



JOHN SMITH
ABC BUSINESS LLC

EXAMPLE
For United Bank Conversion Only

M&T Business Rewards Credit Card
Account Number Ending: 7655

Account Summary

Customer Service 1-866-279-0888

This section will show a \$0.00 previous balance. Actual previous balance appears within the transaction list on page 4

Summary of Account Activity		
Previous Balance		\$0.00
Payments	-	\$2,446.52
Credits	-	\$511.80
Purchases	+	\$18,178.12
Debits	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$15,219.80
Total Credit Line		
Available Credit		
Cash Limit		
Available Cash		
Days In Billing Cycle	30	
Closing Date	05/05/2023	

M&T Rewards Summary	
Previous Balance	0
Points Earned	+448,003
Points Adjusted	-448,003
Points Redeemed	0
Total Points	0

New Balance here matches
New Balance in Payment
Information section on the
right

Payment Information	
New Balance	\$15,219.80
Total Minimum Payment Due	\$380.00
Payment Due Date	06/02/2023

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 24.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	24 years	\$27,766
\$518	3 years	\$18,648 (Savings = \$9,118)

If you would like information about credit counseling services, please call 1-800-363-1141.

Effective this cycle, the Index Rate on your account is 8.00%.

Simplify your life. Save time, checks and postage with automatic deduction. Visit your local branch and complete the authorization form for a more convenient and secure way to make your Business Credit Card payment automatically every month.

Please detach and return portion below with your payment. Keep portion above for your records.



Account Number Ending: 7655
Payment Due Date: 06/02/2023
New Balance: \$15,219.80
Total Minimum Payment Due: \$380.00

91020561997655 00038000 01521980 06022023

Amount Enclosed

\$

Make Check Payable To: M&T Bank

Mail Payment To:

CREDIT CARD PAYMENT PROCESSING
PO BOX 62014
BALTIMORE MD 21264-2014

JOHN SMITH
ABC BUSINESS LLC
123 MAIN ST
BUFFALO NY 14203

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

For purposes of this statement, (1) "you" and "your" mean the owner and/or authorized officer of the Company issued one or more M&T Business Credit Cards pursuant to an application for same made to us by you and the Company; (2) "Company" means the business for which the Account is established (3) "your credit card" means each M&T Business Credit Card tied to your account that we have issued to someone who has been authorized by you to use your account and the credit card; (4) "your account" means your M&T Business Credit Card account with us to which your credit card is linked.

Payment Requirements. We do not accept cash payments through the mail. Mailed payments must be made by payment check or money order accompanied by the payment stub (on page 1 of this statement) and received by us at Credit Card Payment Processing, P.O. Box 62014, Baltimore, MD 21264-2014. Payments made in person must be made at an M&T Bank branch by payment check, cash, or money order. Checks must be made payable to M&T Bank. Except to the extent required by applicable law, if we accept any payment that does not conform to these requirements, the payment need not be posted or considered to have been made until the 5th day after the date we receive it.

Grace Period For Payment Of Purchases. If this statement shows that you paid the New Balance on your prior month's statement by the Payment Date on that statement, or the New Balance on that statement was zero, and you make a payment that we receive by the Payment Due Date shown on this statement, we won't charge interest on any part of the purchases added to your account on this statement to which we allocate your payment.

Calculation Of Payment. The Total Minimum Payment Due is the greater of (1) \$15, or (2) 2.5% of principal and interest balance and the greater of (a) any amounts over limit (including over limit fees), or (b) any past due amounts and late fees.

Allocation Of Payments. Except as required by law, we apply payments of the Minimum Payment amount (or less) and any credits in the manner we determine, generally to balances (including transactions made after this statement) with lower APRs before balances with higher APRs and in this order: past due fees, current fees, finance charges, previous principal balance and current principal balance. This means that balances with lower APRs (such as balances with promotional APRs) will be paid before other balances. Except as required by law, we credit payments over the required Minimum Payment to balances with the highest APR first, and then to lower APR balances in descending order.

Balance Subject To Interest Rate. We figure interest on your Account using the Average Daily Balance (including new transactions) method. We calculate interest separately for each category of Transactions (purchases, cash advances, checks, balance transfers, overdraft protection, promotional cash advances, and promotional balance transfers). For each category of Transaction, we calculate a Balance Subject to Interest Rate for the billing cycle by adding up the daily balances and dividing that amount by the number of days in the billing cycle. Interest for each balance is calculated by multiplying the Daily Periodic Rate for each balance times the Balance Subject to Interest Rate for each category and by the number of days in the billing cycle.

We begin with the balance for each category on the first day of the billing cycle and add any unpaid periodic interest charge. To get the daily balance for each category, we take the beginning balance each day, add any periodic interest from the prior day, add any new transactions and other debits (such as fees), subtract any credits or payments as of that day and make other adjustments. A credit balance is considered zero. Then, for each category, we calculate a Balance Subject to Interest Rate for the billing cycle by adding up the daily balances and dividing that amount by the number of days in the billing cycle.

What To Do If You Think You Find A Mistake On Your Statement. If you think there is an error on your statement, write to us on a separate sheet of paper at:

M&T Bank, PO Box 8405, Wilmington, DE 19899-8405

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the problem:** If you think there is an error on your statement, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that were purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in the state of your principal place of business or within 100 miles of your current business mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us

in writing at: M&T Bank, PO Box 8405, Wilmington, DE 19899-8405

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount, you will be responsible for such amount.

Electronic Check Conversion. When you send us your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. In such cases, the original check may be destroyed and we will retain the image in our records.

Bankruptcy. M&T Bank is attempting to collect a debt and any information obtained will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.

Alternate Format. Consumers can request this communication in an alternate format such as large print or braille. Please contact us at 1-800-724-2440 to request communications in an alternate format.

Important Information for Servicemembers: Pursuant to the Servicemembers Civil Relief Act, you & your dependents may be eligible for certain benefits and/or protections. For further information, please contact our SCRA Servicing Team by phone 8:30am-5pm (EST) Monday-Friday at: 1 855 350 SCRA (7272) or 1 302 934 4872, by email at scraservicing@mtb.com, or by mail at PO Box 900, Millsboro, DE 19966.

Address Change Request:

To change your address, please visit your local M&T Bank branch. Our representatives would be happy to assist you.
Thank you!

M&T Rewards

M&T Rewards program* information can be accessed through Online and Mobile Banking or by calling 1-866-579-2335.

The M&T Rewards Program* is subject to the M&T Rewards Program Terms and Conditions ("Program Terms & Conditions"), which can be found at rewards.mtb.com. Unless you are participating in a limited-time promotional offer, M&T Business Rewards Credit Cards will receive 1.5% cash back for every \$1 spent on Qualifying Purchases (as defined in the Program Terms & Conditions), subject to change and/or discontinuation without notice. Points are awarded per qualifying transaction and rounded to the nearest whole number.

Transactions

Post Date	Tran Date	Reference Number	Description	\$ Amount
JOHN SMITH				Ending in: 7655
04/27	03/28	117000000051728	FACEBK W8GKLNTCF2	250.00
04/27	03/28	117000000051736	FACEBK W8GKLNTCF2	250.00
04/27	03/29	117000000051744	AMZN MKTP US*HY11I2J91	99.82
04/27	03/29	117000000051751	AMZN MKTP US*HY11I2J91	99.82
04/27	03/30	117000000051769	AMZN MKTP US*HY3HS7C92	31.23
04/27	03/30	117000000051777	AMZN MKTP US*HY3HS7C92	31.23
04/27	03/31	117000000051785	WALMART.COM 8009666546	101.99
04/27	03/31	117000000051793	AMAZON.COM*HY1JB2740 A	229.32
04/27	03/31	117000000051801	WALMART.COM 8009666546	101.99
04/27	03/31	117000000051819	AMAZON.COM*HY1JB2740 A	229.32
04/27	04/02	117000000051827	ISTORAGEL679SHREWBURY	266.00
04/27	04/02	117000000051835	ONLINE JOB ADS INDEED	528.33
04/27	04/02	117000000051843	MATTERPORT.COM	10.61
04/27	04/02	117000000051850	GOOGLE*ADS8266578643	355.60
04/27	04/02	117000000051868	GOOGLE*ADS8266578643	355.60
04/27	04/02	117000000051876	ONLINE JOB ADS INDEED	528.33
04/27	04/02	117000000051884	MATTERPORT.COM	10.61
04/27	04/02	117000000051892	ISTORAGEL679SHREWBURY	266.00
04/27	04/05	117000000051900	AMERAPRODUC	443.51
04/27	04/05	117000000051918	AMERAPRODUC	443.51
04/27	04/06	117000000051926	CONSUMER CELLULAR INC	25.14
04/27	04/06	117000000051934	FACEBK YMXG2PKCF2	190.46
04/27	04/06	117000000051942	FACEBK YMXG2PKCF2	190.46
04/27	04/06	117000000051959	CONSUMER CELLULAR INC	25.14
04/27	04/07	117000000051967	AMAZON.COM*HS0YC90D2 A	55.04
04/27	04/07	117000000051975	AMZN MKTP US*HS9XW1NY2	7.99
04/27	04/07	117000000051983	AMZN MKTP US*HS9XW1NY2	7.99
04/27	04/07	117000000051991	AMAZON.COM*HS0YC90D2 A	55.04
04/27	04/09	117000000052007	AMAZON.COM*HS0H92Q91 A	15.93
04/27	04/09	117000000052015	ZOOM.US 888-799-9666	65.99
04/27	04/09	117000000052023	GOOGLE*ADS8266578643	500.00
04/27	04/09	117000000052031	ADOBE *ACROPRO SUBS	21.24
04/27	04/09	117000000052049	AMZN MKTP US*HJ84B3LW0	21.30
04/27	04/09	117000000052056	AMZN MKTP US*HJ40N04W0	29.98
04/27	04/09	117000000052064	ONLINE JOB ADS INDEED	535.88
04/27	04/09	117000000052072	ONLINE JOB ADS INDEED	597.13
04/27	04/09	117000000052080	GOOGLE*ADS8266578643	500.00
04/27	04/09	117000000052098	ONLINE JOB ADS INDEED	535.88
04/27	04/09	117000000052106	ONLINE JOB ADS INDEED	597.13
04/27	04/09	117000000052114	AMAZON.COM*HS0H92Q91 A	15.93
04/27	04/09	117000000052122	AMZN MKTP US*HJ84B3LW0	21.30
04/27	04/09	117000000052130	AMZN MKTP US*HJ40N04W0	29.98
04/27	04/09	117000000052148	ADOBE *ACROPRO SUBS	21.24
04/27	04/09	117000000052155	ZOOM.US 888-799-9666	65.99
04/27	04/10	117000000052163	AMZN MKTP US*HJ3VN6A50	147.90
04/27	04/10	117000000052171	AMZN MKTP US*HJ3VN6A50	147.90
04/27	04/11	117000000052189	CUBESMART 6939	204.00
04/27	04/11	117000000052197	EIG*CONSTANTCONTACT.CO	70.66
04/27	04/11	117000000052205	EIG*CONSTANTCONTACT.CO	70.66
04/27	04/11	117000000052213	CUBESMART 6939	204.00
04/27	04/13	117000000052221	AMZN MKTP US*HJ94P9E02	137.37
04/27	04/13	117000000052239	AMZN MKTP US*HJ63R8X71	26.99
04/27	04/13	117000000052247	AMZN MKTP US*HJ90P9AM2	255.90
04/27	04/13	117000000052254	AMZN MKTP US*HJ63R8X71	26.99

All purchases, payments and fees will be listed here, including the previous statement balance total

Transactions Continued

Post Date	Tran Date	Reference Number	Description	\$ Amount
JOHN SMITH				Ending in: 7655
04/27	04/13	117000000052262	AMZN MKTP US*HJ90P9AM2	255.90
04/27	04/13	117000000052270	AMZN MKTP US*HJ94P9E02	137.37
04/27	04/14	117000000052288	ONLINE JOB ADS INDEED	541.23
04/27	04/14	117000000052296	ONLINE JOB ADS INDEED	541.23
04/27	04/18	117000000052304	FACEBK 8PQMPPDF2	250.00
04/27	04/18	117000000052312	ISTORAGEL679SHREWBURY	284.00
04/27	04/18	117000000052320	ISTORAGEL679SHREWBURY	284.00
04/27	04/18	117000000052338	FACEBK 8PQMPPDF2	250.00
04/27	04/19	117000000052346	GOOGLE*ADS8266578643	500.00
04/27	04/19	117000000052353	ONLINE JOB ADS INDEED	533.41
04/27	04/19	117000000052361	GOOGLE*ADS8266578643	500.00
04/27	04/19	117000000052379	ONLINE JOB ADS INDEED	533.41
04/27	04/19	117000000052387	ONLINE JOB ADS INDEED	531.85
04/27	04/24	117000000052395	ONLINE JOB ADS INDEED	531.85
04/27	04/04	117000000007048	PAYMENT - THANK YOU	-2,446.52
04/27	03/26	117000000015645	PREVIOUS STATEMENT BALANCE	2,446.52
04/27	04/24	117000000001173	AMZN MKTP US	255.90
04/27	04/24	117000000001181	AMZN MKTP US	
2023 Year-to-Date Totals				
Total Fees charged in 2023				\$0.00
Total Interest charged in 2023				\$0.00

Sum

Previous Statement Balance displayed here, within the transaction list

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Promo Rate End Date	Balance Subject to Interest Rate	Interest Charge
Purchases	13.74% (v)	-	\$0.00	\$0.00
Cash Advances	26.99% (v)	-	\$0.00	\$0.00
Overdraft Protection	26.99% (v)	-	\$0.00	\$0.00
Convenience Checks	26.99% (v)	-	\$0.00	\$0.00
Balance Transfers	13.74% (v)	-	\$0.00	\$0.00

(v) = Variable Rate

Important APR information is included here