

EXAMPLE

For United Bank Conversion Only

Total Minimum Payment Due	\$380.00
Payment Due Date	

Late Payment Warning: 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%.

Minimum Payment Warning: If you make only the minimum pay each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

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

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 and Conditions ("Program Terms & Conditions"), which can be found at rewards.mtb.com. Unless you are participating in a limited-time promotional offer, M&T Business Rewards Credit Cards will receive 1.5% cash back for every \$1 spent on Qualifying 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
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Purchases	13.74% (v)	-	\$0.00		\$0.00	
Cash Advances	26.99% (v)	-	\$0.00		\$0.00	
Overdraft Protection	26.99% (v)	-	\$0.00		\$0.00	
Convenience Checks	26.99% (v)	-	\$0.00		\$0.00	
Balance Transfers	13.74% (v)	-	\$0.00		\$0.00	
(v) = Variable Rate						