



## Veteran Owned Business solutions through M&T Bank.

It's not easy to start or run a business. At M&T Bank, we seek to understand the pressures, challenges and opportunities for veteran business owners, and believe in taking a personal approach in getting to know you, your goals, and truly understand what's important for your business.



### Deposit and Payment Solutions -

- Deposit funds into your account without leaving the office with **Remote Check Deposit<sup>1</sup>**
- Checking account solutions built specifically for your business like **M&T Tailored Business Checking<sup>2</sup>**
- Collect payments from your clients while making it more convenient to do business with **Merchant Services<sup>3</sup>**
- Help protect your deposit accounts from unauthorized transactions with our numerous **Fraud Protection solutions**



**Flexible Financing** - Get the financing you need to run your business. Whether you need to fund capital investments, manage fluctuations in cash flow, or finance new opportunities. We offer **Lines of Credit**, **Flexible Term Loans** and **SBA programs** that fit your needs.



**Commitment to Your Business** - You'll have access to local business banking professionals who will meet with you to discuss your immediate and future needs, as well as help you make decisions that can allow your business to excel.

Contact your local M&T Business Banking Specialist today for more information on our financing solutions:

**M&T Bank**  
Understanding what's important®

 Equal Housing Lender.

<sup>1</sup> M&T Bank's Remote Check Deposit ("RCD") services are provided subject to M&T Bank's standard treasury management services agreements for the provision of RCD services ("RCD Agreement").

<sup>2</sup> All M&T checking accounts are subject to M&T standard account agreements.

<sup>3</sup> M&T Bank Merchant Services are available subject to completion of a Merchant Services application and credit approval. Merchant Services are provided subject to the terms and conditions of M&T Bank's Merchant Services Agreement. Availability of funds is subject to M&T Bank's Funds Availability Policy. Additional terms and conditions apply.

The SBA Top 5 National Lender is based on statistics released by the Small Business Administration (SBA) for total approved loans through the SBA's 7(a) lending program during the fiscal year ending 9/30/20.

Greenwich Associates Awards are based off of the survey for the 2020 Greenwich Excellence Awards in Small Business Banking.

All loans, lines of credit and all terms referenced herein are subject to receipt of a complete M&T application, credit approval and other conditions. Terms offered are available for business purpose loans only, but are not available for refinancing or consolidating existing M&T credit or credit requiring an SBA loan guaranty. Loans may be subject to commitment and prepayment fees, as applicable. Borrower is responsible for any appraisal, environmental assessment, title insurance, and bank attorney fees that may apply. Other terms, conditions, fees and restrictions may apply. If the credit facility is approved subject to a Small Business Administration (SBA) guaranty, the terms and conditions referenced herein may be subject to change to ensure compliance with SBA requirements. Unless otherwise specified, all advertised offers and terms and conditions of accounts and services are subject to change at any time without notice. After an account is opened or service begins, it is subject to its features, conditions, and terms, which are subject to change at any time in accordance with applicable laws and agreements. Please contact an M&T representative for full details.