

M&T Business Checking Accounts



ACCOUNT FEATURES	Business Essential Checking	M&T Simple Checking for Business	M&T Tailored Business Checking	BizFlex Checking	Commercial Checking	Non-Profit Checking	M&T Business Interest Checking	Clients' Funds Trust Account
Target Market	Small Businesses or emerging Entrepreneurs: A small or newly established business with potential for growth and innovation. <i>*only available to open on mtb.com</i>	Progressive Businesses: A business that is actively advancing in its operations and market presence, often experiencing growth and improvement over time.	Mature Businesses: A well-established company with a stabilized market position, typically experiencing steady revenue with limited growth fluctuations.	Established and expanding businesses	Businesses that need comprehensive banking services	Not-for-Profit organizations	Interest bearing checking account for businesses	<ul style="list-style-type: none"> Attorneys (IOLTA/IOLA/IOTA) PA Courts (MJ-IOTA) Real Estate Agents/Title Companies (MAHT in MD; IOREBTA in CT; IORTA in VT; IORETA in ME)
Account Monthly Maintenance Fee	\$5.00 per month (first 3 months waived ⁷)	\$10.00 per month (first 3 months waived ⁷)	\$20.00 per month (first 3 months waived ⁷)	\$50.00 per month (first 3 months waived ⁷)	\$29.00 per month (first 3 months waived ⁷)	\$7.50 per month (first 3 months waived ⁷)	\$22.00 per month (first 3 months waived ⁷)	\$0.00 per month
How To Avoid Monthly Maintenance Fee After First 3 Months^{5,7}	<p>No monthly maintenance fee if:</p> <ul style="list-style-type: none"> Average Ledger Balance is at least \$1,000 that month <p>OR</p> <ul style="list-style-type: none"> The purchases and payments¹⁴ made from the Account with the linked Visa[®] debit card(s) total \$300.00 or more (transactions must be settled during the Analysis Period, and withdrawals are not included) 	<p>No monthly maintenance fee if:</p> <ul style="list-style-type: none"> Average Ledger Balance is at least \$2,500 that month <p>OR</p> <ul style="list-style-type: none"> There are 5 or more transaction items¹ that month 	<p>No monthly maintenance fee if:</p> <ul style="list-style-type: none"> The Average Ledger Balance is at least \$10,000 <p>OR</p> <ul style="list-style-type: none"> The sum of the Average Ledger Balances of the account and any linked Commercial Savings Account is at least \$25,000 <p>OR</p> <ul style="list-style-type: none"> There is at least one M&T merchant services deposit into the account that month <p>OR</p> <ul style="list-style-type: none"> \$2,000 or more in purchases are made on a linked M&T Business Credit Card¹¹ 	<p>No monthly maintenance fee if you maintain a monthly Average Ledger Balance of \$50,000 or more among all linked BizFlex accounts</p> <p>Link up to 4 BizFlex accounts for combined balances</p> <p>Option to receive discounted Treasury Management services²</p>	<p>Monthly maintenance fee can be offset by Earnings Allowance (ECR)⁶.</p> <p>The amount of fees offset depends on account usage</p> <p>This is an analyzed account</p>	<p>No monthly maintenance fee if you:</p> <ul style="list-style-type: none"> Maintain \$500 monthly Average Ledger Balance <p>OR</p> <ul style="list-style-type: none"> Enroll in e-statements and discontinue paper statements³ <p><i>The monthly maintenance and other eligible services fees can be offset by Earnings Allowance (ECR)⁶</i></p>	<p>Monthly maintenance fee cannot be offset.</p> <p>Account earns interest only.</p> <ul style="list-style-type: none"> \$500 minimum daily Collected Balance required to earn interest 	<p>No monthly maintenance fee</p> <p>Allowable Transaction Charges are subtracted from the interest earned within the account</p> <p>Non-Allowable Transaction Charges (Wire Transfer, Treasury Management, Overdraft, Stop Payments, Returned Deposit Items) are either assessed to a linked business operating account or billed directly to the client</p>
ACCOUNT DETAILS								
Set Number Of Transactions Included Each Month¹	No charge for first 25 transaction items each month ⁸	No charge for first 100 transaction items each month ⁸	No charge for first 500 transaction items each month ⁹	No charge for first 1000 transaction items each month ¹⁰	Eligible fees offset by Earnings Allowance (ECR) ⁶	No charge for first 50 transaction items each month ⁹	Not applicable	Not applicable
Currency Deposits Per Month	No charge for first \$2,500 currency deposited or supplied per month ¹²	No charge for first \$5,000 currency deposited or supplied per month ¹²	No charge for first \$20,000 currency deposited or supplied per month ¹²	No charge for first \$50,000 currency deposited or supplied per month ¹²	Eligible fees offset by Earnings Allowance (ECR) ⁶	Fees apply ¹²	Fees apply ¹²	Not applicable
One Standard Check Order At No Cost⁴	✓	✓	✓	✓	✓	✓	✓	✓
ACCOUNT STRUCTURE								
Interest-Bearing Checking Account							✓	✓
Ability To Waive Monthly Maintenance Fee⁵	✓	✓	✓	✓		✓		Not applicable

DISCLOSURES ON REVERSE



Equal Housing Lender.

- 1 Transaction items are: deposit tickets (teller or virtual), checks paid, checks deposited, ACH credits received (not generated by the customer), and ACH debits received (not generated by the customer). ATM cash deposits are not considered a transaction item.
- 2 Maintain two or more eligible Treasury Management services and receive a 25% discount on those services. All products and services are subject to eligibility and restrictions may apply.
- 3 Electronic statement delivery is available to customers enrolled in M&T Online Banking for Business, and the monthly maintenance fee discounts/waivers noted above apply only if the account is enrolled in Electronic Statement and Document Delivery at the end of the month for which the monthly maintenance fee is being calculated. If requirements are not met, paper statement fee is \$3.00 for Business Essential Checking, M&T Simple Checking for Business, M&T Tailored Business Checking, BizFlex Checking, Non-Profit Checking and M&T Business Interest Checking. Paper Statement fee is \$7.00 for Commercial Checking.
- 4 One promotional standard check order valued at \$150 for new customers. First time check orders only.
- 5 There is no monthly maintenance fee if requirements are met, but other transaction and service fees, including overdraft fees, may apply.
- 6 Earning Credit Rate is a daily calculation of interest based on the amount of funds in your checking account. A calculated percentage of this amount, the Earnings Allowance, is then used to pay down eligible fees for the account.
- 7 The monthly maintenance fee is waived for the first three months upon account opening. Please note that if you modify your Account type within this 3-month period, the monthly maintenance fee waiver will terminate and the monthly maintenance fee for your Account will be assessed, unless you qualify for another monthly maintenance fee waiver.
- 8 Additional transaction items in a month are \$1.00 each.
- 9 Additional transaction items in a month are \$0.50 each.
- 10 Additional transaction items in a month are \$0.25 each.
- 11 \$20.00 per month, unless the purchases made on a linked M&T Business Credit Card or M&T Business Rewards Credit Card totaled \$2,000 or more in the credit card statement cycle ending in that month.
- 12 Fees for additional currency deposited or supplied (including deposits completed at an M&T ATM) are \$0.27/\$100.
- 13 Fees for currency deposited or supplied (including deposits completed at an M&T ATM) are \$0.27/\$100.
- 14 Purchases and payments types do not include the following transactions: ATM transactions, refunds, returns, cash advances, and purchases of cash equivalents such as money orders and gift cards.

All M&T checking accounts are subject to M&T standard account agreements.

M&T Bank Merchant Services are available subject to completion of a Merchant Services application and credit approval. Merchant Services are provided subject to the terms and conditions of M&T Bank's Merchant Services Agreement. Availability of funds is subject to M&T Bank's Funds Availability Policy. Additional terms and conditions apply.

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 details.

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