

DESCRIPTIVE

Summary of Statement Totals

Current Month and Year-to-Date information is summarized and presented clearly in the upper portion of the statement.

Detailed Service Information:

Each service used is shown including the associated volume and total fees.

Explanation of Statement Terms:

Analysis statement terms are defined in alphabetical order on the reverse of the statement.

EASY TO USE

Appearance

The enhanced summary information allows you to quickly review your monthly statement.

Organization

Your Account Analysis Statement is grouped by service and includes Summary and Detail level information.

Inquiries

The name of your account manager appears along with phone and fax numbers to provide answers to any questions you may have about your account.

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 that can help accelerate deposits of customer remittances and reduce risk of lost payments.

These services include: Lockbox for payment receipt, Cash Vault for cash deposits, Remote Check Deposit service to make depositing checks more convenient, without ever leaving your office, ACH for direct debit of customer accounts, and Cash Concentration for consolidating company funds.

Payment services allow timely, cost-effective payments to be made by check, ACH, EDI, Controlled Disbursement or Wire. In addition, M&T offers specialized services such as Account Reconciliation and Payee Positive Pay to help you monitor outstanding items and mitigate the risk of fraud.

M&T's Web InfoPLU\$ services are designed to be your window to the bank, providing account balances and transaction detail via the Internet. You also can 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 M&T Relationship Manager or the Commercial Service Team at 1-800-724-2240.

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Understanding your new M&T Bank Account Analysis statement.

M&T Bank is pleased to introduce your new monthly Account Analysis statement. Your new statement provides current detail about your M&T accounts and Treasury Management services as well as important summary and contact information.

Your improved Analysis Statement includes:

- Simplified display of Balance Requirement
- Improved summary information
- Fees grouped by service
- Clearer descriptions
- Waived line items displayed

What's Not Changing?

- Your billing method and statement delivery will not change

For questions on these updates, contact:

- Your M&T Bank Relationship Manager listed on your Account Analysis statement
- Your dedicated Treasury Management Consultant
- M&T Bank's Commercial service team at 1-800-724-2240

Are you interested in receiving your Account Analysis Statements electronically?

Contact the Commercial Service Team at 1-800-724-2240 for more information



Use this Statement Roadmap to better understand your Account Analysis Statement.

- Name and contact information for your M&T Bank Relationship Manager
- Your Business Name and Address
- M&T requests that you review your Account Analysis Statement promptly and let us know if you have any questions
- The billing account or individual account for this section of the statement. If this is a Client Summary statement page, this is your main billing account, if this is an Account Detail statement, then this is an individual account
- This shows whether this is your Client Summary for all accounts or individual Account Detail
- The period at the end of which applicable service charges will be assessed
- The period for which charges and credits are itemized on this statement
- The sum of all Ledger Balances at the end of each day in the Analysis Period, divided by the number of calendar days in that period
- The sum of checks and other items deposited to the Account but not yet collected, on each day in the Analysis Period, divided by the number of calendar days in that period
- The result of subtracting the Average Float from your Average Ledger Balance
- The balance used to calculate the Negative Available Balance Charge. It is the sum of any negative end-of-day available balances (overdrafts) during the Analysis Period, divided by the number of calendar days in that period
- The sum of all positive end-of-day collected balances in the Analysis Period, divided by the number of calendar days in that period
- The reserve amount for checking and NOW accounts required by the Federal Reserve
- The Average Positive Collected Balance less the Reserve Requirement. This balance is used in calculating the Earnings Allowance to offset Balance Compensated Fees
- The variable rate used to calculate the Negative Available Balance Charge
- The variable rate used to calculate the Earnings Allowance. The Earnings Credit Rate does not apply to balances that earn interest

1	ACCOUNT MANAGER	R. MANAGER
	PHONE	(716) 848-1234
	FAX	(716) 848-5555

2	ABC COMPANY
	1234 MAIN STREET
	ANYTOWN, USA 12345-0000

3 PLEASE CAREFULLY REVIEW THIS STATEMENT PROMPTLY. WE WILL GLADLY CORRECT ERRORS WITHIN 90 DAYS OF THIS STATEMENT DATE. AFTER 90 DAYS, THIS ACCOUNT ANALYSIS STATEMENT IS DEEMED TO BE ACCURATE AND FINAL.

4	ACCOUNT NUMBER	000987654321
5	STATEMENT TYPE	CLIENT SUMMARY
6	SERVICE CHARGE PERIOD	01/01/13 - 01/31/13
7	ANALYSIS PERIOD	01/01/13 - 01/31/13

	CURRENT MONTH	YEAR-TO-DATE
8	AVERAGE LEDGER BALANCE	\$34,798.30
9	LESS AVERAGE FLOAT	\$6,379.42
10	AVERAGE COLLECTED BALANCE	\$28,418.88
11	AVG NEGATIVE AVAILABLE BAL	\$0.00
12	AVG POSITIVE COLLECTED BAL	\$28,418.88
13	LESS 10.00% RES REQUIREMENT	\$2,841.88
14	NET AVG POS COLLECTED BAL	\$25,577.00
15	NEGATIVE AVAILABLE BAL RATE	15.00%
16	EARNINGS CREDIT RATE	0.20%

17	CURRENT SERVICE CHARGE PERIOD ANALYSIS SUMMARY	
	BALANCE REQUIRED TO:	
18	OFFSET \$1 IN BALANCE COMPENSATED CHARGES	\$5,887.09
19	OFFSET ALL BALANCE COMPENSATED CHARGES	\$186,738.70
20	TOTAL BALANCE COMPENSATED CHARGES	\$31.72
21	EARNINGS ALLOWANCE	\$4.34
22	NET SERVICE CHARGE	\$27.38
23	TOTAL NON-BALANCE COMPENSATED CHARGES	\$0.00
24	TOTAL SERVICE CHARGE PERIOD CHARGES DEBITED	\$27.38

SERVICE DESCRIPTION	VOLUME	UNIT PRICE	TOTAL PRICE
25	<u>BALANCE COMPENSATED SERVICES:</u>		
26	GENERAL DEPOSIT SERVICES		
	000230 DEPOSIT SERVICES CHARGE	34	\$ 0.11900
	010000 ACCOUNT MAINTENANCE	1	15.00000
	010101 DEPOSIT TICKETS	8	0.75000
	010407 ACCOUNT ANLYS ESTMT & PAPER - PER USER	1	0.00000
	10022Z CHECKS DEPOSITED	13	0.11000
		30	SUBTOTAL:
			26.57
	ACH SERVICES		
	250200 ACH DEBITS RECEIVED - PER ITEM	1	0.25000
			SUBTOTAL:
			0.25
	CHECK PAYMENT SERVICES		
	150102 CHECKS PAID - TRUNCATED	15	0.16000
	151350 CHECK IMAGE FRONT & BACK - MO MAINT	1	2.50000
			SUBTOTAL:
			4.90
20	TOTAL BALANCE COMPENSATED CHARGES		\$ 31.72
31	YOUR BALANCE COMPENSATED SERVICES ARE CHARGED MONTHLY		
32	<u>SERVICE CHARGE SUMMARY:</u>		
	TOTAL CHARGES DEBITED TO ACCOUNT 000987654321		\$ 27.38
33	<u>BUNDLE CONCESSION SUMMARY:</u>		
	TOTAL BUNDLE BENEFITS CREDITED TO ACCOUNT 000987654321		\$60.00
34	MANUFACTURERS AND TRADERS TRUST COMPANY 25 S CHARLES ST, BALTIMORE MD 21201		

- This section summarizes your current months fees
- This is calculated by dividing the Balance Required to Offset All Balance Compensated Fees by the Total Balance Compensated Fees
- This is the balance required to offset all of the Balance Compensated Charges to your account. It is the total Balance Compensated Fees multiplied by 365 (366 in a leap year) divided by the number of calendar days in the Analysis Period, divided by the Earnings Credit Rate
- The total fees for the Balance Compensated services provided. It is the total of the subtotals listed for each service grouping. This amount can be fully or partially offset by deposit balances maintained
- This allowance is based on your balances and offsets Total Charges. It is calculated by multiplying the Net Average Positive Collected Balance by the Earnings Credit Rate, divided by 365 (366 in a leap year), multiplied by the number of calendar days in the Analysis Period
- Indicates the total dollar amount due for Balance Compensated Fees. It is calculated by subtracting the Earnings Allowance from the Total Balance Compensated fees
- Indicates the total fees for services not offset by your Earnings Allowance
- Indicates the total monthly fees actually debited to your account for the service charge period
- This section displays your services that can be offset by Earnings Credits
- Beginning with General Deposit Services, each item is grouped according the service type
- The volume for each service line item provided to you during the Analysis Period
- The unit price of each service line item listed
- The total price for each service line item listed
- The total price for all service line items associated with that service
- This indicates how and when your services charges will be paid
- This section summarizes the amounts owed for the services used during the Analysis Period
- This section summarizes any benefits you may be receiving as part of M&T's Bundled offerings
- Look here for important messages concerning your account or new services available

NOTE: All prices listed here are for illustrative purposes only and may not be reflective of current or actual prices.