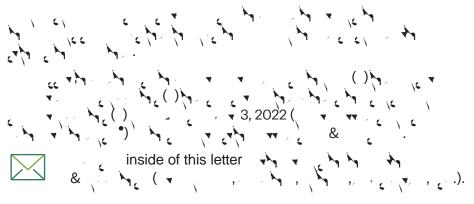
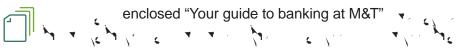
M&TBank

Thank you for opening your personal account



Get started with your Welcome Kit







Getting ready for transition weekend





O MONDAY-THURSDAY, AUGUST -SEPTEMBER



O FRIDAY, SEPTEMBER



O SATURDAY, SEPTEMBER



O TUESDAY, SEPTEMBER



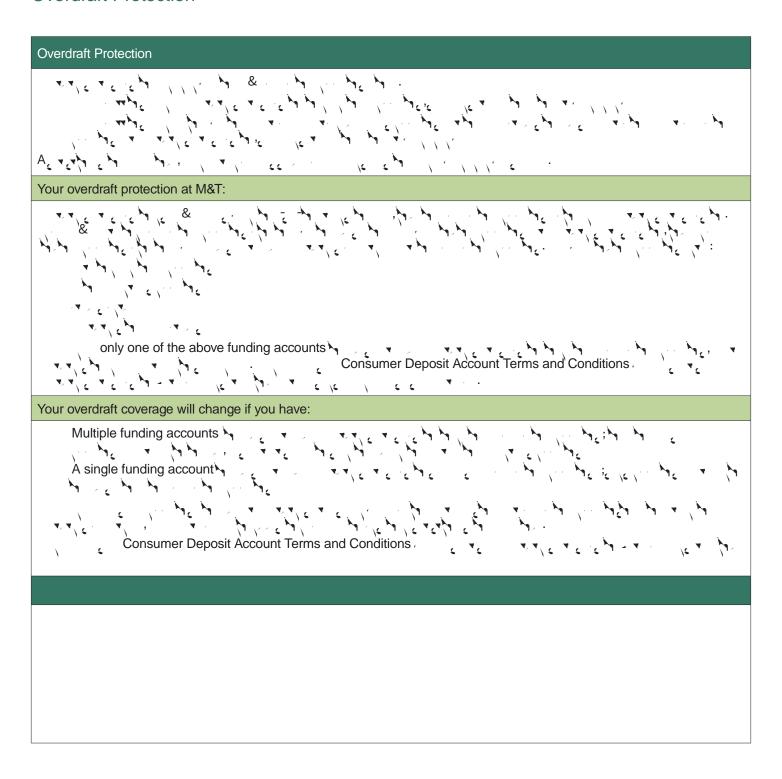




Your new account at conversion	Monthly maintenance charges* and balance requirements for your new account	Highlights for your M&T checking account
People's United Plus Checking will become M&T Complete Checking	A. \$10 ha.	\$3 50 ha ha ha - & A ha .
People's United Student Plus Checking will become M&T Complete Checking	A. \$10 h.	\$3 50 hay A
People's United Advantage Checking and Advantage Plus Checking will become M&T Advantage Checking	A, \$25 \$7,500 ** \$7,500 A, ***	.01v.88 /A v88 1v.

Your new account at conversion	

Overdraft Protection



Personal ATM Card Overview

Your new account at conversion	Monthly maintenance charges* and balance requirements for your new account	Other important information for your

