[MUSIC]

M&T isn't just a bank. We are a tech company.

I'm super excited about the mission that we're on for

M&T and our technology transformation.

people think about the information they use.

We're

finally getting to a realm and a space where we can start to behave like a digital company and use data to start to drive a lot of what we do and help our customers.

And we're trying to change the mindset around how

[MUSIC]

We need to create an environment where it's every single person's obligation to challenge. And it's every single person's obligation to put their fingerprints on whatever it is we're trying to achieve.

Let's get

everyone we need in the same location, in the same room, and actually empower them to actually go