

It's Better to Give When Receiving More Bonus Points on M&T Cards

Customers Can Earn Up to 10 Times the Rewards for Year-End Charitable Contributions

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BUFFALO, N.Y., Dec. 14, 2010 -- Customers can make year-end contributions to their favorite charities and receive up to 10 times the M&T Bank Rewards points between December 15 and December 31 when using their M&T Check Card, M&T Visa® Credit Card with Rewards or M&T Visa® Signature Credit Card.

All charitable contributions made on M&T credit cards during this season will receive 10 rewards points for every\$1 donated, instead of the standard 1 point per dollar. Charitable contributions made on enrolled M&T Check Cards between December 15-31 will receive 10 rewards points for every\$4 donated, instead of the standard 1 point per\$4.

"When our local communities do well, it benefits us all – our employees, our customers and our company. So we wanted to make it even more appealing for our customers to ring out 2010 by making contributions to their favorite charities," said M&T Bank President Mark J. Czarnecki.

M&T Check Card customers must be enrolled in M&T Bank Rewards to receive the bonus points. M&T card holders who have not yet registered for M&T Bank Rewards can learn more about the program and enroll by visiting www.mtb.com/rewards.

Customers can combine rewards points accumulated on any enrolled M&T Check Card and M&T credit cards toward cash, gift cards, merchandise, travel and more. Rewards can be earned with as little as 750 points.

The bonus points apply to charitable purpose payments, identified as merchants assigned non-profit merchant codes as determined by Visa, made using an enrolled M&T Check Card, M&T Visa Credit Card with Rewards, or M&T Visa Signature Credit Card. There is a maximum of 10,000 bonus points per card.

M&T Bank Corporation, founded in 1856, is one of the top 20 commercial bank holding companies in the nation, with more than \$68 billion in assets and more than 725 retail and commercial branch offices inNew York, Pennsylvania, Maryland, New Jersey, Delaware, Virginia, West Virginia, Washington D.C. and Ontario, Canada. Further information is available at www.mtb.com/newsroom.

For Further Information:

Chet Bridger
716-842-5182

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