



LIMITED
TIME
OFFER

M&T@Work

VALUABLE BENEFITS FOR VALUED EMPLOYEES

A special offer for Art Factory in Paterson.

Get up to a \$300 cash bonus!

Just add qualifying direct deposits totaling at least \$500 to a new personal M&T checking account.¹

OFFER AVAILABLE THROUGH DECEMBER 28, 2018 in connection with an M&T@Work onsite presentation.

\$150 CASH BONUS available with new EZChoice Checking, M&T Classic Checking with Interest² and Basic Banking accounts.¹

\$300 CASH BONUS available with new MyChoice Plus³ and MyChoice Premium⁴ Checking accounts.¹

For more information, please contact:

Name: Tifani Borel
Branch: Paterson Branch
Email: tborel@mtb.com
Phone: (973)689-0005

M&T Bank
Understanding what's important®

Account must be opened in a branch to qualify for the bonus.

See important disclosures on reverse.



Equal Housing Lender. ©2018 M&T Bank. Member FDIC. 2174 (5/18) mtb.com

Note to branch staff: You must enter the promo code in PACE during account opening.



Equal Housing Lender.

- 1 We will credit one cash bonus to the account if the account receives a total of at least \$500 in qualifying direct deposits within 90 days of account opening. Qualifying direct deposits include, but are not limited to, recurring electronic deposits such as payroll, pension or Social Security. Person-to-person, bank transfers or other electronic money transfers such as those made through internet payment services do not qualify. Bonus will be credited to the account within 90 days of direct deposit activation as long as the account is in good standing and all of the eligibility requirements are satisfied at the time we seek to credit the bonus. Bonus is reportable for tax purposes. No more than one bonus will be awarded regardless of the number of accounts, titling on account, or the number of direct deposit arrangements established. Bonus offer may vary by product and region. Cash bonus offers are not available to employees of M&T Bank or any of its affiliates or to customers who have already received a bonus in connection with an M&T personal checking account within the preceding twelve-month period. A \$50 early close-out fee applies if the account is closed within 180 days of the date the account was opened. This offer is nontransferable. Offer applies to new personal checking accounts opened by 12/28/18 in connection with an M&T@Work onsite presentation. New EZChoice Checking, M&T Classic Checking with Interest and Basic Banking accounts will receive a \$150 cash bonus and new MyChoice Plus Checking and MyChoice Premium Checking accounts will receive a \$300 cash bonus.
- 2 M&T Classic Checking with Interest: The minimum deposit required to open the account is \$25. The Annual Percentage Yield (APY), accurate as of 6/30/18, is 0.01% for balances of \$1 or greater. The minimum balance to obtain the APY is \$1.00. Fees could reduce earnings on the account. Classic Checking with Interest is a variable rate account and rates are subject to change without notice. Interest is compounded daily and paid monthly.
- 3 MyChoice Plus Checking is available with or without interest. MyChoice Plus Checking With Interest: The minimum deposit required to open the account is \$25. The Annual Percentage Yield (APY), accurate as of 6/30/18, is 0.01% for balances of \$1 or greater. The minimum balance to obtain the APY is \$1. Fees could reduce earnings on the account. MyChoice Plus Checking With Interest is a variable rate account and rates are subject to change without notice. Interest is compounded daily and paid monthly.
- 4 MyChoice Premium Checking: The minimum deposit required to open the account is \$25. Connecticut counties of Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland and Windham and New Jersey counties of Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union and Warren: The Annual Percentage Yield (APY), accurate as of 6/30/18, is 0.02% for balances of \$1.00 or greater. All other regions: The Annual Percentage Yield (APY), accurate as of 6/30/18, is 0.01% for balances of \$1.00 to \$49,999.99, 0.03% for balances \$50,000 to \$99,999.99 and 0.05% for balances \$100,000 or greater. Fees could reduce earnings on the account. MyChoice Premium Checking is a variable rate account and rates are subject to change without notice. Interest is compounded daily and paid monthly.

Unless otherwise specified, all advertised offers and terms and conditions of accounts and services are subject to change at any time without notice. After an account is opened or service begins, it is subject to its features, conditions, and terms, which are subject to change at any time in accordance with applicable laws and agreements. Please contact an M&T representative for full details.