



Understanding what's important®

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M&T Bank is considered one of the country's most highly regarded regional banks. We were founded more than 150 years ago in Western New York, where we are still headquartered. Our parent company, M&T Bank Corporation, had over \$65 billion in assets as of December 31, 2007 and is one of the 20 largest commercial bank holding companies headquartered in the U.S. Our customers are able to bank at over 700 branches throughout New York, Maryland, Pennsylvania, Washington, D.C., Virginia, West Virginia, New Jersey, and Delaware and be served by friendly and professional staff. In addition, our customers have access to a sizable ATM network of more than 1,600 locations as well as state-of-the-art telephone and Web Banking. M&T Bank is recognized for its financial strength and sound management. This strength, along with our entrepreneurial philosophy, has made it possible for us to pursue a course of well-managed growth.

At M&T Bank, we've built our business on a tradition of reliability, accuracy and responsiveness to the needs of our customers. We also believe strongly in taking an active role in the communities we serve. We are proud of our long history of civic and charitable support, including the leadership and volunteer efforts of our employees. We also feel that our focus on investing in state-of-the-art technology in order to provide high-quality banking services has been strongly endorsed by our customers. Most importantly, it has allowed us to grow without sacrificing our commitment to personal service. At M&T Bank, we pledge to work hard to earn your trust and your business. At M&T, you'll find that we are committed to understanding what's important to you, so we can provide the best solutions for all your financial needs.

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