M&T Bank Enhances M&T Visa® Credit Card with Rewards, Offering Up to 3X Points on Eligible Grocery Purchases

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Updated rewards structure helps customers earn more rewards on everyday spending categories such as groceries and gas

BUFFALO, N.Y., Nov. 2, 2026 /PRNewswire/ -- M&T Bank today announced enhancements to its M&T Visa® Credit Card with Rewards offering, giving customers additional opportunities to earn more M&T Rewards points on eligible purchases while continuing to enjoy flexible redemption options and no annual fee.

The enhanced rewards structure allows customers to earn:

- **3 points per $1 spent on eligible grocery purchases** (up to $15,000 per year in purchases)
- **2 points per $1 spent on eligible gas purchases**
- **1 point per $1 spent on all other eligible purchases**

Designed to provide enhanced rewards on common everyday spending categories, the updated card helps customers earn more rewards on purchases they regularly make throughout the year.

"We know many customers are looking for ways to get more value from their everyday spending," said Chris Nichols, Head of Retail Banking, M&T Bank. "By enhancing rewards on groceries and gas, we're helping customers earn more rewards on purchases they make regularly while maintaining the flexibility and simplicity they expect from M&T."

The M&T Visa Credit Card with Rewards product enables customers to redeem points for a variety of rewards options, including cash back, statement credits, travel, gift cards and merchandise. Customers can choose to redeem rewards as they earn them or save points toward future purchases and experiences.

The enhanced card reflects M&T's commitment to providing practical solutions that help customers manage their everyday financial needs. By offering higher rewards earning potential in select spending categories, the card gives customers additional opportunities to earn rewards on eligible purchases they already make.

The card also features:

- No annual fee
- Flexible rewards redemption options
- Access to M&T Online and Mobile Banking
- Digital wallet compatibility
- Security and fraud protection features
- Customizable image of user's choice upon approval

The enhanced rewards structure is available now.

To learn more about the M&T Visa Credit Card with Rewards, visit www.mtb.com or speak with an M&T representative.

About M&T Bank

M&T Bank Corporation is a financial holding company headquartered in Buffalo, New York. M&T's principal banking subsidiary, M&T Bank, provides banking products and services with a branch and ATM network spanning the eastern U.S. from Maine to Virginia and Washington, D.C. Trust-related services are provided in select markets in the U.S. and abroad by M&T's Wilmington Trust-affiliated companies and by M&T Bank. For more information on M&T Bank, visit www.mtb.com.

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Disclosure

No annual fee. Other account fees may apply.

M&T Visa® Credit Card with Rewards will earn three (3) points for every $1 spent on grocery purchases (up to $15,000 in purchases per calendar year), two (2) points for every $1 spent on gas station purchases, and one (1) point for every $1 spent on

all other purchases. Rewards categories are determined based on how merchants are classified by their merchant category code (MCC), which means some purchases may not qualify for bonus points even if they appear to be grocery or gas purchases. For example, purchases at superstores, warehouse clubs, convenience stores, online supermarkets, specialty food stores (such as bakeries or candy shops), meal kit delivery services, and similar merchants typically are not eligible for grocery rewards and will earn one (1) point per $1 spent. Purchases that do not process under the applicable MCC or that exceed the annual $15,000 grocery spend cap will also earn one (1) point per $1 spent. Points are awarded per qualifying transaction and rounded to the nearest whole number. Additional exclusions and terms may apply. For full Program Terms, Conditions & details, please visit rewards.mtb.com.

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