

# M&T Bank Treasury Management and Commercial Deposit Services

## Price changes as of July 1, 2022

Your M&T Treasury Management Team believes strongly in providing you services and support that add efficiency to your business.

We work hard to ensure our fees are consistently competitive and stable. During this period of higher inflation and increased operational costs, in order to maintain the standard of quality you have come to expect, M&T Bank is increasing pricing for Treasury Management and Commercial Deposit Services starting July 1, 2022.

We thank you for your business.

M&T Bank will be changing the standard pricing **for the selected following** Treasury Management and Commercial Deposit Services, effective July 1, 2022. 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 SERVICES<sup>1</sup>

Wire – Outgoing Auto Domestic Repetitive (Per Item) .....	\$15.00
Wire – Outgoing Auto Domestic Non-Repetitive (Per Item) .....	\$17.00
Wire – Outgoing Telephone Domestic (Per Item) .....	\$37.00
Wire – Outgoing Auto CHIPS Repetitive (Per Item) .....	\$23.50
Wire – Outgoing Auto CHIPS Non-Repetitive (Per Item) .....	\$28.50
Wire – Outgoing Auto Foreign Exchange Repetitive (Per Item) .....	\$25.00
Wire – Automated Standing (Per Item) .....	\$24.00
Wire – Callback Maintenance (Per Month) .....	\$235.00
Wire – Email Advice (Per Item) .....	\$3.50

*Classification of Incoming Wires as domestic or international may be based on the payment network utilized.*

<sup>1</sup> \$35 will be deducted from incoming wires received with invalid beneficiary information that M&T must return to the originating bank.

### AUTOMATED CLEARING HOUSE (ACH) SERVICES

ACH Monitor Fraud Review Maintenance (Per Month) .....	\$37.00
ACH Origination Maintenance (Per Month) .....	\$31.50
ACH PPD Credits Originated (Per Item) .....	\$0.197
ACH PPD Debits Originated (Per Item) .....	\$0.197
ACH Monitor Transmission Maintenance (Per Month) .....	\$31.50
ACH Prefunding Maintenance (Per Month) .....	\$31.50
ACH File Handling – VRS Control Totals .....	\$31.50
ACH File Handling – Per 3rd Party File .....	\$21.00
ACH File Handling – ACH Monitor Totals .....	\$21.00
EDI Reporting Service Maintenance (Per Month) .....	\$31.50
ACH Returns – Electronic (Per Item) .....	\$4.80
ACH NOC – Electronic (Per Item) .....	\$4.80
ACH Tel Debits Originated (Per Item) .....	\$0.37
ACH Web Debits Originated (Per Item) .....	\$0.37
ACH Special Reporting (Per Item) .....	\$0.26
ACH CCD Credits Originated (Per Item) .....	\$0.22
ACH CCD Debits Originated (Per Item) .....	\$0.32

### PAPER ITEM FEES

Deposit Tickets	
First 1 – 60 .....	\$1.20
Next 61+ .....	\$0.95
Checks Paid – Truncated .....	\$0.22
Checks Deposited .....	\$0.23
Checks Paid Summary .....	\$8.00
Encoded Checks Deposited .....	\$0.18
Excess Checks Paid Rejects	
>3% .....	\$3.25
>10% .....	\$7.50

### CONTROLLED DISBURSEMENT SERVICE

Controlled Disbursement Add'l Account Maintenance (Per Month) .....	\$142.00
---	----------

### BRANCH COIN & CURRENCY

Branch Deposited Currency .....	\$0.0026
24 Hour Deposit .....	\$2.60

### IMAGING SERVICES

CD-ROM CK Paid Images Maintenance (Per Month) .....	\$63.00
---	---------

### ACCOUNT RECONCILIATION (ARP) SERVICES

Full Recon w/ Positive Pay Maintenance (Per Month) .....	\$105.00
Payee Positive Pay Maintenance (Per Month) .....	\$31.50
Reverse Positive Pay Maintenance (Per Month) .....	\$52.50
Payee Positive Pay Truncated (Per Item) .....	\$0.110
Recon or Positive Pay Truncated (Per Item) .....	\$0.09
Electronic Check Issue Input (Per Item) .....	\$0.04

### INFORMATION REPORTING SERVICES

Previous Day BAI Trans Maintenance Master Account .....	\$140.00
Previous Day BAI Trans Maintenance (Add'l Acct / Per Month) .....	\$27.00
Previous Day BAI Trans Detail (Per Line) .....	\$0.16
TC CB Previous Day Summary (Per Account / Per Month)	
Tier 1 .....	\$42.00
Tier 2 .....	\$27.00
Tier 3 .....	\$17.00
TC CB Previous Day Detail (Per Item) .....	\$0.16
TC CB Stop Payment Order (Per Item) .....	\$21.00
TC CB ACH Origination Maintenance (Per Month) .....	\$58.00
TC CB ACH Activity RPT Maintenance (Per Month) .....	\$37.00
TC CB Wire Transfer SVC Maintenance .....	\$33.00
TC CB Cash Position Exp Wire (Per Account / Per Month) .....	\$90.00
TC CB Cash Position Detail (Per Item) .....	\$0.11

### LOCKBOX SERVICES

Wholesale Lockbox	
Web Delivery Maintenance (Per Month) .....	\$105.00
Baltimore – Data Transmission Maintenance (Per Month) .....	\$157.50
Baltimore – Document Image Captured (Per Item) .....	\$0.11
Baltimore – Batch Prep (Per Item) .....	\$1.50
Tax Lockbox	
Receipts (Per Item) .....	\$0.80
Item Processed (Per Item) .....	\$0.89
Items Processed (Barcode) (Per Item) .....	\$0.89
Items Processed (Escrow) (Per Item) .....	\$0.90

## LOCKBOX SERVICES (continued)

### Retail Lockbox

Baltimore – Processing (Per Item)	
Tier 1 .....	\$0.32
Tier 2 .....	\$0.27
Tier 3 .....	\$0.22
Paper Return Maintenance <sup>2</sup> .....	\$200.00

<sup>2</sup> This fee is not changing but is no longer eligible to be offset by Earnings Credit.

## REMOTE CHECK DEPOSIT SERVICES

Image Deposit Transmission Fee (Per File) .....	\$26.00
RCD Deposit Transmission (Per Deposit) .....	\$0.42

## RETURNS

Returns Special Handling Maintenance (Per Month) .....	\$26.00
--	---------

## OTHER DEPOSIT AND TM SERVICES

Account Fraud Protection Check Block .....	\$31.50
Check Image Front & Back Maintenance (Per Month) .....	\$21.00
Check/Savings E-Statements & Paper (Per User) .....	\$6.50

## 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



Equal Housing Lender.

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.

©2022 M&T Bank. Member FDIC. CTD-2165 **CEPA.PHIL** 220428 VF **mtb.com**