M&T Bank Treasury Management and Commercial Deposit Services

Price changes as of January 1, 2026

Effective January 1, 2026, the standard pricing of our Treasury Management and Commercial Deposit Services will be changing for the following accounts: BizFlex Checking, Business Essential Checking, Business Premium Checking, Business Sweep Savings, Clients' Funds Trust Account, Commercial Checking, Commercial Money Market Savings, Commercial Savings, M&T Advanced Business Checking, M&T Business Interest Checking, M&T Market Advantage for Business, M&T Medical Services Checking, M&T Professional Services Checking, M&T Simple Checking for Business, M&T Tailored Business Checking, Non-Profit Checking.

If you have prearranged (non-standard) pricing, your pricing may remain the same. Additional changes specific to your account type may be reflected in separate communications including letters, statement messages and statement inserts. All other fees outside of those outlined in this document for Treasury Management and Commercial Deposit Services will remain the same. The changed service fees apply to all accounts to the extent the services have been selected by you. All pricing is subject to the terms and conditions of the relevant agreement governing the service. Your continued use of your Treasury Management Services after the new pricing goes into effect will be evidence of your acceptance of the pricing changes.

Commercial Deposit Account Fee Schedule Changes

ACH Credits Received – Per Item....$0.15[1]
ACH Debits Received – Per Item....$1.00[2]
Branch Deposited Coin Bag Count – Per Bag....$5.00
With an additional fee of $0.27/$100.00 (Formerly called Coin Deposited)
Branch Furnished Coin Rolled (Formerly called Coin Rolls Supplied)....$0.25/roll
Branch Deposited Currency
(Formerly called Currency Deposited or Supplied)....$0.27/$100.00
Branch Furnished Currency
(Formerly called Currency Deposited or Supplied)....$0.27/$100.00
Applies to:
– Commercial Checking and M&T Business Interest Checking
– Commercial Savings and M&T Market Advantage for Business
(No charge for first $5,000 in currency deposited per month)
Check – Official – Per Item....$14.00
Checks Cashed – Per Item....$0.22
Checks Deposited – Canadian – Per Item....$5.00
Deposit Tickets – Per Item
Deposit Tickets or Deposit Transactions without a Physical Deposit Ticket....$1.25
Foreign Deposited Items – Per Item....$15.00
Instant Payment Credit Received – Per Item
(Formerly called Real-Time Payments Receipts)....$0.68
M&T Business Debit Card/M&T ATM Card for Business – Expedited Delivery
(Fee if you request expedited delivery outside the contiguous
United States or the District of Columbia)....$25.00
Paper Invoice Processing Fee....$20.00
Redeposit of Returned Item – Per Item....$10.00[3]

Statements

Daily Statements – Per Month....$20.00
Weekly Statements – Per Month....$12.00

Wire Transfers[4,5]

Book Transfer Debit....$42.00[6]
Wire Incoming Fedwire/Domestic – Per Item....$18.75[6]
Wire Incoming Chips/International – Per Item....$19.75
Wire Paper Advice – Incoming – Per Item....$14.00
Wire Paper Advice – Outgoing – Per Item....$14.00
Wire Phone Advice – Incoming – Per Item....$60.00

1 This fee applies only to Commercial Checking and M&T Business Interest Checking.
2 This fee will only change for accounts in Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, and Vermont.
3 This fee does not apply to accounts in Vermont.
4 Additional fees and correspondent bank fees may be deducted from the principal of any Funds Transfer.
5 Classification of Incoming Wires as domestic or international may be based on the payment network utilized. $50 will be deducted from incoming wires received with invalid beneficiary information that M&T must return to the originating bank.
6 This fee is charged for an Outgoing International (foreign exchange) Wire Transfer initiated via Telephone.

COMMERCIAL CHECKING

Account Maintenance – Per Month....$32.00[7]

7 Monthly Account Maintenance Fee can be offset by Earnings Allowance (ECR). Earning Credit Rate is a daily calculation of interest based on the amount of funds in your checking account. A calculated percentage of this amount, the Earnings Allowance, is then used to pay down the Maintenance Fee for the account.

M&T BUSINESS INTEREST CHECKING (Changes apply only to accounts originally opened on People's United systems)

Account Maintenance – Per Month....$22.00[8]

Per Item Fees

There will no longer be a specified count of free transactions included each month. Changes to each transaction fee will be as follows:
Deposit Tickets – Per Item....$1.25
ACH Credits Received – Per Item....$0.15
ACH Debits Received – Per Item....$1.00[9]
Checks Deposited....$0.23
Checks Paid....$0.25

8 Monthly Account Maintenance Fee cannot be offset.
9 Applies only in the states of Connecticut, New York, Maine, Massachusetts, and Vermont. Different fees apply to all other states.

M&T TAILORED BUSINESS CHECKING

Will be renamed Business Premium Checking beginning January 1, 2026. Review the information mailed directly to you.

Account Maintenance – Per Month....$25.00
Merchant Services Proceeds Deposits needed to waive
the Monthly Account Maintenance Fee....$10,000.00

Treasury Management (TM) Service Fee Changes

These changes apply to the TM services you are currently enrolled in.

ACCOUNT RECONCILIATION (ARP) SERVICES

ARP Checks Paid Return – Per Month....$45.00
ARP Output Transmission File – Per Month....$20.00
ARP Paper Reports – Per Reconciliation Cycle....$55.00
ARP Priority Service – Per Month....$40.00
ARP Reports – Per Additional Report....$20.00
ARP/Deposit/Positive Pay – Per Month....$170.00
ARP/Deposit/Positive Pay – Spec Freq Maint....$170.00
ARP/Positive Pay Transmission – Setup Fee....$125.00
Auto Check Payment Service – Per Month....$165.00
Auto Check Payment Service – Per Item
Tier 1 (1-2500 Items)....$1.05
Tier 2 (2501-5000 Items)....$0.90
Tier 3 (5001+ Items)....$0.80
Check Sort Service – Per Month....$100.00
Check Sort Service – Per Item....$0.25
Deposit Loc Capture – Per Month....$50.00
Deposit Reconciliation – Per Month....$55.00
Deposit Reconciliation – Per Item....$0.15
Full & Deposit Reconciliation – Per Month....$160.00
Full & Deposit Reconciliation – Spec Freq Maint....$150.00

Full Recon – Spec Freq Maint $100.00
Full Recon w/Positive Pay – Per Month $115.00
Full Recon w/Positive Pay – Spec Freq Maint $115.00
Maximum Dollar Service – Per Month $55.00
Partial & Deposit Reconciliation – Spec Freq Maint $105.00
Partial & Deposit Reconciliation – Per Month $125.00
Partial Reconciliation – Per Month $55.00
Partial Reconciliation – Spec Freq Maint $55.00
Partial Reconciliation w/ RPP – Per Month $85.00
Partial Reconciliation w/Positive Pay – Per Month $85.00
Partial Reconciliation w/Positive Pay – Spec Freq Maint $85.00
Payee Positive Pay Truncated – Per Item $0.12
Payee Positive Pay – Per Month $35.00
Positive Pay Service – Per Month $52.00
Reconciliation or Positive Pay Truncated – Per Item $0.12
Stale Date Service – Per Month $35.00

ACCOUNT VALIDATION SERVICES (AVS)

AVS Monthly Maintenance Fee $25.00
AVS Account Status – Per Item $0.43
AVS Account Ownership – Per Item $0.63
AVS Transmission/Upload – Per File $10.00

AUTOMATED CLEARING HOUSE (ACH) SERVICES

ACH Account Number Masking (UPIC) – Per Month $25.00
ACH ARC Debits Originated – Per Item $0.22
ACH BOC Debits Originated – Per Item $0.16
ACH CCD Debits Originated – Per Item $0.33
ACH CIE Credits Originated – Per Item $0.22
ACH CTX Credits Originated – Per Item $0.34
ACH CTX Debits Originated – Per Item $0.34
ACH Debit Block – Per Month $32.00
ACH File Handling – ACH Monitor Totals – Per Account $22.00
ACH File Handling – Per 3rd Party File $22.00
ACH File Handling – VRS Control Totals – Per Account $35.00
ACH Monitor Fraud Review – Per Month $38.00
ACH Monitor Payment/File Search – Per Month $23.00
ACH Monitor Transmission – Per Month $33.00
ACH NOC – Per Faxed Item $22.00
ACH NOC – Per Mailed Item $33.00
ACH POP Debits Originated – Per Item $0.22
ACH POS Debits Originated – Per Item $0.197
ACH PPD Credits Originated – Per Item $0.225
ACH PPD Debits Originated – Per Item $0.225
ACH Prefund Insufficient Balance Fee – Per Item $38.00
ACH Returns – Per Faxed Item $22.00
ACH Returns – Per Mailed Item $33.00
ACH Returns Redeposited – Per Item $5.00
ACH Special Reporting – Per Report $11.00
ACH Telephone Debits Originated – Per Item $0.38
ACH Unauthorized Return – Per Mailed Item $35.00
ACH Unauthorized Return – Per Faxed Item $22.00
ACH Web Debits Originated – Per Item $0.38
EDI 822 Account Analysis – Per Month $60.00
EDI Advices – Per Faxed Item $18.00
EDI Advices – Per Info Reporting Item
  Tier 1 (First 20 Items) $3.00
  Tier 2 (21+ Items) $1.00
EDI Advices – Per Item Mailed $20.00
EDI Data Transmission – Per Line $0.05
EDI Reporting – Per Transmitted File $13.00
EDI Reporting Service – Per Month $35.00
EDI Reporting Translation – Per Item $0.05
EDI Transmission Implementation – Per Setup $200.00
EPay Routing Code – Per Month $20.00

BLOCKED ACCOUNT SERVICES

Blocked Account – Setup Fee $800.00
Blocked Account – Setup Fee Complex $1,500.00
Blocked Account – Per Month $450.00

CASH VAULT SERVICES

Vault Currency/Coin – Per Order – Brinks $7.25
Vault Currency/Coin – Per Order – Loomis $7.25
Vault Deposit Adjustment Credit – Per Item – Brinks $8.00
Vault Deposit Adjustment Credit – Per Item – Loomis $8.00
Vault Deposit Adjustment Debit – Per Item – Brinks $8.00
Vault Deposit Adjustment Debit – Per Item – Loomis $8.00
Vault Deposit Coin Non Standard Bag Count I – Brinks $5.00
Vault Deposit Coin Non Standard – Per Bag – Brinks $7.00
Vault Deposit Coin Non Standard – Per Bag – Loomis $7.00
Vault Deposit Coin Standard Per Bag – Bulk Coin $2.50
Vault Deposit Currency – Advanced Funds – Brinks $0.0013
Vault Deposit Currency – Advanced Funds – Loomis $0.0013
Vault Deposit Currency – Per Bill – Strap Count – Brinks $0.00
Vault Deposit – Per Envelope Fee – Brinks $1.75
Vault Deposit – Per Envelope Fee – Loomis $1.75
Vault Deposited Currency Per $1 – Brinks $0.0017
Vault Furnished Coin – Per Roll – Brinks $0.15
Vault Furnished Coin – Per Roll – Loomis $0.15
Vault Furnished Coin Per Bag – Brinks $4.00
Vault Furnished Currency – Per $1 – Brinks $0.00155
Vault Furnished Currency – Per $1 – Loomis $0.00155
Vault Monthly Maintenance Fee Per LOC – Loomis $45.00
Vault – Per Month – Per LOC – Brinks $45.00
Vault Order Late Surcharge – Per Item – Brinks $45.00
Vault Order Manual Surcharge – Per Item – Brinks $17.50
Vault Order Nonstandard Surcharge – Per Item – Brinks $8.00
Vault Order Nonstandard Surcharge – Per Item – Loomis $8.00

CHECK IMAGE SERVICES

Check Image Transmission – Monthly Maintenance Fee $45.00
Check Image Transmission – Per File $15.00
Deposit Image Transmission – Monthly Maintenance Fee $45.00
Deposit Image Transmission – Per File $15.00

CONTROLLED DISBURSEMENT SERVICES

Controlled Disbursement Additional Account – Per Month $170.00
Controlled Disbursement Checks Paid – Non-Truncated – Per Item $0.35
Controlled Disbursement – Per Month $255.00

GENERAL DEPOSIT SERVICES

Account Fraud Protection Check Block $20.00

INFORMATION REPORTING SERVICES

Data Exchange Out – 1st Account – Per Month $140.00
Data Exchange Out – Additional Account – Per Month $115.00
Intraday Reporting Transactions – Per File $15.00
Previous Day BAI Transaction – Additional Account – Per Month $40.00
TC BB Account Subscription – Per Account – Per Month $24.00
TC BB Cash POS Exp Wire – Per Account – Per Month $25.00
TC BB CB Loan – Per Account $40.00
TC BB Check Image Service – Per Account – Per Month $15.00
TC BB Deposit Image Service – Per Account – Per Month $15.00
TC BB Direct Connect NetSuite – Per Month $175.00
TC BB Direct Connect Quickbooks – Per Month $25.00
TC BB Direct Connect Sage BCA – Per Month $50.00

TC BB Direct Connect Sage Int – Per Month	$150.00
TC BB Physical Token – Per User – Per Month	$10.00
TC BB Previous Day Exp Wire – Per Account – Per Month	$15.00
TC BB Stop Payment Order – Per Item	$26.00
TC BB Wire Template Storage – Per Item	$1.25
TC CB ACH Activity Report – Per Month	$40.00
TC CB ACH Origination – Per Month	$60.00
TC CB Ad-Hoc Image – Per Item	$2.50
TC CB ARP/DRP Report – Per Month	$20.00
TC CB Auto Prev Day – Per Account – Per Month	
Tier 1 (1 Account)	$170.00
Tier 2 (2+ Accounts)	$40.00
TC CB Auto Previous Day – Per Item	$0.16
TC CB Cash POS Detail – Per Account – Per Month	$50.00
TC CB Cash POS Exp Wire – Per Account – Per Month	$90.00
TC CB Cash POS Summary – Per Account – Per Month	$41.00
TC CB Check Image Service – Per Account – Per Month	$55.00
TC CB Data Exch Previous Day – Per Account – Per Month	$55.00
TC CB Deposit Image Service – Per Account – Per Month	$55.00
TC CB Direct Connect NetSuite – Per Month	$175.00
TC CB Direct Connect Quickbooks – Per Month	$35.00
TC CB Direct Connect Sage BCA – Per Month	$50.00
TC CB Direct Connect Sage Int – Per Month	$150.00
TC CB Loan – Per Account – Per Month	$40.00
TC CB Physical Token – Per User – Per Month	$10.00
TC CB Previous Day Exp Wire – Per Account – Per Month	$40.00
TC CB Previous Day Summary – Per Account – Per Month	
Tier 1 (1 Account)	$46.00
Tier 2 (2-4 Accounts)	$32.00
Tier 3 (5+ Accounts)	$22.00
TC CB Stop Payment Order – Per Item	$28.00

INSTANT PAYMENTS / REAL-TIME PAYMENTS SERVICES

Instant Payment BB – Per Item	$1.40
Instant Payment Remittance Received – Per Item	$0.50
Instant Payment Ret Request – Per Item	$7.00
Instant Payment Request Information – Per Item	$0.25
Instant Payment Maintenance – Per Month	$28.00
Instant Payment Origination Maintenance – Per Month	$28.00

INTEGRATED PAYABLES (INP)

INP Check Print Payment – Per Item	
Tier 1 (0-1,500 Items)	$1.10
Tier 2 (1,501-2,999 Items)	$1.00
Tier 3 (3,000+ Items)	$0.90
INP Payment Setup – ACH – Per Setup	$750.00
INP Payment Setup – Check – Per Setup	$1,250.00

INVOICE & PAY SERVICES

Invoice & Pay Notification of Change Lite	$0.00
Invoice & Pay Notification of Change QIK Pay	$0.00
Invoice & Pay Notification of Change Tier 1	$0.00
Invoice & Pay Notification of Change Tier 2	$0.00
Invoice & Pay Notification of Change Tier 3	$0.00
Invoice & Pay API Implementation 2 – Per Setup	$6,000.00
Invoice & Pay API Implementation 3 – Per Setup	$6,000.00
Invoice & Pay AR Remit 1 – Per Month	$200.00
Invoice & Pay AR Remit 2 – Per Month	$200.00
Invoice & Pay AR Remit 3 – Per Month	$200.00
Invoice & Pay Bill File 1 – Per File	$20.00
Invoice & Pay Bill File 2 – Per File	$20.00
Invoice & Pay Bill File 3 – Per File	$20.00
Invoice & Pay Card Level 2 and 3 – Per Item	$0.24
Invoice & Pay Det Load 1 – Per Rec	$0.20
Invoice & Pay Det Load 2 – Per Rec	$0.16
Invoice & Pay Det Load 3 – Per Rec	$0.10
Invoice & Pay Det Load L – Per Rec	$0.30
Invoice & Pay Ext Doc Setup 1 – Per Setup	$3,600.00
Invoice & Pay Ext Doc Setup 2 – Per Setup	$3,600.00
Invoice & Pay Ext Doc Setup 3 – Per Setup	$3,600.00
Invoice & Pay Ext Doc 1 – Per Setup	$0.01
Invoice & Pay Ext Doc 2 – Per Setup	$0.01
Invoice & Pay Ext Doc 3 – Per Setup	$0.01
Invoice & Pay Implementation 1 – Per Setup	$750.00
Invoice & Pay IVR ACH Pay 1 – Per Item	$0.30
Invoice & Pay IVR ACH Pay 2 – Per Item	$0.26
Invoice & Pay IVR ACH Pay 3 – Per Item	$0.20
Invoice & Pay IVR Crd Pay 1 – Per Item	$0.40
Invoice & Pay IVR Crd Pay 2 – Per Item	$0.36
Invoice & Pay IVR Crd Pay 3 – Per Item	$0.30
Invoice & Pay IVR Crd Pay L – Per Item	$0.60
Invoice & Pay IVR Crd Pay Q – Per Item	$0.60
Invoice & Pay IVR Implementation 1 – Per Setup	$2,000.00
Invoice & Pay IVR Implementation 2 – Per Setup	$2,000.00
Invoice & Pay IVR Implementation 3 – Per Setup	$3,000.00
Invoice & Pay IVR Implementation L – Per Setup	$1,200.00
Invoice & Pay IVR Minutes 1 – Per Item	$0.30
Invoice & Pay IVR Minutes 2 – Per Item	$0.24
Invoice & Pay IVR Minutes 3 – Per Item	$0.18
Invoice & Pay IVR Minutes L – Per Item	$0.30
Invoice & Pay IVR Monthly Maintenance Fee 1	$250.00
Invoice & Pay IVR Monthly Maintenance Fee 2	$500.00
Invoice & Pay IVR Monthly Maintenance Fee 3	$800.00
Invoice & Pay IVR Monthly Maintenance Fee L	$250.00
Invoice & Pay IVR Prompt Rec 1 – Per Item	$1,000.00
Invoice & Pay IVR Prompt Rec 2 – Per Item	$1,000.00
Invoice & Pay IVR Prompt Rec 3 – Per Item	$1,000.00
Invoice & Pay Monthly Maintenance Fee 1	$250.00
Invoice & Pay Monthly Maintenance Fee 2	$500.00
Invoice & Pay Monthly Maintenance Fee 3	$800.00
Invoice & Pay Monthly Maintenance Fee L	$65.00
Invoice & Pay Monthly Maintenance Fee Q	$50.00
Invoice & Pay Pro Services – Custom – Per Setup	$450.00
Invoice & Pay SSO Implementation 1 – Per Setup	$4,000.00
Invoice & Pay SSO Implementation 2 – Per Setup	$4,000.00
Invoice & Pay SSO Implementation 3 – Per Setup	$4,000.00
Invoice & Pay Sum Load 1 – Per Item	$0.08
Invoice & Pay Sum Load 2 – Per Item	$0.04
Invoice & Pay Sum Load 3 – Per Item	$0.01
Invoice & Pay Sum Load L – Per Item	$0.00
Invoice & Pay Web ACH Pay 1 – Per Item	$0.35
Invoice & Pay Web ACH Pay 2 – Per Item	$0.31
Invoice & Pay Web ACH Pay 3 – Per Item	$0.25
Invoice & Pay Web ACH Pay L – Per Item	$0.55
Invoice & Pay Web ACH Pay Q – Per Item	$0.55
Invoice & Pay Web Crd Pay 1 – Per Item	$0.40
Invoice & Pay Web Crd Pay 2 – Per Item	$0.36
Invoice & Pay Web Crd Pay 3 – Per Item	$0.30
Invoice & Pay Web Crd Pay L – Per Item	$0.60
Invoice & Pay Web Crd Pay Q – Per Item	$0.60
Real Time Post 1 – Per Item	$0.16
Real Time Post 2 – Per Item	$0.16
Real Time Post 3 – Per Item	$0.16
Secure Hand Off 1 – Per Item	$0.10
Secure Hand Off 2 – Per Item	$0.10
Secure Hand Off 3 – Per Item	$0.10

LOCKBOX SERVICES

Lockbox Monthly Maintenance

E-Lockbox Maintenance Fee – Per Month	$75.00
E-Lockbox Item Processed – Per Item	$0.25
LB – Check Print – Per Item	$0.25
LB – Paper Return Maintenance – Per Month	$225.00

Wholesale Lockbox – Annual PO Box – Per Month	$90.00
WS – Expanded Bus LBX Maintenance – Per Month	$215.00
WS – Multiple Deposit Account Maintenance – Per Month	$50.00
WS – Priority Processing Maintenance – Per Month	$55.00
WT – Image Maintenance – Per Month	$175.00

Lockbox Processing

LB – Annual Maintenance	$100.00
RT – Check Image Capture – Per Item	$0.09
RT – Document Image Capture – Per Item	$0.13
RT – Image Maintenance – Per Month	$225.00
RT – Reject – Per Item	$0.44
RT – Stop File Maintenance – Per Month	$85.00
WS – Additional Maintenance – Per Month	$175.00
WS – Check Image Capture – Per Item	$0.075
WS – Correspondence – Per Item	$0.46
WS – Credit Card – Per Item	$2.00
WS – Document Image Capture – Per Item	$0.11
WS – Image Maintenance – Per Month	$200.00
WS – Paid In Full – Per Item	$0.15
WS – Paper Maintenance – Per Month	$250.00
WS – Per Character Validation	$0.03
WS – Per Check Image Transmitted	$0.05
WS – Per Document Image Transmitted	$0.05
WS – Per Item	
Tier 1 (0-249 Items)	$0.50
Tier 2 (250-999 Items)	$0.43
Tier 3 (1,000+ Items)	$0.40
WS – Reject Item – Per Item	$0.45
WS – Sort – Per Item	$0.20
WS – Stop File Maintenance – Per Month	$85.00

Lockbox Services

Courier Service – NE	$0.00
LB – Lockbox Closure – Per Box	$275.00
LB – Programming Change – Per Month	$250.00
RT – A/R Match Maintenance – Per Month	$300.00
RT – Additional Maintenance – Per Month	$150.00
RT – Check Image Capture – Per Item	$0.075
RT – Correspondence Item	$0.44
RT – Credit Card – Per Item	$2.00
RT – Data Transmission Maintenance – Per Month	$150.00
RT – Document Image Capture – Per Item	$0.11
RT – Per Character Captured	$0.03
RT – Per Record Transmitted	$0.03
RT – Priority Processing Maintenance – Per Month	$50.00
RT – Web Data Delivery Maintenance – Per Month	$150.00
RT – Web Exception Maintenance – Per Month	$135.00
RT – Web Maintenance – Per Month	$105.00
WS – A/R Match Maintenance – Per Month	$300.00
WS – Data Transmission Maintenance – Per Month	$150.00
WS – Web Data Delivery Maintenance – Per Month	$150.00
WS – Web Exception Maintenance – Per Month	$135.00
WS – Web Maintenance – Per Month	$105.00

Lockbox Special Handling

LB – Custom Notation – Per Item	$0.13
LB – Programming Setup	$250.00
LB – Reassociation – Per Item	$0.25
PM – Check Image Capture– Per Item	$0.10
Tax Lockbox – Items Proc (Bar Code) – Per Item	$0.90
Tax Lockbox – Per Item Processed	$0.90
Tax Lockbox – Receipts – Per Item	$0.90
WS – Expanded Payee >10	$0.22
WS – Expanded Payee >20	$0.20
WS – Expanded Sort – Per Item	$0.25

REMOTE CHECK DEPOSIT SERVICES (RCD)

Commercial Check Deposit Maintenance – Per Month	$155.00
Commercial/Premier Remote Check Deposit – Per Item	$0.17
Commercial RCD Mobile Monthly Maintenance Fee Bundle	$155.00
Commercial RCD/Mobile Checks Deposited – Per Item	$0.17
IDCL Maintenance Fee – Per Month	$155.00
RCD Deposit Transmission – Per Deposit	$0.45

RETURN DEPOSITED ITEMS SPECIAL HANDLING SERVICES

Returns – Call For Disposition – Per Call	$20.00
Returns – Courtesy Call – Per Call	$30.00
Returns – Maker Captured – Per Item	$0.25
Returns Special Handling Monthly Maintenance Fee	$30.00

SWEEP AND ZERO BALANCE ACCOUNT

Business Money Rate Sweep Monthly Fee	$325.00
Cash Solutions – Loan – Per Month	$50.00
Cash Solutions – Protection – Per Month	$12.00
Financial Institutions Monthly Fee	$225.00
Financial Institutions Sweep Per Month	$225.00
Foreign Currency Account Monthly Fee	$100.00
Foreign Currency Account Outgoing Wire	$30.50
Investment Allocation – Per Month	$350.00
Loan Sweep Monthly Fee	$350.00
Loan Sweep Monthly Maintenance Fee	$350.00
M&T Intrafi Insured Cash Service – D – Per Month	$160.00
M&T Intrafi Insured Cash Service – S – Per Month	$160.00
Manual Repo/Investment – Per Month	$350.00
Money Rate Sweep Monthly Fee	$350.00
Money Rate Sweep Multi Account – Per Month	$250.00
Repo Monthly Fee	$350.00
Wilmington US Government MM Fund – Per Month	$350.00
Wilmington US Treasury MM Fund – Per Month	$350.00
WT US Government Select Shares – Per Month	$75.00
WT US Treasury Select Shares – Per Month	$75.00
ZBA Maintenance Sub – Monthly Maintenance Fee	$40.00
ZBA Transfer – Credit – Per Item	$0.55

WIRE TRANSFER SERVICES[4,5,10]

Large Security Token Fee – Per Item	$60.00
Token Fee – Per Item	$55.00
Wire – Auto Domestic Non Repetitive – Per Item	$17.75
Wire – Domestic Investigations – Per Item	$50.00
Wire – Internal Auto Outgoing – Per Item	$17.00
Wire – Outgoing Auto Chips Non Repetitive – Per Item	$25.00
Wire – Outgoing Auto Domestic Repetitive – Per Item	$16.75
Wire – Outgoing Auto FX Non Repetitive – Per Item	$32.50
Wire – Outgoing Auto FX Repetitive – Per Item	$28.50
Wire – Outgoing International Telephone Transfer (FX) – Per Item	$42.00[10]
Wire – Outgoing Telephone/Draw Domestic – Per Item	$50.00
Wire – Outgoing Telephone International – Per Item	$60.00
Wire Service Assisted Surcharge – Tier 3 – Per Item	$1,100.00
Wire Service Assisted Surcharge – Tier 4 – Per Item	$1,600.00

[4] Additional fees and correspondent bank fees may be deducted from the principal of any Funds Transfer.

[5] Classification of Incoming Wires as domestic or international may be based on the payment network utilized. $50 will be deducted from incoming wires received with invalid beneficiary information that M&T must return to the originating bank.

[10] The wire and corresponding transaction fee will appear on your account statement as 'Book Transfer Debit'. The transactions may be subject to additional 'Book Transfer Manual Debit' fees on your analysis statement.

M&T Bank's Treasury Management Services

M&T Bank's Treasury Management Services help you collect deposits and make payments so your organization can maximize its return on funds.

These changes apply to the Treasury Management services you are enrolled in.

Collection services can help you maximize working capital by accelerating the deposit of customer remittances and cash into your accounts. These services include: Lockbox for payment receipt, Cash Vault for cash deposits, Remote Check Deposit for conveniently depositing checks, ACH Origination for direct debit of customer accounts, and Zero Balance Accounts for consolidating company funds.

Payment services facilitate timely, cost-effective payments via check, ACH, EDI, Controlled Disbursement, Instant Payments, or Wire Transfer. In addition, M&T offers services such as Account Reconciliation, Check and ACH Positive Pay to help you monitor outstanding items and mitigate the risk of fraud.

M&T's Treasury Center services are designed to be the window to your account, providing online account balances and transaction details. You can also initiate typical banking transactions, such as wire transfers, ACH payments and book transfers.

To find out more about M&T's Treasury Management Services, contact your **Relationship Manager or M&T's Treasury Management Services at 1-800-724-2240, Monday – Friday, 8am – 6pm ET.**

M&T Bank

M&T Bank's Treasury Management Services are provided subject to M&T Bank's standard Master Treasury Management Services Agreement and Treasury Management Services Product Terms and Conditions for that service.