

# M&T@Work

## VALUABLE BENEFITS FOR VALUED EMPLOYEES

- M&T@Work Checking
  - No monthly service fee with Direct Deposit
  - No fee for M&T Check Card purchases
  - No fee for the first five non-M&T Bank ATM transactions per month<sup>1</sup>
- Free M&T Check Card with free M&T Visa Extras rewards program and 3,500 Bonus Points<sup>2</sup>
- FREE M&T Web Banking<sup>®</sup>
- FREE M&T Web Bill Pay<sup>3</sup>
- FREE gift<sup>4</sup> and free first order of standard checks<sup>5</sup>
- Plus, ask how you can get a cash bonus with direct deposit<sup>6</sup>
- Free access at over 1,600 M&T Bank ATMs<sup>1</sup>
- \$250 Mortgage closing cost discount<sup>7</sup>
- Reimbursement (up to \$75) of IRA rollover or transfer fee for accounts brought into M&T Securities, Inc.
- Discounted rates on all M&T HOMEquity loan products<sup>8</sup>
- Discounted rates on all non-home secured loan products<sup>8</sup>
- More information at [www.mtb.com/atwork](http://www.mtb.com/atwork)

### FOR MORE INFORMATION, PLEASE CONTACT:

[www.mtb.com](http://www.mtb.com) <sup>1</sup>If you use an ATM that is not owned or operated by M&T, that owner or operator may charge you a fee. There will be a charge for mini-statements of your account, where available, at M&T Bank ATM locations. <sup>2</sup>Offer of 3,500 M&T Visa Extras bonus points available to new M&T@Work Checking account customers who enroll a new M&T Visa Check Card in M&T Visa Extras within 90 days of the card being authorized for issuance. Only M&T Visa Check Cards issued to residents of the United States and in good standing may be eligible to participate in Visa Extras. Additional exclusions of cards may apply. We reserve the right to determine in our sole discretion whether a particular Visa card or cardholder is eligible to participate in Visa Extras. Bonus points will be credited to your M&T Visa Extras account within 60 days of enrollment in M&T Visa Extras. Program Terms and Conditions apply. <sup>3</sup>M&T Web Bill Pay is free if you designate your M&T@Work Checking account as your M&T Web Bill Pay billing account. <sup>4</sup>One free gift per household. Gift quantities are limited. <sup>5</sup>One free standard check order per household. <sup>6</sup>One cash bonus per personal checking account for activating direct deposit within 90 days of account opening. Bonus will be credited to the account after the first direct deposit is made and will be reported as income for tax purposes. Bonus offer is not available to employees of M&T Bank or any of its affiliates. <sup>7</sup>Limit one mortgage closing cost discount per loan. Certain other restrictions may apply. Customers must apply with an M&T Mortgage Division loan officer. Loans subject to credit approval. <sup>8</sup>Offers subject to credit approval and are for new accounts only. M&T HOMEquity loans cannot be used to pay off existing M&T CHOICEquity or M&T HOMEquity accounts. Offers good on properties located in DC, DE, MD, NY, PA, VA and WV only. Other terms and conditions apply. See your tax advisor for details on tax deductibility of interest. All offers subject to credit approval. Property insurance and flood insurance, if applicable, are required. Offers available only if a new personal checking account is opened in connection with the M&T@Work program on or after 4/1/07. We may change or discontinue any account offering, relationship program, gift, discount or bonus offer at any time in our sole discretion without notice.

Investments: • Are NOT FDIC-Insured • Have NO Bank Guarantee • May Lose Value

Brokerage services are offered by M&T Securities, Inc. (member NASD/SIPC), not by M&T Bank.



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**M&T Bank**

Understanding what's important<sup>®</sup>