

M&T Bank Enters Florida Market, Creates Commercial Banking Team

Richard Gieseler to oversee community bank region in North Palm Beach



Richard Gieseler

North Palm Beach, Fla.; April 18, 2019— M&T Bank has officially entered the Florida market for the first time by establishing a commercial banking office in North Palm Beach and naming Richard Gieseler as the Florida Regional President, overseeing the bank's newest community bank region.

M&T Bank, established in 1856, has a long legacy of supporting the communities it serves, and brings a robust range of financial products, services and resources by being one of the top 20 largest banks in the nation.

Gieseler has been with M&T Bank for 12 years, serving in various senior Commercial Bank leadership positions in the Philadelphia and Delaware markets followed by a multi-year role in Buffalo as the senior business lead for the development and implementation of the

bank's new commercial lending platform.

M&T Bank's office will be located at 2000 PGA Blvd, Suite 4400 in North Palm Beach, Florida.

"I am looking forward to leading and growing our M&T team in Florida and bringing our unique M&T value proposition to businesses here," Gieseler said. "We work hard to understand what is important to our customers and deliver solutions that help them attain their goals. Our community-focused approach to banking is a differentiator for us, and we plan to be deeply involved and committed in Florida."

Gieseler's appointment is part of M&T Bank's recent commercial banking expansion efforts in new markets to deliver its services and expertise outside of the bank's traditional footprint. The extension into Florida unites the commercial banking team with Wilmington Trust, a subsidiary of M&T Bank Corp., as well as M&T Realty Capital Corp and the indirect and dealer commercial services professionals who have deep relationships within the Florida market.

Other M&T employees who will be working with Gieseler at the North Palm Beach office include commercial real estate and commercial banking relationship managers. M&T will be building the Florida team throughout 2019 and beyond.

For more information on M&T Bank's commercial banking services now available in Florida, please visit www.mtb.com/commercial.

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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