

M&T Bank Treasury Management and Commercial Deposit Services

Price changes as of January 1, 2023

M&T Bank will be changing the standard pricing of the following Treasury Management and Commercial Deposit Services, effective January 1, 2023. Additional changes specific to your account type may be reflected in separate communications including letters, statement messages and statement inserts. All other fees 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.

WIRE TRANSFER SERVICES¹

Wire – Outgoing Branch Fedwire/Domestic (Per Item)	\$65.00
Wire – Outgoing Branch CHIPS/International (Per Item)	\$75.00
Wire – Outgoing Branch FX (Per Item) ²	\$75.00
Wire – Paper Advice Incoming (Per Item)	\$13.00
Wire – Paper Advice Outgoing (Per Item)	\$13.00
Wire – Outgoing Auto Fedwire/Domestic Repetitive (Per Item)	\$16.00
Wire – Internal Auto Outgoing (Per Item)	\$15.00
Wire – Outgoing Auto FX Non-Repetitive (Per Item)	\$30.00
Wire – Outgoing Auto FX Repetitive (Per Item)	\$27.00
Wire – Phone Advice Incoming (Per Item)	\$50.00
Wire – Outgoing Tele/Draw Fedwire/Domestic (Per Item)	\$44.00
Wire – Outgoing Telephone CHIPS/Int'l (Per Item)	\$55.00
Wire – Outgoing FX Correspondent Bank Fee (Per Item)	\$35.00
Wire – Automated Standing (Per Item)	\$26.00
Wire – Physical Token (Per Month Per User)	\$3.00
Wire – WBB Wire Transfer Service (Per Month)	\$12.00
Wire – WBB Outgoing Fedwire/Domestic Transfer (Per Item)	\$26.00

¹\$50 will be deducted from incoming wires received with invalid beneficiary information that M&T must return to the originating bank.

²Foreign Exchange wires are also charged a book transfer fee. Classification of Incoming Wires as domestic or international may be based on the payment network utilized.

AUTOMATED CLEARING HOUSE (ACH) SERVICES

ACH POP Debits Originated (Per Item)	\$0.197
ACH POS Debits Originated (Per Item)	\$0.197
ACH ARC Debits Originated (Per Item)	\$0.197
ACH CIE Credits Originated (Per Item)	\$0.197
ACH Transmission (Implementation)	\$200.00
ACH Returns Redeposited (Per Item)	\$4.50
ACH Returns – Electronic (Per Item)	\$5.00
ACH Returns – Faxed (Per Item)	\$20.00
ACH Returns – Mailed (Per Item)	\$33.00
ACH NOC – Electronic (Per Item)	\$5.00
ACH NOC – Faxed (Per Item)	\$20.00
ACH NOC – Mailed (Per Item)	\$33.00
EDI Account Analysis Maintenance (Per Month)	\$60.00
EDI Reporting Service Maintenance (Per Month)	\$34.00
EDI Advices - Faxed (Per Item)	\$10.00
EDI Advices – Mailed (Per Item)	\$20.00
EDI Transmission Implementation	\$200.00
ACH Special Reporting Maintenance (Per Month)	\$38.00
ACH Special Reporting (Per Report)	\$11.00
ACH Special Reporting (Per Item)	\$0.30
ACH Special Reporting (Per Trans)	\$11.00
ACH Origination Maintenance (Per Month)	\$34.00
ACH Prefunding Maintenance (Per Month)	\$34.00
Real Time Payment Origination WBB (Per Month)	\$18.00
ACH Origination WBB (Per Month)	\$18.00

PAPER ITEM FEES

Paper Statement Delivery (Per Month)	\$12.00
Paper Invoice Processing Fee (Per Item)	\$15.00
Encoded Checks Deposited – Fed Gov't	\$0.18
Encoded Checks Deposited – 5th Dist.	\$0.18
Encoded Checks Deposited – Baltimore	\$0.18

SWEEP AND ZERO BALANCE ACCOUNT

Repo Monthly Fee (Per Month)	\$275.00
Money Rate Sweep (Per Month)	\$225.00
Sweep Investment / Loan Service (Per Month)	\$325.00
Wilmington US Government MM Fund (Per Month)	\$225.00
Wilmington US Treasury MM Fund (Per Month)	\$225.00
ZBA Maintenance - Sub (Per Month)	\$37.00

BRANCH COIN & CURRENCY

Branch Deposited Currency (Per \$100)	\$0.27
Branch Furnished Currency (Per \$100)	\$0.27

CASH VAULT SERVICES

Brink's - Vault Deposited Currency (Per \$1)	\$0.0015
Vault Deposited Coin (Per Bag)	\$2.50
Brink's - Vault Deposited Coin (Per Bag)	\$3.75

IMAGING SERVICES

CD-ROM CK Paid Images (Per CD)	\$35.00
CD-ROM Deposit Images (Per CD)	\$35.00
CD-ROM ARP Reports (Per CD)	\$20.00
CD-ROM Reports and Checks Paid (Per CD)	\$40.00
CD-ROM Reports with Deposit Items (Per CD)	\$40.00
Check Image Transmission (Per Month)	\$40.00
Deposit Image Transmission (Per Month)	\$35.00

ACCOUNT RECONCILIATION (ARP) SERVICES

Full Recon Maintenance (Per Month)	\$100.00
Full Recon Spec. Freq. Maintenance (Per Month)	\$100.00
Full Recon w/ Positive Pay. Spec. Freq. (Per Recon Cycle)	\$105.00
Full Recon Deposit w/ Positive Pay (Per Month)	\$155.00
Full Recon Deposit w/ Positive Pay. Spec. Freq. (Per Month)	\$155.00
Full Recon Deposit (Per Month)	\$150.00
Full Recon Deposit Spec. Frequency (Per Recon Cycle)	\$150.00
Partial Recon w/ Positive Pay (Per Month)	\$75.00
Partial Recon w/ Positive Pay. Spec. Freq. (Per Recon Cycle)	\$75.00
ARP Checks Paid Return (Per Month)	\$23.00
ARP Paper Reports (Per Cycle)	\$50.00
Recon or Pos. Pay Unsorted (Per Item)	\$0.17
Auto Check Payment Service (Per Month)	\$165.00
Auto Check Payment Service (Per Item)	\$1.05
ARP Output Deposit Trans. (Per Item)	\$0.08
Stale Date Service Maintenance (Per Month)	\$35.00
Maximum Dollar Service Maintenance (Per Month)	\$55.00

INFORMATION REPORTING SERVICES

TC CB Stop Payment Order (Per Item)	\$25.00
TC CB ACH Origination Maintenance (Per Month)	\$60.00
TC CB Previous Day Summary (Per Account / Per Month)	
Tier 1	\$44.00
Tier 2	\$29.00
Tier 3	\$19.00
TC CB Previous Day Detail (Per Item)	\$0.19
TC CB Cash Position Detail (Per Item)	\$0.13
Previous Day BAI Trans Maintenance Master Account	\$150.00
Previous Day BAI Trans Maintenance (Add'l Acct / Per Month)	\$30.00
Intraday Reporting Trans. (Per File)	\$12.00
TC CB Check Image Service (Per Acct)	\$54.00
TC CB Deposit Image Service (Per Acct)	\$54.00
TC BB Account Subscription (Per Account / Per Month)	\$24.00
TC BB Check Image Service (Per Acct)	\$14.50
TC BB Deposit Image Service (Per Acct)	\$14.50

LOCKBOX SERVICES

Wholesale Lockbox Baltimore & Buffalo	
Image Maintenance (Per Month)	\$150.00
WLBX Items Processed (Per Item)	
Tier 1	\$0.50
Tier 2	\$0.43
Tier 3	\$0.41
WLBX Data Entry – Per Keystroke	\$0.02
Buffalo Keys Verified	\$0.02
Baltimore/Buffalo Business <75 Items (per Month)	\$140.00
Baltimore Business Medical (per Month)	\$140.00
Baltimore Business <200 Items (per Month)	\$215.00
Baltimore Priority Processing AM (Per Month)	\$75.00
Baltimore Priority Processing PM (Per Month)	\$50.00
Buffalo Priority Processing (Per Month)	\$50.00
Multi Deadline (Per Month)	\$250.00
Buffalo Multi DDA LBX (Per Month)	\$30.00
Baltimore Custom Notation (Per Item)	\$0.12
Per Item Paid in Full	\$0.12
Simple Sort 1-3 (Per Item)	\$0.13
Expanded Sort 4-6 (Per Item)	\$0.17
Fine Sort 7+- (Per Item)	\$0.20
Accept Payee >10 (Per Item)	\$0.22
HIPAA Indicator (Per Month)	\$50.00
Closure Fee	\$275.00
Annual PO Box (Per Year)	\$90.00
US Mail (Per Item)	\$0.50
US Mail Correspondence (Per Item)	\$0.50
Retail Lockbox Baltimore & Buffalo	
Check Only (Per Item)	\$0.515
Maintenance Extra	\$360.00
Closure Fee	\$275.00
US Mail (Per Item)	\$1.25
Paper Return Maintenance ²	\$200.00

² This fee is not changing but is no longer eligible to be offset by Earnings Credit

REMOTE CHECK DEPOSIT SERVICES

RCD Setup Fee	\$140.00
RCD Commercial Maintenance (Per Month)	\$143.00
RCD Maintenance (Per Month)	\$77.00
RCD Basic Maintenance (Per Month)	\$32.00
RCD Enhanced Maintenance (Per Month)	\$67.00

RETURNS

Returns Special Handling Maintenance (Per Month)	\$27.00
Returns – Call for Disposition	\$12.50
Returns – Courtesy Call	\$30.00
Email of Returned Items (Per Item)	\$3.50

CONTROLLED DISBURSEMENTS

Controlled Disb. Checks Paid Truncated (Per Item)	\$0.26
Controlled Disb. Checks Paid Non-Truncated (Per Item)	\$0.33

OTHER DEPOSIT AND TM SERVICES

Blocked Account Setup Fee	\$775.00
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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 or Wire. In addition, M&T offers services such as Account Reconciliation and Payee 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 detail. 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.