

**- SAMPLE FORM -**

Account Manager

**JOHN SAMPLE**  
**PERRY OFFICE**  
**123 MAIN STREET**

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**ABC PRODUCTS, INC**  
**456 BROAD STREET**  
**ANYTOWN, NY 12345-6789**

2	Customer Number 99-87654321	Due Date 4/1/2009	4
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3	Invoice Number 123456789	Invoice Date 2/20/2009	5
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6	Current Amount Due	\$8,330.00	7
	Past Due Amount	\$49,715.00	
8	Total Amount Due	\$58,045.00	

Total Amount Due must be received on or before 4/1/2009 to avoid additional late charges

9 → If you have any questions, please call 1-800-724-6070

M&TBank: Understanding What's Important.

Loan Summary	Detail	Description
Property Detail	000-11-1234-5 123 SERVICE WAY AKRON, OH 11111	Loan Account Number
Current Payment Summary	\$7,800.00 4/1/2009 \$755.12 \$7,044.88 \$87.00 \$53.00 \$390.00	Current Payment Amount Payment Due Date Projected Interest Due Projected Principal Due Escrow Due Replacement Reserves Due Late Charge
Past Due Summary	\$47,765.00 \$1,950.00	Past Due Payment Amount Past Due Late Charges and Fees
Interest Summary	4.8500% \$3,020.48  Int Rate and Amt Accrued 4.8500% \$755.12	Current Interest Rate Interest Paid Year to Date  Effective Dates 3/22/2009 to 4/01/2009
Account Activity Since Last Invoice	\$800,716.00 \$772,536.48  \$363.00 \$363.00  \$162.00 \$162.00	Starting Principal Balance Ending Principal Balance (Not your payoff balance).  Starting Escrow Balance Ending Escrow Balance  Starting Replacement Reserves Balance Ending Replacement Reserves Balance

16 → Please detach and remit with payment.

Customer Name ABC PRODUCTS, INC	Customer Number 99-87654321	Invoice Number 123456789	Due Date 4/1/2009
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Late Charges will be assessed if paid after 4/1/2009

Make check payable to M & TBANK

Total Amount Due \$58,045.00  
 Additional Principal Amount \_\_\_\_\_  
 Additional Amount \_\_\_\_\_

Total Remitted \_\_\_\_\_

M&TBank  
 P.O. Box 1302  
 Buffalo, NY 14240-1302

## Invoice Definitions

1. **Account Manager** – The name of your Relationship Manager or bank office.
2. **Customer Number** – The number specific to your lending relationship with M&T.
3. **Invoice Number** - The number assigned to your invoice. Please refer to this number when making inquiries about your invoice.
4. **Due Date** - The date by which payment is due in full of the Total Amount Due. If you are using auto deduct, your account will be debited on this date.
5. **Invoice Date** - The date your invoice was prepared.
6. **Current Amount Due** – The total for all charges due for the current billing period. A summary of these charges can be found in the detailed statement below.
7. **Past Due Amount** – The total for all amounts remaining unpaid from the previous billing period.
8. **Total Amount Due** - The sum of all current charges, past due amounts, and late charges (if applicable) due as of the Invoice Date. Your account will be subject to late charges if payment is not received by the date indicated below this total.
9. **Customer Service** - A phone number is provided to you for questions concerning your invoice.
10. **Loan Account Number** – The number assigned to your loan. Please refer to this number when making inquiries regarding a specific loan.
11. **Property Detail** - If your loan is secured by real estate, the property detail will be shown here.
12. **Current Payment Summary** - A summary breakdown of charges due for the current billing period. Applicable charges will be shown here.
13. **Past Due Summary** - A summary of remaining unpaid charges from the previous billing period.
14. **Interest Summary** – The interest rate charged for the period as well as the corresponding interest rate charges are indicated here.
15. **Account Activity Since Last Invoice** - A summary of activity on your account since the last billing period.
16. **Payment** – If you are not using our auto deduct service, please detach the coupon and remit with your check by mail. Checks should be made payable to “M&T Bank”.