

M&T Bank Announces Temporary Changes to Retail Banking Services Continues to Meet Customer Needs During this Unprecedented Time

BUFFALO, N.Y., March 21, 2020 -- To help safeguard the safety and well-being of its employees and customers, M&T Bank [NYSE: MTB] today announced that it will implement temporary retail branch adjustments. As an essential business to the communities it serves, M&T Bank will keep its branches open for the foreseeable future with a modified service model in order to serve customers' financial needs and mitigate the impact of the COVID-19 pandemic.

"The challenges we all face during this time are unprecedented. This temporary operating model adjustment will allow us to continue to serve our communities during these difficult times while ensuring the health and well-being of our employees and customers – which remains our top priority," said Richard Gold, M&T President and Chief Operating Officer. "We recognize the important role our branches play in the communities we serve, and we want to continue to be a trusted partner, while adapting and adhering to social distancing recommendations."

The company's goal is to continue to provide banking services while also looking out for the well-being of employees and customers. To achieve this, all M&T ATMs and drive-up windows will remain open, as well as branch teller lines that accommodate safe social distancing.

Effective Monday March 23, branch lobbies will be open by appointment only. Customers should call 1-800-724-2440 to schedule a time that is convenient or visit mtb.com/locations for location-specific details, including hours, services and branch contact information.

M&T Bank customers have received notification of these temporary branch service model changes.

These actions are supported by the pledge that M&T is making to its customers in response to the current pandemic. Specifically:

- We will strive to the best of our ability to provide our customers and communities with the highest possible level of service under extraordinary and evolving circumstances.
- We will do all we can to protect the health of our customers and colleagues while at our facilities.
- We will go above and beyond to help customers and communities get through this challenging time.
- We will communicate in a timely and transparent way about issues affecting our constituents.

"The services we provide our customers and communities during these difficult times are more critical than ever," said Mr. Gold. "We continue to work closely with local, state and federal officials and take the advice of the Centers for Disease Control and Prevention (CDC) and World Health Organization (WHO) as we balance these needs with the safety of all involved."

M&T customers can conveniently stay connected to their accounts by using ATMs, MTB.com, online, chat, telephone or the M&T Mobile app. Using these tools, customers can make deposits or withdrawals, transfer funds and check balances. Customers who need assistance utilizing Online or Mobile Banking tools, or downloading the app, may visit [MTB.com](https://mtb.com) or contact M&T's Customer Care Center at 1-800-724-2440. Customers who need personal assistance are encouraged to call their local branch.

In order to assist customers who may be experiencing financial hardship as a result of the COVID-19 pandemic, M&T [recently announced](#) a series of actions designed to offer relief including suspending ATM fees, fee relief on deposit and lending solutions, help with mortgage and other loans and business customer relief. For details visit: www.mtb.com/be-informed

Beware of Scams: During times of heightened fear and confusion, scammers are looking to take advantage of these situations. Their goal is to gain access to your accounts and steal sensitive information.

Look out for deceptive emails, texts, and phone calls that may look like they are coming from reputable companies, charities or government agencies such as the CDC and WHO. [Learn more](#) on how to be aware of the different types of fraud so you can help protect your personal and financial information.

About M&T Bank

M&T Bank Corporation is a financial holding company headquartered in Buffalo, New York. M&T's principal banking subsidiary, M&T Bank, operates banking offices in New York, Maryland, New Jersey, Pennsylvania, Delaware, Connecticut, Virginia, West Virginia and the District of Columbia. Trust-related services are provided

by M&T's Wilmington Trust-affiliated companies and by M&T Bank.

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