

M&T Bank Offers Customers a Chance to 'Build Your Own Bonus'

BUFFALO, N.Y.—Consumers have an increasing number of ways to customize their lives—from designing clothes bought on the Internet to managing television schedules with digital recorders—so M&T Bank is encouraging customers to customize their checking account bonus to receive as much as \$150 when opening new accounts between now and mid-April.

M&T Bank's "Build Your Own Bonus" incentive provides new customers with bonuses based on the banking services they will use. Customers will receive an initial bonus of as much as \$100 for activating direct deposit with their new checking account, although bonus amounts vary based on the type of checking account.

Additional \$25 bonuses can be tacked on when customers activate additional services, such as Web Bill Pay and overdraft protection. The maximum bonus under M&T Bank's Build Your Own Bonus promotion is \$150.

"Consumers are increasingly looking to customize purchases to fit their specific needs and we've extended that concept to our financial service products. M&T Bank is allowing customers to build their own bonus to highlight additional features of our checking products which many customers find useful," said Sam Guerrieri, senior vice president in charge of M&T Bank's retail branch network.

A \$25 initial minimum deposit is required to receive the bonus. The promotion does not apply to M&T Bank's Totally Free, @ College or Basic Banking accounts. Customers can apply online at www.mtb.com.

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