

At M&T Bank, we connect our customers to the capital, ideas and people they need to thrive – because we know that when our communities succeed, we all succeed. Founded in 1856 in Buffalo, New York, we provide strength and peace of mind to our clients in all economic environments thanks to our consistent earnings, superior profitability and exceptional financial stability. As our company grows, we are expanding on our unique combination of core, specialty and institutional banking services, along with Wilmington Trust's corporate trust, agency services and wealth guidance.

A bank for communities

For more than 165 years, M&T has strived to take an active role in our communities and build long-lasting relationships with our customers. We are a bank for communities – combining the capabilities of a large bank with the care of a locally focused institution. Our purpose is to make a difference in people's lives and uplift the communities we serve.

Local roots, big scale

M&T is more than a bank. We are a trusted partner offering local bank service and big bank scale. We have the stability and sophistication of one of the largest US banks, but we are grounded in our relationship-driven, community bank model that has made us a dependable engine of local economic development.

National and international reach

Together with our core banking services, specialty businesses and Wilmington Trust teams, we're able to serve customers across the country. It enables us to be a bank that delivers more for our communities—offering a broad range of resources with genuine care and empathy at the local level.

M&T by the numbers

 **1,000+**
Branches

 **22,000+**
Employees

 **\$212 billion**
Total assets

 **Top 25**
US-based
bank by assets



Strong and stable

We have a resilient balance sheet and strong earnings, and we are growing our size and capabilities so that we can provide more communities with the financial services they need to thrive. We're investing in technology to meet the demands of tomorrow's banking system. We are working to drive innovation that solves life's enduring problems in new and transformative ways. And as we grow and look to the future, we are committed to grow with purpose – to empower us to better serve our communities and to make a difference in people's lives.

M&T highlights

One of the 15 largest US-owned commercial bank holding companies¹

- Superior profitability earnings and dividend growth over multiple economic cycles
- Disciplined and efficient operator and prudent steward of shareholder capital
- Growth driven by relentless focus on customers, talent and delivering innovative capabilities

Community focused

- + **\$67.4 million+** in total community impact, helping more than 4,006 nonprofit organizations in our communities thrive through volunteerism, grants, sponsorships, contributions and more²
- + **Top SBA lender** in the communities we serve, and top SBA lender nationally since 2009³
- + **Highest possible Community Reinvestment Act rating** awarded by the Federal Reserve Bank of New York on every exam since 1982

How M&T Bank can improve Employee Relations

Studies show:

- ▶ **57% of employees cite finances as their top stressor**, which can lead to decreased productivity and increased absenteeism. By offering financial wellness programs, companies can help alleviate this stress, leading to a more focused and engaged workforce.
- ▶ **81% of employees indicate that financial wellness benefits make them want to stay with their current employer.** This satisfaction translates into lower turnover rates, with organizations implementing these programs experiencing reductions in voluntary turnover by **12-18%**.

M&T Financial Wellness Workshops

- ▶ Delivered by M&T professionals in a classroom or virtual setting, usually 45-60 minutes in duration
- ▶ Eight current workshops include:
 - ▶ Banking Basics
 - ▶ Budgeting
 - ▶ Considering Home Ownership
 - ▶ Credit Scores and Reports
 - ▶ Identity Protection
 - ▶ Making Budgets Work
 - ▶ Mortgages
 - ▶ Retirement
- ▶ Course materials include presentation, participant's guide and facilitator's guide

Credit Scores and Reports

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M&T Bank

Workshop Goals



In this workshop, you will...

- 1) Explore the importance of credit scores and reports.
- 2) Learn how to access information about your credit score and report.
- 3) Discuss strategies to build and improve your credit.
- 4) Identify how to protect your credit from incorrect claims and fraud.

M&T Bank

M&T@Work

VALUABLE BENEFITS FOR VALUED EMPLOYEES

LIMITED
TIME
OFFER

A special offer for all of
your employees!

\$150 CASH BONUS

available with a new EZChoice
Checking account.¹

\$300 CASH BONUS

available with new MyChoice Plus²
and MyChoice Premium³
Checking accounts.¹

Get up to a \$300 cash bonus!

Just open a new eligible M&T Personal Checking account
before 12/31/2026 (excludes MyWay) and set up and receive
qualifying direct deposits totaling at least \$500 within
90 days of account opening.¹

Offer available through December 31, 2026 in connection
with an M&T@Work onsite presentation.

Build your financial confidence and reach your goals
through the M&T Financial education center.
Learn about budgeting, credit scores, homeownership,
retirement and more.

**Relationships
are important.**



Enjoy a mortgage rate discount when you bank with us.*

Together we can help you save on a mortgage, whether you're looking to become a homeowner, buying your next home, or refinancing. When you bank with us, you'll receive a relationship rate discount on your mortgage. This discount will lower your monthly mortgage payment and can save you thousands of dollars over the life of your loan.

This is just one of the perks to being part of our M&T family.

