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M&T Bank Now Issuing Debit "Chip Cards" to Customers

BUFFALO, N.Y., June 8, 2015 /PRNewswire/ -- [M&T Bank](#) is adding microchip technology to all new debit cards, providing customers with improved security and fraud protection.

With the new debit cards, customer account information is encrypted on chip cards and converted into unique one-time codes when used at chip-enabled terminals, making them virtually impossible to replicate in a counterfeit card.

"At M&T Bank, we understand that the security of our customers' personal finances and their personal financial information are important and these new chip cards add a new level of protection for customers," said [Darren King](#), executive vice president for retail banking.

All new M&T Bank customers are now receiving chip cards, and existing M&T Bank customers will automatically receive chip cards when their current debit cards expire. Customers are welcome to request a new chip card at any time by visiting an M&T branch, dialing the customer service center at 1-800-724-2440 or online at www.mtb.com/chip.

In addition to encrypted microchips, the new debit cards will still have a magnetic strip, allowing customers the option of using their cards at retail sales terminals that have not yet upgraded to chip technology.

The new cards are the latest step in a number of investments made by the bank to address the importance of allowing customers to transact confidently and securely. Other measures taken in recent years include: placing microchips in credit cards; the addition of Apple Pay; and the launch of account alerts via text and email allowing customers to monitor their accounts.

Custom card fee waived for a limited time

As an added benefit for customers interested in upgrading to a new chip card, M&T Bank is waiving the \$2.95 image set-up fee for a custom card design between June 4 and August 10, 2015.

Customers can show off their unique style with every purchase by choosing their own image for the front of their debit card. Whether it's a photo of a family pet, a favorite vacation spot or a child's art project, customers are in control of their own card design.

Customers can either use their own image or choose from a gallery of more than 270 images provided by M&T Bank, including special designs featuring the [Buffalo Bills](#) and [Baltimore Ravens](#). M&T Bank is the official bank of the Buffalo Bills and Baltimore Ravens and is the exclusive provider of Bills and Ravens debit cards.

Another available option allows customers to put their own thumbnail photo in the upper corner of their debit card, for a personal touch. For further information about custom card designs, visit www.mtb.com/customcard.

About M&T Bank

Founded in 1856, M&T Bank Corp. is one of the 20 largest U.S. bank holding companies, with more than 650 branch offices and 1,500 ATMs in New York, Pennsylvania, Maryland, Virginia, West Virginia, Delaware and Washington D.C.

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