

Run your business more smoothly for only \$9.99/month¹ with M&T Bank Merchant Services.^{®2}

With M&T Bank Merchant Services,^{®2} it's all about you and your business.

Introducing a new way to think about Merchant Services. At M&T, we know that time, money, and convenience are important to you as a business owner.

When you open a new M&T Merchant Services account, your business will be able to:

- Accept payments from your customers however and whenever you need
- Gain fast access to funds
- Receive help with PCI compliance
- Directly access our dedicated Merchant Services Customer Service team

We're here to help.

Your M&T Bank Merchant Services representative will work with you to understand your company's unique electronic payments needs – how you receive payments and manage money.

Talk to a Merchant Services representative or stop by an M&T branch today.



This offer of \$9.99/month¹, includes:

- PCI compliance fee
- System access fee
- Regulatory fee
- Clover[®] Go^{3,4} software fee
- Online account access

Plus:

- No annual fee
- No set-up fee
- No monthly minimum fees

M&T Bank
Merchant Services



¹ This offer applies only to merchants who do not currently have a merchant account with M&T Merchant Services, merchants who are not part of an association, merchants who did not collect from a like offer within the past 12 months, or merchants to whom other special consideration is paid or given related to transaction processing activities or support. May not be combined with other offers. Limit one offer per merchant location. Merchant must sign 1-year, 2-year or 3-year contract to qualify. Merchants must begin processing by December 31, 2018 to qualify. \$9.99 monthly fee includes all monthly charges except for: PCI non-compliance fees, any equipment costs (purchase or rental), any software charges (not including Clover Go software fee), and transaction processing charges. Offer only available to merchants processing \$1,000,000 and less in annual credit/debit volume.

To the extent required by law, M&T Merchant Services will report the value of the offer to the IRS. Any applicable taxes are the responsibility of the account holder. Certain merchant restrictions and eligibility requirements apply. Offer subject to change without notice. Offer expires 12/31/18.

² M&T Bank Merchant Services are available subject to completion of a Merchant Services application and credit approval. Merchant Services are provided subject to the terms and conditions of M&T Bank's Merchant Services Agreement. Availability of funds is subject to M&T Bank's Funds Availability Policy. Additional terms and conditions apply.

³ Clover services are provided subject to M&T's standard merchant services agreements, terms and conditions, election forms, fees and other documents. Clover products and services are provided by First Data. Descriptions or references to Clover products and services in this or other materials have been provided to you in good faith based on information provided to M&T by First Data Corporation.

⁴ Use of these features and services requires Internet and/or data access through a mobile device. Subject to availability and the same limitations as any service available through the Internet. M&T Bank is not responsible for matters that are outside of its reasonable control that might impact.

Clover is a registered trademark of First Data Corporation.

Unless otherwise specified, all advertised offers and terms and conditions of accounts and services are subject to change at any time without notice. After an account is opened or service begins, it is subject to its features, conditions, and terms, which are subject to change at any time in accordance with applicable laws and agreements. Please contact an M&T representative for full details. ©2018 M&T Bank. Member FDIC. CS17276 (2/18) mtb.com