

## M&T Bank Appoints Krista Phillips as Chief Customer Officer

BUFFALO, N.Y., Jan. 6, 2025 -- M&T Bank Corporation (NYSE:MTB) today announced the appointment of Krista Phillips as its first Chief Customer Officer.

In this newly created role, Phillips will lead and unify M&T's customer experience, marketing, and analytics teams, enhancing the bank's ability to offer outstanding experiences in a rapidly evolving industry. Leveraging data and unique insights, she and her team will address a comprehensive range of customer needs and ensure consistent brand delivery across M&T's footprint.

"Krista's appointment as Chief Customer Officer reinforces M&T's longstanding commitment to placing the customer at the center of everything we do," said Chris Kay, M&T's Head of Enterprise Platforms. "Her extensive experience in marketing, brand management, and customer-centric strategies will be invaluable as we continue to evolve our capabilities and drive our organization to the next level."

Phillips brings more than 25 years of experience in the financial services industry. Most recently, she served as Executive Vice President leading consumer credit cards and enterprise marketing at Wells Fargo. Prior to that, she was Managing Director at Citi, where she held various senior roles, including Head of Brand Management, Advertising, and Insights for the Global Consumer Bank, Head of Citi Cards Products, and Product Director of Co-brands and Loyalty.

"I am thrilled to join M&T Bank and take on the role of Chief Customer Officer," said Phillips. "This position is particularly meaningful to me because it aligns with my passion for enhancing customer experiences and leveraging data-driven insights to meet our customers' needs. I look forward to leading the talented teams at M&T and driving forward our commitment to putting customers at the heart of everything we do."

Phillips reports to Chris Kay and is based in Wilmington, DE. She is also a member of M&T Bank's Executive Leadership Team.

### About M&T Bank

M&T is a financial holding company headquartered in Buffalo, New York. M&T's principal banking subsidiary, M&T Bank, provides banking products and services with a branch and ATM network spanning the eastern U.S. from Maine to Virginia and Washington, D.C. Trust-related services are provided in select markets in the U.S. and abroad by M&T's Wilmington Trust-affiliated companies and by M&T Bank. For more information about M&T Bank, visit [www.mtb.com](http://www.mtb.com).

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