

Common fees for Simple Checking for Business and IOLTA

When enrolled in Nota and even when no monthly maintenance charge applies, other transaction and service fees may apply, including insufficient funds (NSF) and overdraft fees as outlined below.

Overdraft Fees	Overdrawn balance (>5 days)	\$ 40.00
Non-Sufficient Funds	Funds charge	\$ 40.00
	Item paid	\$ 40.00
	Item returned	\$ 40.00
Unavailable Funds	Debit (item paid)	\$ 40.00
	Debit (item returned)	\$ 40.00
Returned Deposits	Deposit items returned	\$ 20.00
Paper Invoice¹	Paper invoice processing fee	\$ 13.00

If you do not enroll in Nota, M&T's standard pricing applies. Please [visit M&T Simple Checking for Business](#) for details.

Banking services powered by M&T Bank, Member FDIC.

References to "IOLTA" or "Interest on Lawyers Trust Account" shall be interpreted to include "IOLA," or "Interest on Lawyer Account," and "IOTA," or "Interest on Trust Account," as applicable in a particular state.

Nota is a product/service offered by M&T Bank and is available to attorneys whose offices and practices are in NY, NJ, MD, PA, DE, CT, VA, DC, FL, or WV. IOLTA accounts held by lawyers in these states must be subject to applicable state rules and regulations. The advertised product/services and their features and availability are subject to change without notice at any time. Use of the product/service is subject to and governed by certain terms, conditions, and agreements required by M&T Bank.

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Disclosure

¹ Paper Invoice Processing is defined as receiving an invoice for monthly service charges in lieu of being automatically charged through your business checking account.