

M&T Bank Treasury Management and Commercial Deposit Services

Price changes as of January 1, 2026

Effective January 1, 2026, the standard pricing for our Treasury Management and Commercial Deposit Services will be changing for the following accounts: Master Escrow, Municipal Checking with Interest, Corporate Checking, Corporate Checking with Interest, Corporate Checking Analyzed with Interest, VAM Checking with Interest, Commercial Lease Security Master Account, Lease Security Master Escrow, M&T Escrow Services, Municipal Money Market Savings, Commercial PHH Money Market Savings and Corporate Money Market Savings. All other fees for Treasury Management and Commercial Deposit Services will remain the same. 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. 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.

ACCOUNT RECONCILIATION (ARP) SERVICES

ARP Checks Paid Return – Monthly Maintenance Fee.....	\$45.00
ARP/Deposit/Positive Pay – Monthly Maintenance Fee.....	\$170.00
ARP/Deposit/Positive Pay – Spec Freq Maintenance Fee.....	\$170.00
ARP Output Trans File – Monthly Maintenance Fee	\$20.00
ARP Paper Reports – Per Recon Cycle.....	\$55.00
ARP/Positive Pay Transmission Setup Fee.....	\$125.00
ARP Priority Service – Monthly Maintenance Fee	\$40.00
ARP Reports – Per Additional Report.....	\$20.00
Auto Check Payment SVC – Monthly Maintenance Fee	\$165.00
Auto Check Payment SVC – Per Item	
Tier 1.....	\$1.05
Tier 2.....	\$0.90
Tier 3.....	\$0.80
Check Sort Service – Monthly Maintenance Fee.....	\$100.00
Check Sort Service – Per Item.....	\$0.25
Deposit LOC Capture – Monthly Maintenance Fee.....	\$50.00
Deposit Reconciliation – Monthly Maintenance Fee.....	\$55.00
Deposit Reconciliation – Per Item.....	\$0.15
Full & Deposit Reconciliation – Monthly Maintenance Fee.....	\$160.00
Full & Deposit Reconciliation – Spec Freq Maintenance Fee.....	\$150.00
Full Reconciliation – Spec Freq Maintenance Fee.....	\$100.00
Full Reconciliation w/ Positive Pay – Monthly Maintenance Fee.....	\$115.00
Full Reconciliation w/ Positive Pay – Spec Freq Maintenance Fee.....	\$115.00
Maximum Dollar Service – Monthly Maintenance Fee.....	\$55.00
Partial & Dep Reconciliation – Monthly Maintenance Fee.....	\$125.00
Partial & Dep Reconciliation – Spec Freq Maintenance Fee.....	\$115.00
Partial Reconciliation – Monthly Maintenance Fee	\$70.00
Partial Reconciliation – Spec Freq Maintenance Fee.....	\$70.00
Partial Reconciliation w/ RPP – Monthly Maintenance Fee.....	\$85.00
Partial Reconciliation w/ Positive Pay – Monthly Maintenance Fee.....	\$85.00
Partial Reconciliation w/ Positive Pay – Spec Freq Maintenance Fee.....	\$85.00
Payee Positive Pay Truncated – Per Item.....	\$0.12
Payee Positive Pay – Monthly Maintenance Fee.....	\$40.00
Positive Pay Service – Monthly Maintenance Fee.....	\$57.00
Recon or Positive Pay Truncated – Per Item.....	\$0.12
Stale Date Service – Monthly Maintenance Fee.....	\$35.00

ACCOUNT VALIDATION SERVICES

AVS Monthly Maintenance Fee.....	\$25.00
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AUTOMATED CLEARING HOUSE (ACH) SERVICES

ACH ARC Debits Originated – Per Item.....	\$0.22
ACH BOC Debits Originated – Per Item.....	\$0.16
ACH CCD Credits Originated – Per Item.....	\$0.25
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 Credits Received – Per Item.....	\$0.21
ACH Debits Received – Per Item.....	\$1.00
ACH File Handling – ACH Monitor Totals – Per Item.....	\$22.00
ACH File Handling – Per 3rd Party File – Per Item.....	\$22.00
ACH File Handling – VRS Control Totals – Per Item.....	\$35.00
ACH Monitor Fraud Review – Monthly Maintenance Fee.....	\$38.00
ACH Monitor Pmt/File Search – Monthly Maintenance Fee.....	\$23.00
ACH Monitor Transmission – Monthly Maintenance Fee.....	\$33.00
ACH POP Debits Originated – Per Item.....	\$0.22
ACH POS Debits Originated – Per Item.....	\$0.21
ACH PPD Credits Originated – Per Item.....	\$0.225
ACH PPD Debits Originated – Per Item.....	\$0.225
ACH Prefund Insufficient Balance Fee.....	\$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 Faxed Item.....	\$22.00
ACH Unauth Return Per Mailed Item.....	\$35.00
ACH WEB Debits Originated – Per Item.....	\$0.38
EDI 822 Acct Analysis – Monthly Maintenance Fee	\$60.00
EDI Advices – Per Faxed Item.....	\$18.00
EDI Advices – Per Item Mailed.....	\$20.00
EDI Advices – Per Info Reporting Item	
Tier 1 (first 20 items).....	\$3.50
Tier 2 (21+ items).....	\$1.60
EDI Data Transmission – Per Line.....	\$0.06
EDI Reporting – Per Transmitted File.....	\$13.00
EDI Reporting Service – Monthly Maintenance Fee.....	\$35.00
EDI Reporting Translation – Per Item.....	\$0.05
EDI Transmission Implementation.....	\$200.00
Epay Routing Code – Monthly Maintenance Fee.....	\$20.00
Recurring ACH Transfer – Monthly Maintenance Fee.....	\$45.00

CASH VAULT SERVICES

Vault Currency/Coin Per Order – Brinks.....	\$7.25
Vault Currency/Coin Per Order – Loomis.....	\$7.25
Vault Dep Coin Non Standard Bag Count I – Brinks.....	\$5.00
Vault Dep Coin Non Standard Per Bag – Brinks.....	\$7.00
Vault Dep Coin Non Standard Per Bag – Loomis.....	\$7.00
Vault Dep Coin Standard Per Bag – Bulk Coin.....	\$2.50
Vault Dep Currency – Advanced Funds – Brinks.....	\$0.0013
Vault Dep Currency – Advanced Funds – Loomis.....	\$0.0013
Vault Dep Currency Per \$1 – Brinks.....	\$0.0017
Vault Deposit Adjustment Credit – Brinks.....	\$8.00

Vault Deposit Adjustment Credit – Loomis.....	\$8.00
Vault Deposit Adjustment Debit – Loomis.....	\$8.00
Vault Deposit Adjustment Debit – Brinks.....	\$8.00
Vault Deposit Per Envelope Fee – Brinks.....	\$1.75
Vault Deposit Per Envelope Fee – Loomis.....	\$1.75
Vault Furnished Coin Per Bag – Brinks.....	\$4.00
Vault Furnished Coin Per Roll – Brinks.....	\$0.15
Vault Furnished Coin Per Roll – Loomis.....	\$0.15
Vault Furnished Currency Per \$1 – Brinks.....	\$0.00155
Vault Furnished Currency Per \$1 – Loomis.....	\$0.00155
Vault Monthly Maintenance Fee Per LOC – Brinks.....	\$45.00
Vault Monthly Maintenance Fee Per LOC – Loomis.....	\$45.00
Vault Order Late Surcharge – Brinks.....	\$45.00
Vault Order Manual Surcharge – Brinks.....	\$17.50
Vault Order Non Standard Surcharge – Brinks.....	\$8.00
Vault Order Non Standard Surcharge – Loomis.....	\$8.00

CHECK IMAGE SERVICES

Check Image Transmission – Monthly Maintenance Fee.....	\$45.00
Check Image Transmission – Per File.....	\$15.00
Dep Image Transmission – Monthly Maintenance Fee.....	\$45.00
Dep Image Transmission – Per File.....	\$15.00

CONTROLLED DISBURSEMENT SERVICES

Controlled Disbursement – Monthly Maintenance Fee.....	\$255.00
Controlled Disbursement Additional Account – Monthly Maintenance Fee.....	\$170.00
Controlled Disbursement Checks Paid – Non-Truncated.....	\$0.35

DEPOSIT SERVICES

Account Maintenance.....	\$32.00
Armored Car Delivery.....	\$50.00
Branch Furn Coin Rolled.....	\$0.29
Check Paid from Virtual Account (Per Check).....	\$1.00
Checks Cashed – Per Item.....	\$0.22
Checks Deposited.....	\$0.23
Checks Paid – Non-Truncated.....	\$0.25
Checks Paid – Truncated.....	\$0.25
Check/Savings Estimate & Paper – Per User.....	\$6.50
Daily Statements – Monthly Fee.....	\$20.00
Deposit Services – Account Monthly Fee.....	\$0.165
Deposit Tickets – Per Item.....	\$1.25
Foreign Deposited Items.....	\$15.00
Official Checks – Per Item.....	\$14.00
Paper Invoice Processing Fee – Per Item.....	\$20.00
Paper Statement Delivery – Monthly Fee Per Account.....	\$20.00
Virtual Account – Monthly Maintenance Fee Per Account.....	\$5.00
Virtual Account Service – Monthly Maintenance Fee Per Physical Account.....	\$150.00
Weekly Statements – Monthly Fee Per Account.....	\$12.00

INFORMATION REPORTING SERVICES

BB Account Analysis Online & Paper – Monthly Fee Per Account.....	\$20.00
CB Account Analysis Online & Paper – Monthly Fee Per Account.....	\$20.00
Data Exch Out – Addl Account – Monthly Maintenance Fee.....	\$115.00
Data Exch Out – First Account – Monthly Maintenance Fee.....	\$140.00
Previous Day BAI Transaction – Additional Account – Monthly Maintenance Fee.....	\$40.00
TC BB Check Image SVC – Per Account.....	\$25.00
TC BB Deposit Image SVC – Per Account.....	\$25.00
TC BB Cash Pos Exp Wire – Monthly Per Account.....	\$25.00
TC BB Direct Connect Netsuite – Monthly Maintenance Fee.....	\$175.00
TC BB Direct Connect Quickbooks – Monthly Maintenance Fee.....	\$25.00
TC BB Direct Connect Sage BCA – Monthly Maintenance Fee.....	\$50.00

TC BB Direct Connect Sage Int – Monthly Maintenance Fee.....	\$150.00
TC BB Online/Paper DDA – Monthly Per Account.....	\$20.00
TC BB Physical Token – Monthly Per User.....	\$10.00
TC BB Previous Day Detail – Per Item	
Tier 1 (0-500).....	\$0.00
Tier 2 (501+).....	\$0.15
TC BB Previous Day Exp Wire – Monthly Per Account	\$15.00
TC BB Stop Payment Order – Per Item.....	\$26.00
TC BB Wire Template Storage – Per Item.....	\$1.25
TC CB ACH Origination – Monthly Maintenance Fee.....	\$60.00
TC CB Ad-Hoc Image – Per Item.....	\$2.50
TC CB Auto Previous Day – Monthly Per Account	
Tier 1 (1 Account).....	\$170.00
Tier 2 (2+ Accounts).....	\$40.00
TC CB Check Image SVC – Per Account.....	\$55.00
TC CB Cash POS Detail – Monthly Per Account.....	\$50.00
TC CB Cash POS Summary – Monthly Per Account.....	\$41.00
TC CB Cash POS Exp Wire – Monthly Per Account.....	\$90.00
TC CB Data Exch Previous Day – Monthly Per Account.....	\$55.00
TC CB Deposit Image SVC-PER ACCT.....	\$55.00
TC CB Direct Connect Netsuite – Monthly Maintenance Fee.....	\$175.00
TC CB Direct Connect Quickbooks – Monthly Maintenance Fee.....	\$35.00
TC CB Direct Connect Sage BCA – Monthly Maintenance Fee.....	\$50.00
TC CB Direct Connect Sage Int – Monthly Maintenance Fee.....	\$150.00
TC CB Online/Paper DDA – Per Account.....	\$20.00
TC CB Physical Token – Monthly Per User.....	\$10.00
TC CB Previous Day Exp Wire – Monthly Per Account	\$40.00
TC CB Previous Day Summary – Monthly Per Account	
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

INTEGRATED PAYABLES

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.....	\$750.00
INP Payment Setup – Check.....	\$1,250.00

INVOICE & PAY SERVICES

Invoice & Pay API Implementation 2.....	\$6,000.00
Invoice & Pay API Implementation 3.....	\$6,000.00
Invoice & Pay AR Remit 1.....	\$200.00
Invoice & Pay AR Remit 2.....	\$200.00
Invoice & Pay AR Remit 3.....	\$200.00
Invoice & Pay Bill File 1.....	\$20.00
Invoice & Pay Bill File 2.....	\$20.00
Invoice & Pay Bill File 3.....	\$20.00
Invoice & Pay Card Level 2 and 3.....	\$0.24
Invoice & Pay Card Level 2 and 3.....	\$0.24
Invoice & Pay Card Level 2 and 3.....	\$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 Set Up 1.....	\$3,600.00
Invoice & Pay Ext Doc Set Up 2.....	\$3,600.00
Invoice & Pay Ext Doc Set Up 3.....	\$3,600.00
Invoice & Pay Ext Doc 1.....	\$0.01
Invoice & Pay Ext Doc 2.....	\$0.01
Invoice & Pay Ext Doc 3.....	\$0.01
Invoice & Pay Implementation 1.....	\$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 ACH Pay L – Per Item.....	\$0.50
Invoice & Pay IVR ACH Pay Q – Per Item.....	\$0.50
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.....	\$2,000.00
Invoice & Pay IVR Implementation 2.....	\$2,000.00
Invoice & Pay IVR Implementation 3.....	\$3,000.00
Invoice & Pay IVR Implementation L.....	\$1,200.00
Invoice & Pay IVR Minutes 1.....	\$0.30
Invoice & Pay IVR Minutes 2.....	\$0.24
Invoice & Pay IVR Minutes 3.....	\$0.18
Invoice & Pay IVR Minutes L.....	\$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.....	\$1,000.00
Invoice & Pay IVR Prompt Rec 2.....	\$1,000.00
Invoice & Pay IVR Prompt Rec 3.....	\$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.....	\$450.00
Invoice & Pay SS Web ACH Essentials	
Tier 1.....	\$0.50
Tier 2.....	\$0.40
Tier 3.....	\$0.50
Invoice & Pay SS Web ACH Professional	
Tier 1.....	\$0.50
Tier 2.....	\$0.40
Tier 3.....	\$0.50
Invoice & Pay SS Web CRD Essentials	
Tier 1.....	\$0.50
Tier 2.....	\$0.40
Tier 3.....	\$0.50
Invoice & Pay SS Web CRD Professional	
Tier 1.....	\$0.50
Tier 2.....	\$0.40
Tier 3.....	\$0.50
Invoice & Pay SSO Implementation 1.....	\$4,000.00
Invoice & Pay SSO Implementation 2.....	\$4,000.00
Invoice & Pay SSO Implementation 3.....	\$4,000.00
Invoice & Pay Sum Load 1.....	\$0.08
Invoice & Pay Sum Load 2.....	\$0.04
Invoice & Pay Sum Load 3.....	\$0.01
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
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
Real Time Post 1.....	\$0.16
Real Time Post 2.....	\$0.16
Real Time Post 3.....	\$0.16
Secure Hand Off 1.....	\$0.10
Secure Hand Off 2.....	\$0.10
Secure Hand Off 3.....	\$0.10

LOCKBOX SERVICES

Lockbox Monthly Maintenance Fee

E-Lockbox Maintenance Fee.....	\$75.00
RT – Check Image Capture – Per Item.....	\$0.09
RT – Doc Image Capture – Per Item.....	\$0.13
RT – Image – Monthly Maintenance Fee.....	\$225.00
RT – Stop File – Monthly Maintenance Fee.....	\$85.00
WS – Additional – Monthly Maintenance Fee.....	\$175.00
WS – Image – Monthly Maintenance Fee.....	\$200.00
WS – Paper – Monthly Maintenance Fee.....	\$250.00
WS – Stop File – Monthly Maintenance Fee.....	\$85.00

Lockbox Processing

E-Lockbox Per Item Processed.....	\$0.25
LB – Annual Maintenance Fee.....	\$100.00
LB – Check Print.....	\$0.25
WS – Correspondence Item.....	\$0.46
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.....	\$0.45
WS – Sort – Per Item.....	\$0.20
WS – Data Transmission Maintenance.....	\$150.00

Lockbox Special Handling

BALT – Property Mgr PO Box Annual Fee.....	\$90.00
BALT – RLBX – PO Box Annual Fee.....	\$90.00
BALT – RLBX – Closure Fee.....	\$275.00
BALT – RLBX – Annual PO Box.....	\$90.00
BALT – RLBX Check Only – Per Item.....	\$0.515
BALT – RLBX Maintenance Extra.....	\$360.00
BALT – RLBX US Mail – Per Item.....	\$1.25
BALT – WLBX – Business Medical – Monthly Maintenance Fee.....	\$140.00
BALT – WLBX Closure Fee.....	\$275.00
BALT – WLBX – Image – Monthly Maintenance Fee.....	\$150.00
BALT – WLBX – Multi Deadline – Monthly Maintenance Fee.....	\$250.00
BALT – WLBX – Per Item Paid In Full.....	\$0.15
BALT – WLBX – Per Keystroke.....	\$0.03
BALT – WLBX – US Mail Del – Per Item.....	\$0.50
BALT – WLBX Custom Notation – Per Item.....	\$0.12
BALT – WLBX Expanded Sort (4-6) – Per Item.....	\$0.17
BALT – WLBX Fine Sort 7+- Per Item.....	\$0.20
BALT – WLBX Items Processed – Per Item	
Tier 1.....	\$0.50
Tier 2.....	\$0.43
Tier 3.....	\$0.41
BALT – WLBX Prty Processing AM – Monthly Maintenance Fee.....	\$75.00
BALT – WLBX Prty Processing PM – Monthly Maintenance Fee.....	\$50.00
BALT – WLBX Simple Sort (1-3)- Per Item.....	\$0.13
BALT – WLBX – US Mail Corresp – Per Item.....	\$0.50
BALT – WLBX – Accept Payee >10 – Per Item.....	\$0.22
BALT – WLBX – Business<200 Items – Monthly Maintenance Fee.....	\$215.00
BALT – WLBX – Business<75 Items – Monthly Maintenance Fee.....	\$140.00
BALT – WLBX – HIPAA Indicator.....	\$50.00
BUF – RLBX – Closure Fee.....	\$275.00
BUF – RLBX – Check Only – Per Item.....	\$0.515
BUF – WLBX – Accep Payee >10 – Per Item.....	\$0.22
BUF – WLBX – Business – Monthly Maintenance Fee.....	\$140.00
BUF – WLBX – Closure Fee.....	\$275.00
BUF – WLBX – Data Entry Per Keystroke.....	\$0.03
BUF – WLBX – Fine Sort 7+ – Per Item.....	\$0.20
BUF – WLBX – Image – Monthly Maintenance Fee.....	\$150.00
BUF – WLBX – Items Processed	
Tier 1.....	\$0.50
Tier 2.....	\$0.43
Tier 3.....	\$0.41

BUF – WLBX – Keys Verified.....	\$0.03
BUF – WLBX – Multi DDA LBX – Monthly Maintenance Fee.....	\$30.00
BUF – WLBX – US Mail – Per Item.....	\$0.50
BUF – WLBX – Item Paid In Full.....	\$0.12
BUF – WLBX – Priority Processing – Monthly Maintenance Fee.....	\$50.00
BUF – WLBX – RLBX HIPAA Indicator.....	\$50.00
LB – Custom Notation.....	\$0.13
LB – Lockbox Closure.....	\$275.00
LB – Programming Change.....	\$250.00
LB – Programming Setup.....	\$250.00
LB – Reassociation – Per Item.....	\$0.25
PM – Check Image Capture.....	\$0.10
RT – A/R Match Maintenance.....	\$300.00
RT – Additional Maintenance.....	\$150.00
RT – Credit Card Per Item.....	\$2.00
RT – Per Character Captured.....	\$0.03
RT – Per Record Transmitted.....	\$0.03
RT – Priority Processing Maintenance.....	\$50.00
RT – Reject Item.....	\$0.44
RT – Web Data Delivery Maintenance.....	\$150.00
Wholesale Lockbox – Annual PO Box.....	\$90.00
WS – A/R Match Maintenance.....	\$300.00
WS – Credit Card Per Item.....	\$2.00
WS – Data Transmission Maintenance.....	\$150.00
WS – Expanded Bus Lbx Maintenance.....	\$215.00
WS – Expanded Payee >10.....	\$0.22
WS – Expanded Payee >20.....	\$0.20
WS – Multiple Deposit Account Maintenance.....	\$50.00
WS – Paid In Full Item.....	\$0.15
WS – Per Character Validation.....	\$0.03
WS – Per Check Image Transmitted.....	\$0.05
WS – Per Doc Image Transmitted.....	\$0.05
WS – Priority Processing Maintenance.....	\$55.00
WS – Web Data Delivery Maintenance.....	\$150.00
WS – Web Exception Maintenance.....	\$135.00
WS – Expanded Sort – Per Item.....	\$0.25
WT – Image Maintenance.....	\$175.00

REAL-TIME PAYMENTS/INSTANT PAYMENTS (RTP) SERVICES

Instant Payment BB – Per Item.....	\$1.40
Instant Payment Credit Received – Per Item.....	\$0.68

REMOTE CHECK DEPOSIT SERVICES

Commercial RCD Mobile Monthly Maintenance Fee Bundle.....	\$155.00
Commercial RCD/Mobile Checks Deposited – Per Item.....	\$0.17
IDCL – Monthly Maintenance Fee.....	\$155.00
Remote Check Deposit – Per Item.....	\$0.17
Remote Check Deposit – Monthly Maintenance Fee.....	\$155.00

RETURN DEPOSITED ITEMS SPECIAL HANDLING SERVICES

Redeposit Of Returned Item – Per Item.....	\$10.00
Returns – Call For Disposition.....	\$20.00
Returns – Courtesy Call.....	\$30.00
Returns – Maker Captured.....	\$0.25
Returns Special Handling – Monthly Maintenance Fee.....	\$30.00

SWEEP AND ZERO BALANCE ACCOUNT

Blocked Account – Setup Fee.....	\$800.00
Financial Institutions Monthly Fee.....	\$225.00
Financial Institutions Sweep Monthly Maintenance Fee.....	\$225.00
Foreign Currency Account Monthly Fee.....	\$100.00
Foreign Currency Account Outgoing Wire.....	\$30.50

Investment Allocation.....	\$350.00
Loan Sweep Monthly Maintenance Fee.....	\$350.00
M&T Intrafi Insured Cash Service – D.....	\$160.00
M&T Intrafi Insured Cash Service – S.....	\$160.00
Manual Repo/Investment.....	\$350.00
Money Rate Sweep Monthly Fee.....	\$350.00
Money Rate Sweep Multi Account.....	\$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.....	\$75.00
WT US Treasury Select Shares.....	\$75.00
ZBA Maintenance-Sub Account – Monthly Maintenance Fee.....	\$40.00
ZBA Transfer – Credit – Per Item.....	\$0.55

WIRE TRANSFER SERVICES^{1,2}

Large Security Token Fee – Per Item.....	\$60.00
Token Fee – Per Item.....	\$55.00
Wire – Paper Advice-Incoming – Per Item.....	\$14.00
Wire – Auto Domestic Non Repetitive – Per Item.....	\$17.75
Wire – Domestic Investigations – Per Item.....	\$50.00
Wire – Incoming Domestic – Per Item.....	\$18.75
Wire – Incoming International – Per Item.....	\$19.75
Wire – Outgoing Auto Chips Non Repetitive – Per Item.....	\$29.50
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 ³	\$42.00
Wire – Outgoing Tele/Draw/Domestic – Per Item.....	\$50.00
Wire – Outgoing Telephone International – Per Item.....	\$60.00
Wire – Paper Advice-Outgoing – Per Item.....	\$14.00
Wire – Phone Advice-Incoming – Per Item.....	\$60.00
Wire SVC Assisted Surcharge – Tier 1 – Per Item.....	\$500.00
Wire SVC Assisted Surcharge – Tier 2 – Per Item.....	\$700.00
Wire SVC Assisted Surcharge – Tier 3 – Per Item.....	\$1,100.00
Wire SVC Assisted Surcharge – Tier 4 – Per Item.....	\$1,600.00

¹ Additional fees or correspondent bank fees may be deducted from the principal of any Funds Transfer.

² \$50 will be deducted from incoming wires received with invalid beneficiary information that M&T must return to the originating bank.

³ 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 the return on funds.

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.

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