M&T Bank Offers Customers New Credit Card Options

BUFFALO, N.Y.—M&T Bank has launched a new line of credit cards designed to serve an additional financial need of bank customers at more than 750 branches in seven states and the District of Columbia.

M&T Bank customers can conveniently manage their credit card account through any M&T Bank branch, ATM, M&T Web Banking or the M&T Bank Telephone Banking Center.

Bank customers can also link an M&T Bank credit card to their M&T Bank checking account as an additional option to establish overdraft protection. With this service, any debits exceeding the balance of the customer's checking account are automatically charged to their M&T Bank credit card, allowing the customer to avoid overdraft fees.

"This new credit card offers our customers many convenient options, such as the ability to walk into a local M&T branch to pay their bill, the opportunity to link their card to a checking account for overdraft protection and the ease of managing their account through their established Web Banking service. We think these convenient features will make our credit card the card of choice for M&T Bank customers," said Richard S. Gold, executive vice president for mortgage and consumer lending at M&T Bank.

Customers can combine rewards points accumulated on M&T Bank check cards and M&T Bank credit cards toward cash, gift cards, merchandise, and travel vouchers through the new M&T Bank Rewards program.

The M&T Visa® Credit Card with Rewards carries a current APR as low as 11.24 percent for qualifying customers. The bank offers a basic credit card, without rewards, with a current APR as low as 9.24 percent for qualifying customers. M&T Bank credit cards have no annual fee.

The card also features Visa payWave technology, allowing customers to check out faster by simply waving their card in front of secured readers at participating retailers.

M&T Bank's new line of credit cards are available at any M&T Bank retail branch. Customers can also apply by calling 1-800-724-2440 or online at www.mtb.com/creditcard.

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