

# M&T Bank Treasury Management and Commercial Deposit Services

## Price changes as of January 1, 2024

M&T Bank will be changing the standard pricing of the following Treasury Management and Commercial Deposit Services, effective January 1, 2024. All other fees for Treasury Management and Commercial Deposit Services will 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.

*Note: These changes do not affect former People's United Accounts.*

### WIRE TRANSFER SERVICES<sup>1</sup>

Wire - Outgoing Auto Fedwire/Domestic Repetitive (Per Item) .....	\$16.50
Wire - Internal Auto Outgoing (Per Item) .....	\$17.00
Wire - Outgoing Auto FX Non-Repetitive (Per Item) .....	\$32.00
Wire - Outgoing Auto FX Repetitive (Per Item) .....	\$28.00
Wire - Phone Advice Incoming (Per Item) .....	\$55.00
Wire - Outgoing Tele/Draw Fedwire/Domestic (Per Item) .....	\$45.00
Wire - Batch Transmission - Setup Fee .....	\$1,000.00
Batch Wire - Monthly Maintenance .....	\$200.00
Consolidated Payables - Mo (Per Cus) .....	\$200.00
Daily Swift Mt940/950 Stmt (Per Month) .....	\$120.00
Wire - Out Auto Chips Rep (Per Item) .....	\$25.00
Wire Incoming International (Per Item) .....	\$19.50
Wire Incoming Domestic (Per Item) .....	\$18.50
Wire Auto Domestic Non Rep (Per Item) .....	\$17.50
Swift Mt900 Confirm of Debit (Per Item) .....	\$3.00
Swift Mt910 Confirm of Credit (Per Item) .....	\$3.00

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

<sup>2</sup> Foreign Exchange wires are also charged a book transfer fee.

<sup>3</sup> 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) .....	\$0.21
ACH POS Debits Originated (Per Item) .....	\$0.21
ACH ARC Debits Originated (Per Item) .....	\$0.21
ACH CIE Credits Originated (Per Item) .....	\$0.21
EDI Advices - Faxed (Per Item) .....	\$15.00
ACH Special Reporting (Per Item) .....	\$0.32
ACH CCD Credits Originated (Per Item) .....	\$0.24
ACH PPD Credits Originated (Per Item) .....	\$0.21
ACH PPD Debits Originated (Per Item) .....	\$0.21
ACH Missing Control Totals (Per Item) .....	\$23.00
EDI Data Transmission (Per Line) .....	\$0.06
EDI Reporting (Per Transmitted File) .....	\$12.00
ACH Acct Num Masking (UPIC) - Monthly Maintenance .....	\$30.00
ACH Monitor Pmt/File Search - Monthly Maintenance .....	\$22.00

### PAPER ITEM FEES

Paper Statement Delivery (Per Month) .....	\$15.00
Daily Statements .....	\$12.50
Weekly Statements .....	\$11.00
Checks Deposited - 3rd District .....	\$0.18
Encoded Checks Dep - 2nd District .....	\$0.18
Encoded Checks Dep - 3rd District .....	\$0.18
Encoded Checks Dep - On Us .....	\$0.18
Encoded Checks Dep - Oth Dist. ....	\$0.18
Checks Paid - Truncated .....	\$0.23

### SWEEP AND ZERO BALANCE ACCOUNT

Repo Monthly Fee (Per Month) .....	\$300.00
Money Rate Sweep (Per Month) .....	\$300.00
Sweep Investment / Loan Service (Per Month) .....	\$350.00
Wilmington US Government MM Fund (Per Month) .....	\$300.00
Wilmington US Treasury MM Fund (Per Month) .....	\$300.00
ZBA Maintenance - Sub (Per Month) .....	\$40.00
Investment Allocation .....	\$250.00
Investment Sweep Set Up Fee .....	\$65.00
Loan Sweep Monthly Fee .....	\$350.00
Money Rate Sweep Multi Account .....	\$200.00

### BRANCH COIN & CURRENCY

Branch Furn Coin Rolled .....	\$0.25
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### CASH VAULT SERVICES

Vault Deposited Currency (Per \$1 – Brink's & Loomis) .....	\$0.0017
Vault Monthly Maint (Per Loc – Brink's & Loomis) .....	\$40.00
Vault Furnished Curr (Per \$1 – Brink's & Loomis) .....	\$0.0015
Vault Furn Coin (Per Roll – Brinks & Loomis) .....	\$0.14
Vault Currency/Coin (Per Order – Brink's & Loomis) .....	\$6.00

### IMAGING SERVICES

CD-ROM Ck Paid Images - Monthly Maintenance .....	\$65.00
CD-ROM Deposit Images - Monthly Maintenance .....	\$65.00

### ACCOUNT RECONCILIATION (ARP) SERVICES

ARP Checks Paid Return (Per Month) .....	\$35.00
ARP Paper Reports (Per Cycle) .....	\$55.00
Payee Positive Pay Suspect (Per Item - Tier 2) .....	\$3.00
Payee Positive Pay Suspect (Per Item - Tier 3) .....	\$5.00
Positive Pay Manual Decision Input .....	\$5.00
Payee Positive Pay - Monthly Maint .....	\$35.00

### INFORMATION REPORTING SERVICES

TC CB Stop Payment Order (Per Item) .....	\$26.00
TC BB Stop Payment Order (Per Item) .....	\$26.00
TC CB Previous Day Summary (Per Account / Per Month)	
Tier 1 .....	\$45.00
Tier 2 .....	\$30.00
Tier 3 .....	\$20.00
TC CB Previous Day Detail (Per Item) .....	\$0.20
Previous Day BAI Trans Maintenance Master Account .....	\$160.00
Previous Day BAI Trans Maintenance (Add'l Acct / Per Month) .....	\$32.00
TC CB Check Image Service (Per Acct) .....	\$55.00

TC CB Deposit Image Service (Per Acct) .....	\$55.00
TC BB Check Image Service (Per Acct) .....	\$20.00
TC BB Deposit Image Service (Per Acct) .....	\$20.00
TC CB Wire Transfer Svc - Mo Maint .....	\$35.00
Physical Token - Mo (Per User) .....	\$4.00
TC CB Auto Prev Day - Mo Per Acct (Tier 1) .....	\$160.00
TC CB Auto Prev Day - Mo Per Acct (Tier 2) .....	\$32.00
TC CB Rep Payee- Mo Per Acct. ....	\$0.50
TC CB Rep Payee- Mo Per Acct. ....	\$0.50

### LOCKBOX SERVICES

WLBX Data Entry (Per Keystroke) .....	\$0.03
Buffalo Keys Verified .....	\$0.03
Per Item Paid in Full .....	\$0.15
BALT - WLBX (Per Keystroke) .....	\$0.03
WS (Per Character Captured) .....	\$0.03
WS - Sort (Per Item) .....	\$0.17
BALT - WLBX Addl Image - Mo Maint .....	\$150.00
Additional Maintenance .....	\$150.00
BALT - WLBX Real Time Decision Maint 2 .....	\$100.00
WS - Web Exception Maintenance .....	\$135.00
BALT - WLBX Real Time Decision Maint .....	\$135.00
BUF - WLBX Real Time Decision Maint .....	\$135.00
WS - Stop File (Per Item) .....	\$0.10
TAX LBX - Cash Payments (Per Item) .....	\$5.00
TAX LBX - Partial Payments (Per Item) .....	\$0.90
TAX LBX (Per Correspondence) .....	\$0.44
TAX LBX - Rejects (Per Item) .....	\$0.45
TAX LBX - Receipts (Per Item) .....	\$0.90
TAX LBX - (Per Item Processed) .....	\$0.90
TAX LBX - Items Proc (Bar Code) .....	\$0.90
TAX LBX - Annual Maintenance .....	\$550.00
RT - Field Keying (Per Item) .....	\$0.39
BUF - RLBX - Fld Items Keyed (Per Field) .....	\$0.39
BALT - RLBX Items Keyed (Per Item) .....	\$0.39
WT - Additional Maintenance .....	\$150.00
BALT - RLBX - Paper Returned (Per Item) .....	\$0.35
BUF - RLBX - Paper Returned (Per Item) .....	\$0.35
BUF - RLBX - Extended Image Retention .....	\$0.075
BUF - RLBX - Stop File Request (Per File) .....	\$75.00
BUF - RLBX - Cash Payment (Per Item) .....	\$5.00
Property Mgr Lbx - Paper Ret (Per Item) .....	\$0.35
Expanded Payee >10 .....	\$0.22
Lockbox Closure .....	\$275.00
LB - Custom Notation .....	\$0.12
Doc Image Capture .....	\$0.11
Priority Processing Maintenance .....	\$50.00
WS - Paid In Full Item .....	\$0.15
US Mail (Per Item) .....	\$0.50
Web Maintenance .....	\$105.00
WS (Per Batch) .....	\$1.50
WS (Per Character Validation) .....	\$0.02
WS - Expanded Sort (Per Item) .....	\$0.20
WS (Per Item) .....	\$0.50
WS - Multi Deadline Maintenance .....	\$225.00
Image Maintenance .....	\$150.00
Business LBX Maintenance .....	\$140.00
Expanded BUS LBX Maintenance .....	\$215.00
Healthcare Entity .....	\$50.00
LB - eLockbox Maintenance .....	\$35.00
LB - eLockbox (Per Item) .....	\$0.23
RT - Stop File (Per Item) .....	\$0.10
Annual Maintenance .....	\$90.00
National LBX (Per Item) .....	\$0.75
National LBX - No Check Env (Per Item) .....	\$0.30
National LBX - Data Cap (Per Keystroke) .....	\$0.15

WT - Stop File (Per Item) .....	\$0.10
PM - Stop File (Per Item) .....	\$0.10
LB - Paper Return (Per Check) .....	\$0.35
LB - Paper Return (Per Correspondence) .....	\$0.35
LB - Cash Payment (Per Item) .....	\$5.00

### REMOTE CHECK DEPOSIT SERVICES

RCD Commercial Maintenance (Per Month) .....	\$150.00
RCD Maintenance (Per Month) .....	\$81.00
RCD Basic Maintenance (Per Month) .....	\$35.00
RCD Enhanced Maintenance (Per Month) .....	\$70.00
RCD Business Banking Setup .....	\$70.00
RCD On-Site Installation .....	\$200.00
RCD CD Deposit Transmission (Per Deposit) .....	\$0.45
Commercial RCD Mobile Monthly Maintenance Bundle .....	\$150.00
Premier RCD Mobile Monthly Maintenance Bundle .....	\$81.00
BB Enhncd RCD Mobile Monthly Maintenance Bundle .....	\$70.00
BB Basic RCD Mobile Monthly Maintenance Bundle .....	\$35.00

### RETURNS

Returns Special Handling Maintenance (Per Month) .....	\$30.00
Returns - Call for Disposition .....	\$20.00

### CONTROLLED DISBURSEMENTS

Controlled Disbursements Checks Paid Non-Truncated (Per Item) .....	\$0.35
Controlled Disbursements Add'l Acct - Monthly Maintenance .....	\$160.00

### OTHER DEPOSIT AND TM SERVICES

Blocked Account Setup Fee .....	\$800.00
Blocked Account - Modification Fee .....	\$600.00
Blocked Account - Monthly Maintenance .....	\$425.00
Account Maintenance .....	\$32.00
Deposit Services Fee .....	\$0.162

### INSTANT PAYMENTS

Real Time Payment Monthly Maintenance .....	\$27.00
Real Time Credit Received (Per Item) .....	\$0.65
Real Time Payment Sent (Per Item) .....	\$1.30
Real Time Payments Return Request .....	\$7.00
Real-Time Payments Request Info Price .....	\$0.25

# 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 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.