

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:

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&T6r

