



- **Information pertaining to business clients** (e.g., business name, address, phone number, email address, industry type, financial status and details regarding the owners, operators and directors).

It is always your choice to provide information to us. However, if you decide not to provide certain information, we may not be able to provide you with certain service or products and it may be more difficult for us to suggest appropriate solutions and provide you with information about your options.

In our ongoing effort to improve our service offerings, we may also collect non-personal aggregate information from surveys, public records and Internet sites to help us understand our clients' interests and to manage business risks.

## 2. **HOW WE PUT INFORMATION TO USE:**

M&T Companies

All of the M&T Companies work together to provide you with the highest quality service and effective solutions to your financial needs. To do so, we may share and consolidate information we obtain about you among the M&T Companies to better manage our relationship with you and for those companies to provide information to you about their products or services that we believe may be of interest to you. This gives us the ability to offer you the widest range of financial products and services, and it allows us to make access to them more convenient for you. And, if you have an account with one of our companies and want to open an account with another, the two M&T Companies may share information, saving you time in opening your new account. We may also provide your information to M&T Companies for the purposes of those companies assisting us in servicing your account.

We may use the contact information you provide to communicate with you through various channels, including telephone, computer or mail. However, if you would prefer that we not share your information among the M&T Companies for marketing purposes, if 0,vdunevee8-1.7(oun)10.9(t)-4.6(10.9(t)-)10.9(e)-1.7( 8)10.8( p)10.9(r4.6(6(e)-1.7()-1.6(t8

employees about the importance of confidentiality and privacy, and we train them in related policies and procedures. We also take appropriate disciplinary measures whenever necessary to enforce these rules. Due to the unique nature of Internet transactions, M&T has additional safeguards and procedures in place to protect your personal and financial information that you submit to M&T's website on the Internet.

Online Privacy:

M&T and its service providers may use online data collection methods to improve functionality and security, to assess the effectiveness of websites and marketing campaigns, or to provide visitors with a customized online experience.

To Improve Functionality - Websites used in connection with your products and services may use cookies to monitor and improve operations and functionality. These cookies do not contain personal or financial information. They gather statistical data such as the average time spent on a particular page. This kind of information provides insight on how to improve the design, content and navigation of a website.

To Provide Security - M&T and its service providers may use a variety of techniques to help protect your accounts from unauthorized access. This can include an encrypted persistent cookie containing information to help us verify your identity and to block unauthorized attempts to access your accounts.

To Assess Website and Campaign Effectiveness - M&T or its agents may use persistent cookies and electronic images (Web Beacons) on certain websites and in email communications, to analyze the effectiveness of the websites and marketing campaigns. Web Beacons are used to compile aggregated statistics about Website usage patterns, like how many times a link or area on a Webpage is clicked. We may also use the anonymous information that is captured automatically in logs by Web servers to evaluate the performance of websites. M&T or its agents may also use cookies and Web Beacons in association with the advertisements for products and services that appear on [www.mtb.com](http://www.mtb.com), on other company websites or in email communications. This enables us and our agents to assess responses marketing campaigns. The information collected in these ways is non-personal and is not used in connection with information that could identify you personally.

Site Personalization - Some websites use cookies as a means of offering visitors a personalized experience. For example, some of the online tools and calculators available on websites used in connection with your accounts may use persistent cookies in order to provide users with the option to save their information for a future visit.

Declining Cookies - S a b . 7 ( a )

and this privacy policy. In the event of an inconsistency between our privacy policy and that of the third party financial services provider, the policy of the third party financial services provider shall govern. Please review the privacy policy of our third party financial services provider carefully before accessing your account online.

Online Security

We strive to maintain the highest possible standards for online security. We and our service providers use online controls such as the following:

- Robust and multi-layered security of servers and applications.
- Multiple layers of internal and external firewalls which protect our online environments.
- Regular reviews of our security practices and technology updates.

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communicate with us. Please call or visit us to find out about options for secure communications with us. At no time should you include personal or confidential information in an unencrypted email.

To help customers recognize fraudulent email and websites, pretending to represent a legitimate company, **M&T will never ask you to provide personal, login or account information through unsolicited email.** Should you receive an email requesting this type of information, do not respond. Report it to us promptly.

- Telephone: If you receive an unsolicited call that claims to be from M&T, requesting account or other personal information, do not respond. Instead, discontinue the call and independently verify the phone number. Only call back after you have confirmed that it is a legitimate M&T phone number. M&T may engage in promotional campaigns via telephone, mail and email. If you are ever unsure of any of the information you receive from us, do not respond but contact us.

## 6. ACCESS

You have the right to access at any time any personal information that the M&T Companies hold about you.