

# M&T Bank Treasury Management and Commercial Deposit Services

## Price changes as of January 1, 2024

Effective January 1, 2024, the standard pricing of our Treasury Management and Commercial Deposit Services will be changing for the following accounts: M&T Simple Checking for Business, M&T Business Interest Checking, BizFlex Checking, M&T Tailored Business Checking, Clients' Funds Trust Account, M&T Advanced Business Checking, M&T Medical Services Checking, M&T Professional Services Checking, Non-Profit Checking, M&T Market Advantage for Business, Commercial Money Market Savings, Commercial Savings, Commercial 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 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.

### ACCOUNT RECONCILIATION (ARP) SERVICES

ARP Checks Paid Return (Per Month)	\$35.00
ARP Paper Reports (Per Cycle)	\$55.00
Check Sort Service (Per Month)	\$90.00
Full Recon Maintenance (Per Month)	\$100.00
Full Recon w/ Positive Pay (Per Month)	\$105.00
Full Recon Deposit w/ Positive Pay (Per Month)	\$155.00
Full and Deposit Recon (Per Month)	\$150.00
Partial and Deposit Recon (Per Month)	\$105.00
Partial and Deposit Recon Spec. Frequency (Per Month)	\$105.00
Payee Positive Pay Suspect (Per Item)	
Tier 2 (21 – 80 Items)	\$3.00
Tier 3 (81 + Items)	\$5.00
Payee Positive Pay Truncated (Per Item)	\$0.11
Positive Pay Manual Decision Input	\$5.00
Positive Pay Service (Per Month)	\$50.00
Reverse Positive Pay (Per Month)	\$45.00

### AUTOMATED CLEARING HOUSE (ACH) SERVICES

ACH Addenda Originated (Per Line)	\$0.03
ACH CCD Debits Originated (Per Item)	\$0.32
ACH CTX Credits Originated (Per Item)	\$0.325
ACH File Handling - ACH Monitor Totals	\$21.00
ACH File Handling - Per 3rd Party File (Per Item)	\$21.00
ACH Monitor Fraud Review (Per Month)	\$37.00
ACH Monitor Transmission (Per Month)	\$31.50
ACH Origination Maintenance (Per Month)	\$25.00
ACH Prefunding Maintenance (Per Month)	\$25.00
ACH Proof of Authorization Research	\$45.00
ACH Tel Debits Originated (Per Item)	\$0.37
EDI Reporting Service (Per Month)	\$32.00

### CASH VAULT SERVICES

Vault Currency/Coin - Dunbar (Per Order)	\$6.00
Vault Deposited Coin Non -Standard Dunbar (Per Bag)	\$6.00
Vault Deposited Coin Standard - Dunbar (Per Bag)	\$3.75
Vault Deposited Currency per \$1.00 - Dunbar	\$0.0017
Vault Furnished Coin - Dunbar (Per Roll)	\$0.14
Vault Furnished Currency per \$1.00 - Dunbar	\$0.0015
Vault Monthly Maintenance (Per Location)	\$40.00

### CONTROLLED DISBURSEMENT

Controlled Disbursement (Per Month)	\$255.00
Controlled Disbursement Additional Account (Per Month)	\$160.00
Controlled Disbursement Checks Paid Non-Truncated (Per Item)	\$0.35
Controlled Disbursement Checks Paid Truncated (Per Item)	\$0.26
Consolidated Payables Per Customer (Per Month)	\$200.00

### DEPOSIT SERVICES

24 Hour Deposit	\$1.00
Checks Deposited (Per Item) 1	\$0.23
Canadian Checks Deposited (Per Item)	\$3.50
Check Image Statement (Per Month)	\$5.00
Checks Paid Rejects > 3% (Per Item)	\$1.50
Checks Paid Rejects > 5% (Per Item)	\$2.50
Checks Paid Rejects > 10% (Per Item)	\$4.50
Paper Statement Delivery (Per Month) <sup>2</sup>	\$3.00

<sup>1</sup> This fee applies only to Commercial Checking and M&T Business Interest Checking.

<sup>2</sup> This fee applies only to M&T Simple Checking for Business, M&T Tailored Business Checking, M&T BizFlex Checking, Non-Profit Checking and M&T Business Interest Checking.

### IMAGING SERVICES

CD-ROM Check Paid Images per Account (Per Month)	\$65.00
CD-ROM Deposit Images (Per Item)	\$0.07
CD-ROM Deposit Images per Account (Per Month)	\$65.00
Check Image Transmission (Per Month)	\$40.00
Deposit Image Transmission (Per Month)	\$35.00

### INFORMATION REPORTING SERVICES

Previous Day BAI Transmission Details (Per Line)	\$0.16
Previous Day BAI Trans. Maintenance (Master Account/Per Month)	\$160.00
Previous Day BAI Trans. Maintenance (Add'l Account/Per Month)	\$32.00
Physical Token Per User (Per Month)	\$4.00
TC BB ACH Origination Maintenance (Per Month)	\$35.00
TC BB Stop Payment Order (Per Item)	\$26.00
TC BB Wire Transfer Service Maintenance (Per Month)	\$15.00
TC CB ACH Activity Report Maintenance per Account (Per Month)	\$37.00
TC CB ACH Origination Maintenance (Per Month)	\$60.00
TC CB Cash POS Expired Wire Monthly (Per Account)	\$90.00
TC CB Cash POS Wire Remittance Monthly (Per Account)	\$100.00
TC CB Check Image Service (Per Account)	\$55.00
TC CB Deposit Image Service (Per Account)	\$55.00
TC CB Previous Day Detail (Per Account/Month)	
Tier 1	\$160.00
Tier 2	\$32.00
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 Wire Remittance Monthly (Per Account)	\$50.00
TC CB Stop Payment Order (Per Item)	\$26.00
TC CB Wire Template Storage (Per Item)	\$1.25
TC CB Wire Transfer Service (Per Month)	\$35.00

### LOCKBOX SERVICES

eLockbox	
eLockbox Maintenance (Per Month)	\$35.00
eLockbox (Per Item)	\$0.23
Lockbox Monthly Maintenance	
Additional Maintenance (Per Month)	\$150.00
Baltimore Lockbox Additional Image (Per Month)	\$150.00
Baltimore Real Time Decision Maintenance (Per Month)	\$135.00
Baltimore Real Time Decision Maintenance 2 (Per Month)	\$100.00
Baltimore Web Delivery Maintenance (Per Month)	\$105.00
Buffalo Real Time Decision Maintenance (Per Month)	\$135.00
Buffalo Web Delivery Maintenance (Per Month)	\$105.00
Business Lockbox Maintenance (Per Month)	\$140.00
Expanded Business Lockbox Maintenance (Per Month)	\$215.00
Healthcare Entity (Per Month)	\$50.00
Image Maintenance (Per Month)	\$150.00
Web Exception Maintenance (Per Month)	\$135.00
Web Maintenance (Per Month)	\$105.00
Lockbox Paper Returned	
Baltimore Retail Paper Returned (Per Item)	\$0.35
Buffalo Retail Paper Returned (Per Item)	\$0.35
Paper Return Per Check (Per Item)	\$0.35
Paper Return Per Correspondence (Per Item)	\$0.35
Property Manager Lockbox Paper Return (Per Item)	\$0.35
US Mail (Per Item)	\$0.50
Lockbox Processing	
Annual Maintenance	\$90.00
Baltimore Batch Prep (Per Item)	\$1.50
Baltimore Per Keystroke	\$0.03

Buffalo Data Entry Per Keystroke . . . . .	\$0.03
Buffalo Retail Extended Image Retention . . . . .	\$0.08
Buffalo Retail Field Items Keyed (Per Field) . . . . .	\$0.39
Buffalo Retail Items Keyed (Per Item) . . . . .	\$0.39
Buffalo Keys Verified . . . . .	\$0.03
Doc Image Capture . . . . .	\$0.11
Expanded Sort (Per Item) . . . . .	\$0.20
Lockbox Closure . . . . .	\$275.00
Per Batch . . . . .	\$1.50
Per Character Captured . . . . .	\$0.03
Per Character Validation . . . . .	\$0.02
Per Item . . . . .	\$0.50
Retail Field Keying (Per Item) . . . . .	\$0.39
Sort Per Item . . . . .	\$0.17
<b>Lockbox Special Handling</b>	
Baltimore Per Item Paid in Full (Per Item) . . . . .	\$0.15
Buffalo Cash Payment (Per Item) . . . . .	\$5.00
Buffalo Retail Stop File Request (Per File) . . . . .	\$75.00
Cash Payment (Per Item) . . . . .	\$5.00
Customer Notation (Per Item) . . . . .	\$0.12
Extended Payee > 10 (Per Item) . . . . .	\$0.22
Multi Deadline Maintenance (Per Month) . . . . .	\$225.00
Paid in Full Item (Per Item) . . . . .	\$0.15
Priority Processing Maintenance (Per Month) . . . . .	\$50.00
Property Manager Stop File (Per Item) . . . . .	\$0.10
Retail Stop File (Per Item) . . . . .	\$0.10
Wholesale Stop File (Per Item) . . . . .	\$0.10
Wholesale Stop File (Per Item) . . . . .	\$0.10
<b>National Lockbox</b>	
National Lockbox (Per Item) . . . . .	\$0.75
National Lockbox Data Cap (Per Keystroke) . . . . .	\$0.15
National Lockbox No Check Envelope (Per Item) . . . . .	\$0.30
<b>Tax Lockbox</b>	
Tax Lockbox Annual Maintenance . . . . .	\$550.00
Tax Lockbox Cash Payments (Per Item) . . . . .	\$5.00
Tax Lockbox Items Processing (Bar Code – Per Item) . . . . .	\$0.90
Tax Lockbox Partial Payments (Per Item) . . . . .	\$0.90
Tax Lockbox Per Correspondence (Per Item) . . . . .	\$0.44
Tax Lockbox Per Item Processed . . . . .	\$0.90
Tax Lockbox Receipts (Per Item) . . . . .	\$0.90
Tax Lockbox Rejects (Per Item) . . . . .	\$0.45

#### OTHER TM SERVICES

Account Fraud Protection Check Block (Per Month) . . . . .	\$20.00
Blocked Account Modification . . . . .	\$600.00
Blocked Account Monthly Maintenance . . . . .	\$425.00
Blocked Account Setup . . . . .	\$800.00

#### REAL-TIME PAYMENTS SERVICES

BB Real Time Payment (Per Month) . . . . .	\$27.00
Real Time Credit Received (Per Item) . . . . .	\$0.65
Real Time Payment (Per Month) . . . . .	\$27.00
Real Time Payment Sent (Per Item) . . . . .	\$1.30
Real Time Payments Request Info . . . . .	\$0.25
Real Time Payments Return Request . . . . .	\$7.00

#### REMOTE CHECK DEPOSIT SERVICES

BB Basic RCD Mobile Maintenance Bundle (Per Month) . . . . .	\$35.00
BB Enhanced RCD Mobile Maintenance Bundle (Per Month) . . . . .	\$70.00
Commercial RCD Mobile Maintenance Bundle (Per Month) . . . . .	\$150.00
Image Deposit Transmission (Per File) . . . . .	\$26.00
Premiere RCD Mobile Maintenance Bundle (Per Month) . . . . .	\$81.00
RCD Business Banking Basic Maintenance (Per Month) . . . . .	\$35.00
RCD Business Banking Enhanced Maintenance (Per Month) . . . . .	\$70.00
RCD Business Banking Setup . . . . .	\$75.00
RCD Deposit Transmission (Per Deposit) . . . . .	\$0.42
RCD On-Site Installation . . . . .	\$200.00
Remote Check Deposit Maintenance (Per Month) . . . . .	\$150.00
Stranded Payments RCD Maintenance (Per Month) . . . . .	\$81.00

#### RETURNS

Returns Special Handling Maintenance (Per Month) . . . . .	\$30.00
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#### SWEEP AND ZERO BALANCE ACCOUNT

Fed Funds Monthly . . . . .	\$175.00
Investment Allocation . . . . .	\$250.00

Investment Sweep Setup Fee . . . . .	\$65.00
Loan Sweep Monthly . . . . .	\$350.00
Money Rate Sweep Monthly . . . . .	\$300.00
Money Rate Sweep Multi Account . . . . .	\$200.00
Repo Monthly . . . . .	\$300.00
Sweep Investment / Loan Service (Per Month) . . . . .	\$350.00
Wilmington US Government MM Fund . . . . .	\$300.00
Wilmington US Treasury MM Fund . . . . .	\$300.00
ZBA Maintenance - Sub (Per Month) . . . . .	\$40.00
ZBA Transfer - Credit (Per Item) . . . . .	\$0.55

#### WIRE TRANSFER SERVICES<sup>3</sup>

Batch Wire Monthly Maintenance . . . . .	\$200.00
Book Transfer Manual Credit (Per Item) . . . . .	\$5.00
Book Transfer Manual Debit (Per Item) . . . . .	\$5.00
Daily Swift MT940/950 Statement (Per Month) . . . . .	\$120.00
Token Fee (Per Item) . . . . .	\$50.00
Wire Auto Domestic Non-Repetitive (Per Item) . . . . .	\$17.00
Wire Auto FX Non-Repetitive (Per Item) . . . . .	\$30.00
Wire Auto FX Repetitive (Per Item) . . . . .	\$27.00
Wire Automated Standing (Per Item) . . . . .	\$26.00
Wire Batch Transmission Setup . . . . .	\$1,000.00
Wire Callback Monthly Maintenance . . . . .	\$235.00
Wire Internal Auto In (Per Item) . . . . .	\$5.00
Wire Internal Auto Out (Per Item) . . . . .	\$17.00
Wire Out Auto CHIPS Non-Repetitive (Per Item) . . . . .	\$25.00
Wire Out Auto CHIPS Repetitive (Per Item) . . . . .	\$22.50
Wire Out Tele/Draw Domestic (Per Item) . . . . .	\$45.00
Wire Paper Advice Incoming (Per Item) . . . . .	\$13.50
Wire Paper Advice Outgoing (Per Item) . . . . .	\$13.50
Wire Payment Email Advice (Per Item) . . . . .	\$3.50
Wire Phone Advice Incoming (Per Item) . . . . .	\$55.00
Wire Transfers Incoming CHIPS/International (Per Item) . . . . .	\$19.00

<sup>3</sup> 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.

## 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 learn more, contact your Relationship Manager or call our Treasury Management Services Team at 1-800-724-2240, Monday – Friday, 8am – 6pm ET.

**M&T** Bank