

M&T Bank Treasury Management and Commercial Deposit Services

Price changes as of January 1, 2025

M&T Bank

Effective January 1, 2025, the standard pricing of our Treasury Management and Commercial Deposit Services will be changing. 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.

Commercial Deposit Account Fee Schedule Changes¹

Check: Official (per item)	\$13.00
Daily Statements (per month)	\$17.50
Photocopies (per item)	\$12.50
Redeposit of Returned Deposited Item – RDI (per item)	\$7.50
Wire Out Telephone – Domestic (per item)	\$47.00
Wire Out Telephone – International (per item)	\$57.00

Corporate and Institutional Deposit Account Fee Schedule Changes²

24 Hour Deposit	\$4.00
Book Transfer Manual Credit (per item)	\$9.00
Book Transfer Manual Debit (per item)	\$9.00
Branch Orders: Coin Furnished	\$0.29/\$100.00
Check: Official (per month)	\$13.00
Check Deposited – Canadian (per item)	\$5.00
Check Image Statement (per month)	\$42.00
Checks Paid (per item)	\$0.25
Check Processing Service Charge (per month)	\$5.00*
Daily Statements (per month)	\$17.50
Photocopies: Checks (per item)	\$12.50
Redeposit of Returned Deposited Item – RDI (per item)	\$7.50
Wire Paper Advice – Incoming (per item)	\$13.50
Wire Paper Advice – Outgoing (per item)	\$13.50
Wire Out Telephone – Domestic (per item)	\$47.00
Wire Out Telephone – International (per item)	\$57.00

Treasury Management (TM) Service Fee Changes

These changes apply to your TM services you are enrolled in.

ACCOUNT RECONCILIATION (ARP) SERVICES

ARP Checks Paid Return Maintenance (per month)	\$40.00
Deposit LOC Capture (per month)	\$50.00
Deposit Recon Maintenance (per month)	\$55.00
Deposit Recon Maintenance Special Frequency (per recon)	\$55.00
Partial Recon Maintenance (per month)	\$70.00 ²
Partial Recon Special Frequency Maintenance (per recon)	\$70.00 ²
Positive Pay/Payee Positive Pay – Suspect Paid (per item)	
Tier 1 (1–20 Items)	\$3.00
Tier 2 (21–80 Items)	\$4.00
Tier 3 (81 + Items)	\$6.00

Reverse Positive Pay Maintenance (Per Month)	\$45.00 ¹
Reverse Positive Pay Maintenance (per month)	\$30.00 ²

AUTOMATED CLEARING HOUSE (ACH) SERVICES

ACH Addenda Originated (per line)	\$0.035
ACH File Handling VRS Control Totals (per file)	\$34.00
ACH Incoming Addenda (per line)	\$0.035
ACH Notice of Change – Faxed (per item)	\$22.00
ACH Origination Maintenance (per month)	\$36.00 ²
ACH Prefunding Insufficient Balance (per day)	\$38.00
ACH Prefunding Maintenance (per month)	\$36.00 ²
ACH Returns – Faxed (per item)	\$22.00
EDI Advices – Faxed (per item)	\$17.00

BUSINESS BANKING WEB SERVICES

NOTA (per month)	\$25.00
NOTA Wire Out Domestic (per item)	\$16.50

CASH VAULT SERVICES

Vault Currency/Coin – Brinks (per order)	\$7.00
Vault Currency/Coin – Loomis (per order)	\$7.00
Vault Deposited Coin Non-Standard Brinks (per bag)	\$6.50
Vault Deposited Coin Non-Standard Loomis (per bag)	\$6.50
Vault Deposited Currency Advanced Funds Brinks	\$0.0011
Vault Deposited Currency Advanced Funds Loomis	\$0.0011
Vault Deposit Adjustment Credit – Brinks	\$7.75
Vault Deposit Adjustment Credit – Loomis	\$7.75
Vault Deposit Adjustment Debit – Brinks	\$7.75
Vault Deposit Adjustment Debit – Loomis	\$7.75
Vault Deposit – Brinks (per envelope)	\$1.50
Vault Deposit – Loomis (per envelope)	\$1.50
Vault Deposited – Brinks (per bag)	\$3.25
Vault Deposited – Loomis (per bag)	\$3.25
Vault Order Late Surcharge – Brinks	\$45.00
Vault Order Late Surcharge – Loomis	\$45.00
Vault Order Manual Surcharge – Brinks	\$17.50
Vault Order Manual Surcharge – Loomis	\$17.50
Vault Order Non-Standard Surcharge – Brinks	\$7.50
Vault Order Non-Standard Surcharge – Loomis	\$7.50

IMAGING SERVICES

CD-ROM ARP Reports (per CD)	\$25.00
CD-ROM Check Paid Images (per CD)	\$40.00
CD-ROM Deposit Images (per CD)	\$40.00
CD-ROM Reports & Checks Paid (per CD)	\$45.00

INFORMATION REPORTING SERVICES

BB Account Analysis Online & Paper Statement (per account)	\$15.00 ²
CB Account Analysis Online & Paper Statement (per account)	\$15.00
Intraday Reporting Transactions (per file)	\$15.00
Previous Day BAI Transmission Details (per line)	\$0.18
Previous Day BAI Transmission Maintenance (master account/per month)	\$170.00
Previous Day BAI Transmission Maintenance (additional account /per month)	\$35.00
TC BB ACH Origination Maintenance (per month)	\$52.00 ²
TC BB Check Image Service (per account)	\$15.00 ¹
TC BB Check Image Service (per account)	\$25.00 ²
TC BB Deposit Image Service (per account)	\$15.00 ¹
TC BB Deposit Image Service (per account)	\$25.00 ²
TC BB Online/Paper DDA (per account)	\$15.00 ¹
TC CB ACH Activity Report Maintenance (per account/month)	\$40.00
TC CB ARP/DRP Report	\$20.00
TC CB Auto Previous Day (per account/month) Tier 1 (1 account)	\$170.00
Tier 2 (2 or more accounts)	\$35.00
TC CB Cash POS Detail (per item)	\$0.14
TC CB Cash POS Summary (per account/per month)	\$41.00
TC CB EDI Report Maintenance (per month)	\$38.00
TC CB Online/Paper DDA (per account)	\$15.00
TC CB Previous Day Detail (per account/per month) Tier 1 (1 account)	\$56.00
Tier 2 (2–5 accounts)	\$41.00
Tier 3 (5 or more accounts)	\$26.00
TC CB Previous Day Exp Wire (per account/per month)	\$40.00
TC CB Previous Day Summary (per account/per month) Tier 1 (1 account)	\$46.00
Tier 2 (2–5 accounts)	\$31.00
Tier 3 (5 or more accounts)	\$21.00
TC CB Stop Payment Order (per item)	\$28.00
TC CB Wire Template Storage (per item)	\$1.50
TC CB Wire Transfer Service (per month)	\$40.00

INVOICE & PAY SERVICES

Invoice & Pay Maintenance L (per month)	\$65.00
Invoice & Pay Maintenance Q (per month)	\$45.00
Invoice & Pay Web ACH Pay L (per item)	\$0.55
Invoice & Pay Web ACH Pay Q (per item)	\$0.55

LOCKBOX SERVICES

Lockbox Monthly Maintenance	
Box Rental – NE (per box)	\$125.00
Image File Maintenance – NE (per month)	\$75.00
Lockbox Maintenance Additional Box(es) – NE (per month)	\$25.00
Monthly Transmission Maintenance – NE	\$75.00
PM – Web Data Delivery Maintenance (per month)	\$175.00
Retail Maintenance – NE (per month)	\$175.00

RT – Priority Processing Maintenance (per month)	\$50.00
Wholesale Maintenance – NE (per month)	\$175.00
Wholesale Maintenance – NE (per month)	\$175.00
WS – Business LBX Maintenance (per month)	\$150.00
WS – Image Maintenance (per month)	\$175.00
WS – Multiple Deposit Account Maintenance (per month)	\$50.00
WS – Priority Processing Maintenance (per month)	\$55.00

Lockbox Processing	
Archived Images – NE	\$0.045
Check Print – NE (per item)	\$0.10
Checks Only With Account Number – NE (per item)	\$0.05
Credit Card Processing – NE(per item)	\$0.50
Image Transmission Delivery – NE (per file)	\$0.045
Imaging Correspondence – NE (per file)	\$0.10
Incoming File – NE (per file)	\$25.00
LB – US Mail (per item)	\$0.55
Lockbox Delivery Preparation – NE (per month)	\$50.00
Payor Report – NE (per month)	\$100.00
Retail Lockbox Item Reject – NE (per item)	\$0.30
Retail Lockbox Processed – NE (per item)	\$0.20
RT – Per Character Validation	\$0.03
Unprocessable/Correspondence – NE (per file)	\$0.55
WS – Canadian Item (per item)	\$2.00
WS – Per Character Validation	\$0.03
WS – Sort (per item)	\$0.18
WT – (per item)	\$0.45

Lockbox Special Handling	
Branch Tax Payment File Transmission – NE (per month)	\$75.00
Extract File – NE (per month)	\$75.00
LB – Reassociation (per item)	\$0.20
LBX Reject OCR-MICR Repair – NE (per item)	\$0.10
LKBX Detail Delivery Transmission – NE (per item)	\$0.03
Lockbox Deposit Non-Local – NE (per item)	\$0.23
Lockbox Deposit On US & Local – NE (per item)	\$0.23
Lockbox Intra-Day Reporting – NE (per month)	\$75.00
Lockbox Special Handling – NE (per item)	\$0.10
Mail Sort – NE (per item)	\$0.10
Retail Lockbox Non-Standard Processing – NE (per item)	\$0.10
RT – Expanded Payee > 10 (per item)	\$0.18
Split File – NE (per month)	\$50.00
Web Exceptions – NE (per month)	\$75.00
Web Research – NE (per month)	\$75.00
WS – Expanded Payee > 20 (per item)	\$0.20

OTHER TREASURY MANAGEMENT SERVICES

Blocked Account Monthly Maintenance	\$450.00
Foreign Currency Account Incoming Wire (per wire)	\$19.50

REAL-TIME PAYMENTS SERVICES

Account Validation Account Status/Ownership (per item)	\$0.63
Account Validation Account Status (per item)	\$0.43
Instant Payment Service Charge Credit (per item)	\$1.05
Real Time Credit Received (per item)	\$0.68
Real Time Payment Maintenance (per month)	\$28.00
Real Time Payment Sent (per item)	\$1.35
WBB RTP Origination Maintenance (per month)	\$28.00
Wire Transfer Services Credit (per item)	\$1.05

REMOTE CHECK DEPOSIT SERVICES

Commercial RCD/Mobile Checks Deposit (per item)	\$0.16
IDCL Maintenance (per month)	\$155.00
Image Deposit Cash Letter (per item)	\$0.08
Premiere RCD Mobile Maintenance Bundle (per month)	\$83.00
RCD Premier Maintenance (per month)	\$83.00
Remote Check Deposit (per item)	\$0.16

SWEEP AND ZERO BALANCE ACCOUNT

Fed Funds (per month)	\$200.00
Fed Funds Sweep Maintenance (per month)	\$200.00
Investment Allocation	\$275.00
M&T Intrafi Insured Cash Service – Demand (per month)	\$130.00
M&T Intrafi Insured Cash Service – Savings (per month)	\$130.00
Manual Repo/Investment (per month)	\$325.00
Money Rate Sweep (per month)	\$325.00
Money Rate Sweep Multi Account	\$225.00
Repo (per month)	\$325.00
Wilmington US Government MM Fund	\$325.00
Wilmington US Treasury MM Fund	\$325.00
WT US Government Select Shares	\$50.00
WT US Treasury Select Shares	\$50.00

WIRE TRANSFER SERVICES

BizPay Wires

WBB Outgoing Fedwire Transfer (per item)	\$16.50
WBB Wire Transfer Service (per month)	\$18.00

Wire Services

Wire Out Auto CHIPS Non-Repetitive (per item)	\$29.50 ^{2,3}
Wire Out Auto CHIPS Repetitive (per item)	\$26.50 ³

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.

* Applicable to Corporate Checking Accounts, Corporate Checking with Interest Accounts, Corporate Checking Analyzed w/Interest Accounts, and Municipal Checking with Interest Accounts that are not enrolled into a Check Fraud Protection Service (Positive Pay, Payee Positive Pay, Reverse Positive Pay or Check Block).

1 Indicates a fee that will only change if you have a Business Banking Relationship.

2 Indicates a fee that will only change if you have a Commercial Relationship.

3 Additional fees and correspondent bank fees may be deducted from the principal of any Funds Transfer.

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.