

Invest in an M&T CD and receive a lovely set of matched bags.



(Two styles to choose from.)

A CD from M&T Bank has never been more valuable. Because now it can help fill your shopping bags. Stop by any M&T branch to renew and add to an existing CD – or open a new one – and get certificates good at your favorite malls or supermarkets. Of course, you'll also continue to earn interest on your CD.

Double Bonus With MoneyMaker Banking.

Our CD customers who also have MoneyMaker Banking get special treatment – we'll double the value of your shopping certificates. This bonus is available to both existing and new MoneyMaker customers – so you can stop in and sign up for both.

Either way, it's your choice: merchandise certificates good at any store in participating malls, or grocery certificates good at Tops Friendly Markets or Wegmans. So come to M&T for a great investment, valuable merchandise... and bags to carry it all. Stop by any M&T Bank branch or, for more information, call M&T QuickLine at 1-800-825-4747 (8 a.m. – 8 p.m. Monday-Friday, 9:30 a.m. – 1:30 p.m. Saturday).*

CD BALANCE	AMOUNT OF CERTIFICATES	WITH MONEYMAKER
\$10,000-\$24,999	\$25	\$50
\$25,000-\$49,999	\$75	\$150
\$50,000+	\$125	\$250

 **M&T Bank**

Including Central Trust Locations

*Offer applies to certificates of deposit with a minimum term of 9 months opened or renewed after September 22, 1992, but does not apply to Individual Retirement Account certificates of deposit. Offer can be withdrawn at any time. Available only for: (1) new accounts with a balance of at least \$10,000, (2) account renewals if balance is increased to at least \$10,000 upon renewal and (3) account renewals where existing balance is at least \$10,000 if at least \$500.00 is added to account upon renewal. Offer limited to one per customer. Participating malls are Walden Galleria, Boulevard and McKinley Malls (Buffalo) and Marketplace, Eastview and Irondequoit Malls (Rochester). Participating merchants subject to change. Certificates are redeemable for merchandise only. Certificate value will be included in your 1099 information, reported to the IRS in 1992.

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