



**M&T Bank**

Combined Disclosure/Receipt Disclosure for  
Consumer Foreign Wire Transfer  
One M&T Plaza  
Buffalo, New York 14203

Today's Date: April 13, 2016

**SENDER:**

ROBERT M SUMMERS  
7315 YORKTOWNE DR  
TOWSON, MD 21204 United States

**RECIPIENT:**

RSHU  
98 MALOOKHTINSKY STREET  
195196 ST PETERSBURG  
Russia

**RECIPIENT BANK:**

JSC VTB BANK  
LITER A,78/12, MALYJ PR. V.O.,  
ST. PETERSBURG 197022 RUSSIA

**RECIPIENT BANK ID:**

SWIFT BIC:VTBRRUM2NWR

**Confirmation Code:** IMYXNR2400J4

**Date Available:** April 20, 2016

Transfer Amount:	\$357.50
Transfer Fees:	+\$75.00
Transfer Taxes:	\$0.00

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Total from Sender:	\$432.50
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Transfer Amount:	\$357.50
Other Fees:	\$0.00

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Total to Recipient:	\$357.50
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The recipient may receive less due to fees charged by the recipient's bank and foreign taxes.  
You can cancel for a full refund within 30 minutes of your authorization of payment from your account.  
You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1-866-877-0480.  
You can also contact us for a written explanation of your rights. Funds may arrive sooner than disclosed above.  
If you provide an incorrect account number or recipient institution identifier, you could lose the transfer amount.

For questions or complaints about M&T Bank, contact:

New York State Department of Financial Services:

Tel:1-800-342-3736

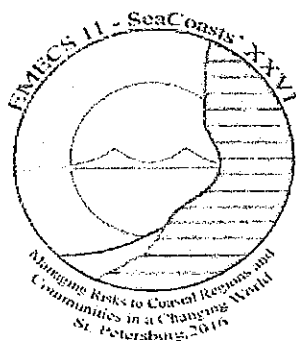
[www.dfs.ny.gov/](http://www.dfs.ny.gov/)

Consumer Financial Protection Bureau:

1-855-729-2372 (TTY/TDD)

Tel:855-411-2372

[www.consumerfinance.gov](http://www.consumerfinance.gov)



# EMECS11 - Sea Coasts XXVI Join Conference

MANAGING RISKS TO COASTAL REGIONS  
AND COMMUNITIES IN A CHANGING  
WORLD

## INVOICE FOR REGISTRATION FEE

# EMECS-SC-276

13 April, 2016

Payment in USD.

Account № 405018400390000000003  
with JSC VTB BANK (OPERU BRANCH)  
30 lit. A, B, Morskaya Str., 190000, St. Petersburg, Russia.  
SWIFT: VTBRUM2NWR  
infavour of RSHU, 98, Malookhtinsky Str., 195196, St. Petersburg, Russia

Payment purpose: registration fee of EMECS-SC-2016 Conference.

Bill To: Summers, Robert Michael,  
University of Maryland Center for Environmental Sciences

Item	Rate	Quantity	Amount
Registration fee	275	1	275
Extra additional papers	82.5	0	0
Visa support	82.5	1	82.5
Accompanying participants	110	0	0
TOTAL			357.5

Authorized by:

Krylov Alexey  
RSHU Vice-Rector  
Chairperson of Conference Organising Committee