## M&T Bank Employees Go Back to School for National Teach Children to Save Day

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More than 40 M&T Bank volunteers traded their checkbooks for chalkboards today to teach some financial basics to students at 13 different schools in three states during National Teach Children to Save Day.

"Unfortunately, the savings rate in our country is low, and studies show that many children are not learning the skills they need to make smart financial decisions as adults," said M&T Bank President Mark Czarnecki. "If we can teach kids how to save money when they are young -- and how important it is to save money -- then they will have the skills and the knowledge they need to build a strong and secure financial future for themselves throughout their lives."

M&T employees joined thousands of bankers across the country visiting local schools as part of the American Bankers Association Education Foundation's National Teach Children to Save Day, a financial literacy initiative established in 1997.

M&T volunteers will teach students in the following schools:

New York Buffalo Prep, Buffalo

## Pennsylvania

Camp Curtin Elementary School, Harrisburg
Foose Elementary School, Harrisburg (scheduled for May 2)
Luhrs Elementary School, Shippensburg
Park Hills Elementary School, Hanover
George Washington Elementary School, Lancaster
Rice Elementary School, Mount Holly Springs
Southern Elementary School, Glen Rock
Hatboro-Horsham Senior High School, Horsham

## Maryland

Elmer Wolfe Elementary School, Union Bridge Mt. Harmony Elementary School, Owings Belle Grove Elementary School, Brooklyn Park Beechfield Elementary School, Baltimore

The bank offers the following tips to help parents promote savings habits:

- \* Help kids open their own bank savings account and make deposits regularly. Many banks have children's accounts that have no fee or minimum balance requirements.
- \* Kids love to get mail, so encourage them to watch for their monthly statement.
- \* Talk to your child about budgeting and help them budget for an outing or purchase.
- \* Teach children how an ATM machine works and explain that you have to put money into a bank before you can take it out.

The ABA Education Foundation's National Teach Children to Save Day is held every April for bankers to make presentations to students on the importance of saving.

M&T Bank serves customers at 668 branches in New York, Pennsylvania, New Jersey, Maryland, Delaware, Virginia, West Virginia and Washington, D.C.

## CONTACT:

Chet Bridger

Web site: http://www.mandtbank.com/

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