

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 find out more about M&T's Treasury Management Services, **contact your Relationship Manager or M&T's Treasury Management Services at 1-800-724-2240, Monday – Friday, 8am – 6pm ET.**

Treasury Management and Commercial Deposit Services

- Price Changes as of **January 1, 2022**

M&TBank

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.

M&T Bank

Treasury Management and Commercial Deposit Services

Price Changes as of January 1, 2022

M&T Bank will be changing the standard pricing of the following Treasury Management and Commercial Deposit Services, effective January 1, 2022. 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.

WIRE TRANSFER SERVICES¹

Wire – Internal Auto Outgoing (Per Item)	\$13.00
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¹\$35 will be deducted from incoming wires received with invalid beneficiary information that M&T must return to the originating bank. Classification of Incoming Wires as domestic or international may be based on the payment network utilized.

AUTOMATED CLEARING HOUSE (ACH) SERVICES

ACH POP Debits Originated (Per Item)	\$0.20
ACH POS Debits Originated (Per Item)	\$0.20
ACH ARC Debits Originated (Per Item)	\$0.20
ACH CIE Credits Originated (Per Item)	\$0.20
ACH Unauthorized Return Faxed (Per Item)	\$22.00
ACH Unauthorized Return Mailed (Per Item)	\$35.00
ACH Addenda Originated (Per Line)	\$0.03
ACH Debit Block Maintenance (Per Month)	\$32.00
Real-Time Payment Sent (Per Item)	\$1.50
EDI Advices – Per Info Reporting Item	
Tier 2 (> 20 transactions)	\$0.75

DEPOSIT SERVICES

Commercial Checking Maintenance (Per Month)	\$29.00
Statement – Faxed	\$25.00
Unavailable Funds Debit – Returned (Per Item)	\$36.00
Unavailable Funds Debit – Paid (Per Item)	\$36.00
Nonsufficient Funds – Paid (Per Item)	\$36.00
Nonsufficient Funds – Returned (Per Item)	\$36.00
Overdrawn Balance Fee	
5,10,15,20,25,30,35,40 Days	\$0.00
Savings OD Protection Transfer Fee	\$0.00

IMAGING SERVICES

CD-ROM/Trans CK Paid Images (Per Item)	\$0.07
CD-ROM Deposit Images (Per Item)	\$0.07

ACCOUNT RECONCILIATION (ARP) SERVICES

Payee Positive Pay Suspect (Per Item)	
Tier 2 (21 – 80 items)	\$1.50
Tier 3 (81+ items)	\$3.00
ARP Postage – UPS ⁴	At Cost

⁴This fee is not changing but is no longer eligible to be offset by Earnings Credit.

INFORMATION REPORTING SERVICES

Previous Day BAI Trans Maintenance (Add'l Acct / Per Month)	\$25.00
TC BB Check Image Service (Per Account)	\$13.50
TC BB Account Subscription (Per Account / Per Month)	\$23.00
TC BB Previous Day Exp Wire (Per Account / Per Month)	\$15.00
TC BB Deposit Image Service (Per Account / Per Month)	\$13.50
TC CB Check Image Service (Per Account)	\$52.00
TC CB Deposit Image Service (Per Account)	\$52.00
TC CB Cash Position Summary (Per Account / Per Month)	\$40.00
TC CB Cash Position Detail (Per Account / Per Month)	\$50.00
TC CB Previous Day Exp Wire (Per Account / Per Month)	\$38.00
TC CB Previous Day Detail (Per Account / Per Month)	
Tier 2 (2 – 4 Accounts)	\$40.00
Tier 3 (5 or more Accounts)	\$25.00
TC CB Wire Transfer Service Maintenance (Per Month)	\$30.00

REMOTE CHECK DEPOSIT SERVICES

Remote Check Deposit (Per Item)	\$0.15
Remote Check Deposit Maintenance (Per Month)	\$140.00
RCD Mobile Maintenance Bundle (Per Month)	\$140.00

SWEEP ACCOUNT SERVICES

Blocked Account Maintenance (Per Month)	\$400.00
Loan Sweep Fee (Per Month)	\$325.00
Money Rate Sweep – Multi Account (Per Month)	\$140.00
Repo Fee (Per Month)	\$250.00
Fed Funds Fee (Per Month)	\$175.00
Fed Funds Sweep Maintenance (Per Month)	\$100.00
ZBA Master Maintenance (Per Month)	\$50.00
ZBA Transfer – Debit (Per Item)	\$0.55
ZBA Transfer – Credit (Per Item)	\$0.55
ZBA Credit Posting Controlled (Per Item)	\$0.25

LOCKBOX SERVICES

Wholesale Lockbox	
Paper Return Maintenance (Per Month)	\$225.00
Check Image CD (Per Item)	\$0.10
Doc Image CD (Per Item)	\$0.10
Data Entry (Per Keystroke)	\$0.017
Accept Payee >10 (Per Item)	\$0.20
Image Maintenance (Per Month)	\$140.00
Paper Maintenance (Per Month)	\$225.00
Items Processed (Per Item)	
Tier 1 (< 250)	\$0.48
Tier 2 (> 250 – 1,000)	\$0.41
Tier 3 (> 1,000)	\$0.39
Baltimore Additional Image Maintenance (Per Month)	\$110.00
Retail Lockbox	
Paper Return Maintenance (Per Month)	\$225.00
Check Image CD (Per Item)	\$0.10
Doc Image CD (Per Item)	\$0.10
Check Image Captured (Per Item)	\$0.10
Data Transmitted (Per Record)	\$0.03
Buffalo - Per Item Processed	\$0.32
Baltimore – Check Image Transmitted (Per Check)	\$0.07
Baltimore – Doc Image Transmitted (Per Doc)	\$0.07