



**EXAMPLE**  
For United Bank Conversion Only

**M&T Visa Signature Credit Card**  
Account Number Ending: 6946

MARINA TEST

This section will show a \$0.00 previous balance. Actual previous balance appears within the transaction list on page 3

**Account Summary**

Customer Service 1-866-279-0888

Summary of Account Activity	
Previous Balance	\$0.00
Payments	\$200.00
Credits	\$0.00
Purchases	\$304.19
Debits	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
<b>New Balance</b>	<b>\$104.19</b>
<b>Total Credit Line Available Credit</b>	<b>\$500.00</b>
Cash Limit	
Available Cash	
Days In Billing Cycle	30
Closing Date	03/27/2023

M&T Rewards Summary	
Previous Balance	0
Points Earned	+238
Points Redeemed	0
<b>Total Points</b>	<b>238</b>

Payment Information							
<b>New Balance</b>	<b>\$104.19</b>						
<b>Total Minimum Payment Due</b>	<b>\$15.00</b>						
<b>Payment Due Date</b>	<b>04/24/2023</b>						
<p><b>Late Payment Warning:</b> 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%.</p> <p><b>Minimum Payment Warning:</b> 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:</p> <table border="1"> <thead> <tr> <th>If you make no additional charges using this card and each month you pay...</th> <th>You will pay off the balance shown on this statement in about...</th> <th>And you will end up paying an estimated total of...</th> </tr> </thead> <tbody> <tr> <td>Only the minimum payment</td> <td>8 months</td> <td>\$109</td> </tr> </tbody> </table>		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	8 months	\$109
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	8 months	\$109					

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

**News from M&T**

**Go paperless!** View statements and make your payments online. Learn more at [mtb.com/paperless](http://mtb.com/paperless).

**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 credit card payment automatically every month.

Did you know that M&T Rewards now allows you to earn cash back on all of your purchases? No qualifications, no limits and no restrictions. Earn 1.5% cash back on everything, including gas, groceries, travel, bill payments – If it's a purchase, it earns points! Go to [rewards.mtb.com](http://rewards.mtb.com) for additional details.

Effective this cycle, the Index Rate on your account is 7.75%.

New York residents may contact the New York State Department of Financial Services by telephone at 1-877-226-5697 or visit its website, [www.dfs.ny.gov](http://www.dfs.ny.gov), for free information on comparative credit card rates, fees and grace periods.

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



Account Number Ending: 6946  
 Payment Due Date: 04/24/2023  
 New Balance: \$104.19  
 Total Minimum Payment Due: \$15.00

70950035706946 00001500 00010419 04242023

Amount Enclosed

\$

Make Check Payable To: M&T Bank

Mail Payment To:

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

MARINA TEST  
 11 MAIN STREET  
 BUFFALO NY 14203

**IMPORTANT INFORMATION ABOUT YOUR ACCOUNT**

**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 5<sup>th</sup> 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 rate balances in APR 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 your home state or within 100 miles of your current 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 and you do not pay, we may report you as delinquent.

**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.

**Reporting of Account Information to Credit Bureaus.** We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected on your credit report. If you think M&T has reported inaccurate information to a credit bureau, you may submit a dispute online with the credit bureau or write to us at M&T Bank, PO Box 900, Millsboro, DE 19966.

**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 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 Service Members:** Pursuant to the Service Members 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](mailto: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 or call our Telephone Banking Center at 1-866-279-0888. Our representatives would be happy to assist you. Thank you!

# News from M&T

## 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 & Conditions ("Program Terms & Conditions"), which can be found at [www.rewards.mtb.com](http://www.rewards.mtb.com). Unless you are participating in a limited-time promotional offer, M&T Visa® Signature Credit Cards will receive 1.5 rewards points for every \$1 spent on 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
<b>MARINA TEST</b>				<b>Ending in: 6946</b>
03/20	01/29	079000000000077	ASIA MARKET	20.98
03/20	01/30	079000000000085	ALDI 73044	9.48
03/20	01/31	079000000000093	WAL-MART #2282	12.13
03/20	02/07	079000000000101	ALDI 73044	10.71
03/20	02/10	079000000000119	WM SUPERCENTER #2282	33.89
03/20	02/12	079000000000127	CT DMV ONLINE SERVICES	72.00
03/20	02/06	079000000000049	PAYMENT - THANK YOU	-200.00
03/20	12/26	079000000000049	PREVIOUS STATEMENT BALANCE	145.00
<b>Subtotal:</b>				<b>304.19</b>

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

2023 Year-to-Date Totals	
Total Fees charged in 2023	\$0.00
Total Interest charged in 2023	\$0.00

*Subtotal here, matches the purchases total in the Summary of Account Activity on page 1*

## 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	13.24% (v)	-	\$0.00	\$0.00
Cash Advances	26.49% (v)	-	\$0.00	\$0.00
Overdraft Protection	26.49% (v)	-	\$0.00	\$0.00
Convenience Checks	26.49% (v)	-	\$0.00	\$0.00
Balance Transfers	13.24% (v)	-	\$0.00	\$0.00

(v) = Variable Rate

*Important APR information is included here*

News from M&T

