

Tri-State Area Customers Spotlighted in M&T Bank's New "Understanding What's Important" Advertising

BUFFALO, N.Y.; March 14, 2016—M&T Bank today launched a marketing campaign in the Tri-State Area, including a series of new commercials featuring local business customers. Part of the "Understanding What's Important" integrated marketing communications program, which launched in February 2015, the new commercials offer a glimpse into local businesses and features owners talking about what's important to them.

"At M&T, we understand we must seek to learn about customers' unique circumstances, and, importantly, their goals, in order to deliver personalized finance solutions that enable them to succeed," said Peter J. Eliopoulos, M&T Bank's Chief Marketing Officer. "We believe that commitment, indeed our very way of doing business, is embodied by our brand promise – Understanding What's Important."

The businesses being featured in the campaign are:

- [Chip's Family Restaurant](#), an Orange County, Ct. landmark eatery since 1966, is highlighted for its growth in the marketplace, with the addition of four new restaurants in the last 10 years. M&T has aided Chip's growth in a number of ways, including providing financing for the addition of a food truck, Chip's Pancake Truck, in October 2015.
- [EmpireCLS](#), a Secaucus, N.J.-based professional chauffeur company, is another business featured in the campaign. The commercial features CEO David Seelinger on how having a local and responsive banker helps him manage transportation in over 700 cities, from New York City to Tokyo.
- [Jamis Bicycles](#) is highlighted for operating a family-owned bicycle company based in Northvale, N.J. that designs and distributes bicycles all over the world. M&T began a relationship with Jamis Bicycles President Carine Joannou in 2015 by providing bank financing to support the company's working capital needs.
- [Peter Manning NYC](#), a clothing outlet for guys 5'8" and under, is also featured in the campaign. M&T helped Manning secure financing from the U.S. Small Business Administration (SBA) to start his Brooklyn, N.Y.-based company, which designs and ships clothing to all 50 states and over 17 foreign countries.
- [Sylvia's Restaurant](#), founded in Harlem, N.Y. in 1962 by Sylvia Woods, known as the "Queen of Soul Food," is another business in the campaign. The commercial features President and CEO Kenneth Woods on the importance of having a rich culture and how M&T has become a part of that culture.
- [Tec-Cast](#), an aircraft investment castings manufacturing facility based in Carlstadt, N.J., is highlighted for its commitment to local manufacturing. M&T began a relationship with Tec-Cast by providing bank financing to support the company's need for equipment and additional employees.

"Our partnership with the businesses highlighted in this campaign illustrates the successful outcome of our commercial and business bankers working with a local business throughout the last three years to invest in the community," said M&T Area Executive Paula Mandell. "We look forward to introducing M&T to new customers, both through this campaign and our newly converted offices, and to deepening our relationships with our existing customers in New Jersey, Connecticut and surrounding communities."

Eliopoulos said the campaign aims for a variety of narratives from businesses around the region of varying size, industry and objectives, reflecting the vibrant diversity of the customers the bank serves. "They discuss ideals that are important to them, like being local, legacy, relationships, entrepreneurs and culture – values that M&T shares."

The campaign's first TV ads will debut today, with others premiering later in the week and into the coming months through October. As each new ad premieres, they will also appear on M&T's YouTube channel, as well as in a mix of radio, print, online and out-of-home advertising.

M&T will also invite social media fans and followers to use the hashtag #WhatsImportant and share stories about what's important to them – be it to start a family, volunteer, or to have the financial resources to start a new business.

M&T is one of the country's largest commercial lenders to mid-sized businesses and the 7th largest SBA lender in the nation, based on the total number of loans made through the SBA's loan guaranty programs.

For more information about the new campaign and to view multimedia assets associated with the launch, visit mtb.com or whatsimportant.mtb.com.

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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