

M&T@Work



VALUABLE BENEFITS FOR VALUED EMPLOYEES

M&T Bank offers (Southern Tiers Environments for Living) employees a banking relationship that takes your life into account.

**SPECIAL
OFFER**

**Get a \$75
cash bonus!**

Just add a qualifying direct deposit to a new MyChoice Checking account today*

Direct deposit helps make budgeting and managing your money easier.

- **Simple** Your pay is automatically deposited into your account
- **Reliable** There's no need to worry about lost, stolen or misplaced checks
- **Convenient** You don't have to arrange for special trips into work if you are off on payday

Adding direct deposit is simple – Enroll today.

For more information, please contact:

Name: Allen Nagel or Derek Johnson -- Tops Dunkirk Branch

Email address: anagel@mtb.com or djohnson@mtb.com

Phone: (716) 366-8111

* We will credit one bonus (the "Bonus") to the account if the account receives a minimum of one direct deposit in the amount of at least \$100 within 90 days of account opening. Qualifying direct deposits include, but are not limited to, electronic deposits such as payroll or Social Security and do not include electronic money transfers or credits such as account-to-account transfers or those made through internet payment services. Bonus will be credited to the account within 90 days of direct deposit activation as long as the account is in good standing. Bonus is reportable for tax purposes. Only one bonus will be awarded regardless of the number of accounts, titling on account and the number of direct deposit arrangements established. Offer applies to MyChoice Checking, MyChoice Plus Checking, MyChoice Plus Checking With Interest or MyChoice Premium Checking accounts opened between January 7, 2013 and March 29, 2013 in connection with the M&T @ Work program within M&T Bank's Buffalo, Central Pennsylvania, MVDC, Greater DC and Delaware pricing regions. Bonus offer is not available on all checking accounts, may vary by product and region, is limited to one per customer, and is not available to employees of M&T Bank or any of its affiliates. 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, its features and terms are subject to change.



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VALUABLE BENEFITS FOR VALUED EMPLOYEES

M&T Bank offers (Southern Tier Environments for living) employees a banking relationship that takes your life into account. *75 Cash Bonus Available!

At M&T, you'll not only find a checking account that helps meet your individual needs, you'll also receive the benefits of a relationship with a bank that understands you.

- Bank at over 700 M&T branches
- Account access at more than 2000 M&T ATMs
- 24-hour Telephone Banking Service
- M&T Web Banking®
- Mobile Banking
- Web and Mobile Bill Pay
- Custom Add-ons

Plus, enjoy these special benefits through the M&T @ Work Program.

- Preferred rates on selected savings products
- M&T Check Card with Rewards and bonus points¹
- Gift at onsites²
- No M&T Fee for first order of standard checks³
- \$250 Mortgage closing cost discount⁴
- Discounted rates on selected loan products⁵
- Ask about our special offers to see if you are eligible
- More information at mtb.com/atwork

*Receive a CASH BONUS for initiating direct deposit into a NEW MyChoice @ Work Checking account now thru April 15th, 2013! Act fast before the cash bonus is gone!

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M&T Bank

Understanding what's important®



¹The M&T Bank Rewards Program ("Program") is subject to the M&T Bank Rewards Program Terms & Conditions ("Program Terms & Conditions"). You can obtain a copy of the Program Terms & Conditions and other information about the Program at www.rewards.mtb.com. 1,000 M&T Bank Rewards bonus points will be credited to your account within 60 days of enrollment of your M&T Check Card in M&T Bank Rewards. The enrolled M&T Check Card must be linked to the account you opened through the M&T @ Work program, and enrollment must be completed within 90 days of account opening. This offer is subject to change and/or discontinuation without notice. Only M&T Check Cards issued to residents of the United States and in good standing may be eligible to participate in the Program. Additional exclusions of cards may apply. We reserve the right to determine in our sole discretion whether a particular M&T card or cardholder is eligible to participate in the Program.

²One gift per household while M&T @ Work Specialist is onsite.

³One standard check order per household.

⁴Limit one mortgage closing discount per loan. Certain other restrictions may apply. Customers must apply with an M&T Mortgage Division loan officer. Loans subject to credit and property approval.

⁵Offers subject to credit approval and are for new accounts only. Offers available only if a new personal checking account is opened in connection with the M&T @ Work program.

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.