



Consumer Fee Schedule
Effective September 1, 2012

Monthly Maintenance Fees	
Community Checking	FREE
Golden Checking	
tax owner must be 50 years of age or over	FREE
Student Checking (for students up to age 24)	FREE
Youth Savings	
minimum balance of \$10 to avoid monthly maintenance fee	\$2.00
Premium Statement Savings	
minimum balance of \$100 to avoid monthly maintenance fee	\$2.00
Elite Money Market	
minimum balance of \$1,000 to avoid monthly maintenance fee	\$10.00
Elite Checking	
*\$50 annual fee; free safe deposit box; 2 free stop payment fees waived per year; overdraft line of credit fee waived	\$25.00
minimum balance of \$15,000 to avoid monthly maintenance fee	
Special Handling Fees	
ATM Fees	
ATM Access (per foreign transaction)	
M&T Bank ATM transactions are <u>not</u> subject to surcharge usage fees ; some banks may surcharge for use of their ATM machine	FREE
ATM/Debit Reorder (card or PIN)	\$8.00
Point of Sale (POS) Transaction	FREE
Other Services	
Account Closed within 90 days of opening date	\$25.00
Account Reconciliation (per hour, minimum one hour)	\$20.00
Attachments, Levies, Subpoenas, etc. (plus research & attorney fees - cost varies)	\$100.00
Cashier's Check/Official Check	\$10.00
Check or Document Copy (per page)	\$5.00
Check Printing	<i>varies</i>
Coin Counting	FREE
Deposited Item/Loan Payment Returned	\$8.00
Dormant Accounts (no activity for 2 years)	\$10.00
Foreign Check Collection (plus fee of paying bank)	\$20.00
Inactivity Fee after 6 months (no activity for 6 months on checking accts. w/balance of \$10 or less)	\$10.00
Night Deposit Replacement Key	\$15.00
Non-Sufficient Funds/Overdraft created by check, in-person withdrawal, or other electronic means, excluding ATMs and POS (paid or returned)*	\$30.00
Overdraft Line of Credit (annual fee)	\$25.00
Research Fee (rate per hour - minimum one hour)	\$30.00
Returned Statement Fee - second incident	\$6.00
Statement or Activity Printout	\$3.00
Stop Payment	\$30.00
Wire Transfers - Domestic/Incoming	\$12.00
Wire Transfers - Domestic/Outgoing	\$25.00
Wire Transfers In/Out - International	\$40.00

*Student Checking Non-Sufficient Funds fee \$20, one courtesy waived fee per year

