <p>Funds availability for other check deposits may vary. Special rules apply to new accounts. Longer holds may apply in certain circumstances.</p>																	
<p><b>Posting Order</b></p> <p>For more detailed information, please refer to the <i>General Deposit Account Agreement</i></p>	<p>Transactions can be posted in “real time” or in “batch” at the end of the day. Transactions do not always post in the order in which they occur. Transactions which post in batch will be posted in the following order:</p> <p>Credits Post First: Batch posting begins with the posting of deposits and other credits (other than interest, which is credited at the end of batch).</p> <p>Next, we post Debits: Debit Items generally post in the group order shown below. Within each group, a unique methodology is used based on the type of items within the group. See the following chart for details on the types of transactions in each group and the order used for the items within each group.</p> <p>Fees and Service Charges: Fees may post real-time or in batch. If posted in batch, most fees post at the end of batch processing, but some post immediately after the transaction to which they relate. Most fees post on the same day they are incurred, however, certain fees, including NSF and Overdraft fees, are posted on the following business day.</p> <table border="1" data-bbox="315 1213 1521 1845"> <thead> <tr> <th data-bbox="315 1213 516 1266">Group Order</th> <th data-bbox="516 1213 1045 1266">Type of Debit Item</th> <th data-bbox="1045 1213 1521 1266">How Order is Determined</th> </tr> </thead> <tbody> <tr> <td data-bbox="315 1266 516 1623">1</td> <td data-bbox="516 1266 1045 1623"> <p><b>ATM and Debit Card</b> transactions, including purchases</p> <p><b>Branch Transactions</b> performed over the counter at an M&amp;T branch, including withdrawals</p> <p><b>Checks Cashed at an M&amp;T branch</b></p> <p><b>Transfers</b> Includes transfers between M&amp;T deposit accounts and payments to M&amp;T loans, including Bank to Bank Transfers initiated through M&amp;T Online Banking.</p> <p><b>Wire Transfers</b></p> </td> <td data-bbox="1045 1266 1521 1623"> <p>Chronologically based on the date and time that our records indicate the transaction was initiated or authorized.</p> <p>If we do not have a date/time for transactions, we will post these transactions in ascending dollar amount (smallest to largest) after we post transactions with date/time information.</p> <p>If two transactions have the same date and time, we will post the smaller dollar amount transaction first.</p> </td> </tr> <tr> <td data-bbox="315 1623 516 1696">2</td> <td data-bbox="516 1623 1045 1696"><b>M&amp;T Online Bill Pay transactions</b></td> <td data-bbox="1045 1623 1521 1696">Ascending by dollar amount (smallest to largest)</td> </tr> <tr> <td data-bbox="315 1696 516 1772">3</td> <td data-bbox="516 1696 1045 1772"><b>ACH Debits</b> and other miscellaneous debits (checks converted to ACH are included in Group 4)</td> <td data-bbox="1045 1696 1521 1772">Ascending by dollar amount (smallest to largest)</td> </tr> <tr> <td data-bbox="315 1772 516 1845">4</td> <td data-bbox="516 1772 1045 1845"><b>All checks</b> (other than those cashed at M&amp;T branches)</td> <td data-bbox="1045 1772 1521 1845">Check number order (if checks are not numbered, smallest to largest dollar amount)</td> </tr> </tbody> </table>			Group Order	Type of Debit Item	How Order is Determined	1	<p><b>ATM and Debit Card</b> transactions, including purchases</p> <p><b>Branch Transactions</b> performed over the counter at an M&amp;T branch, including withdrawals</p> <p><b>Checks Cashed at an M&amp;T branch</b></p> <p><b>Transfers</b> Includes transfers between M&amp;T deposit accounts and payments to M&amp;T loans, including Bank to Bank Transfers initiated through M&amp;T Online Banking.</p> <p><b>Wire Transfers</b></p>	<p>Chronologically based on the date and time that our records indicate the transaction was initiated or authorized.</p> <p>If we do not have a date/time for transactions, we will post these transactions in ascending dollar amount (smallest to largest) after we post transactions with date/time information.</p> <p>If two transactions have the same date and time, we will post the smaller dollar amount transaction first.</p>	2	<b>M&amp;T Online Bill Pay transactions</b>	Ascending by dollar amount (smallest to largest)	3	<b>ACH Debits</b> and other miscellaneous debits (checks converted to ACH are included in Group 4)	Ascending by dollar amount (smallest to largest)	4	<b>All checks</b> (other than those cashed at M&T branches)	Check number order (if checks are not numbered, smallest to largest dollar amount)
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