

Account Monthly maintenance charge if:							
	<ul style="list-style-type: none"> Average Ledger Balance is at least \$2,500 that month <p>OR</p> <ul style="list-style-type: none"> There are 5 or more transaction items that month 	<p>No monthly maintenance charge if:</p> <ul style="list-style-type: none"> The Average Ledger Balance is at least \$10,000 <p>OR</p> <ul style="list-style-type: none"> The sum of the Average Ledger Balances of the account and any linked Commercial Savings Account is at least \$25,000 <p>OR</p> <ul style="list-style-type: none"> There is at least one M&T merchant services deposit into the account that month <p>OR</p> <ul style="list-style-type: none"> \$2,000 or more in purchases are made on a linked M&T Business Credit Card¹¹ 	<p>No monthly maintenance charge if you maintain a monthly Average Ledger Balance of \$50,000 or more among all linked BizFlex accounts:</p> <p>Link up to 4 BizFlex accounts for combined balances</p> <p>Option to receive discounteden-US to the client</p>				
ACCOUNT DETAILS							
Set Number Of Transactions Included Each Month	No charge for first 100 transaction items each month ⁸	No charge for first 500 transaction items each month ⁹	No charge for first 1000 transaction items each month ¹⁰	Eligible fees offset by Earnings Allowance (ECR [†])	No charge for first 50 transaction items each month ⁹	Not applicable	Not applicable
Currency Deposits Per Month	No charge for first \$5,000 currency deposited or supplied per month ¹²	No charge for first \$20,000 currency deposited or supplied per month ¹²	No charge for first \$50,000 currency deposited or supplied per month ¹²	Eligible fees offset by Earnings Allowance (ECR [†])	>_d Q``\YSQR\U	Fees apply ^{1#}	Not applicable
One Standard Check Order At No Cost							
ACCOUNT STRUCTURE							
Interest-Bearing Checking Account							
Ability To Waive Monthly Maintenance Charge							Not applicable

