## M&T Bank Notice of Changes to Digital Services for Personal Account(s)

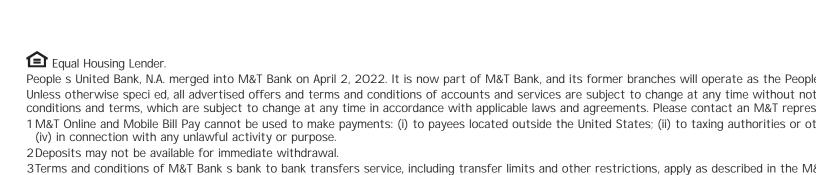
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Visit our Digital Resource Center at mtb.com/personaldigitalresource for ongoing updates, including:

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- **Allen**

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Internal Transfers (transfers between your own accounts)	<ul> <li>Scheduled online transfers from one People's United account to another People's United account will automatically migrate to M&amp;T Mobile and Online Banking, unless otherwise notified         <ul> <li>There are some exceptions to this migration, including mortgage transfers</li> <li>Verify your internal transfers after you log in to M&amp;T Mobile and Online Banking for the first time</li> </ul> </li> <li>The cutoff time for entering an internal transfer instruction on a business day at M&amp;T Bank is         <ul> <li>11:59pm ET</li> </ul> </li> </ul>
External Transfers/ Bank to Bank Transfers³ (online bank transfers to or from your verified non- People's United or non-M&T accounts, not including ACH, payroll or Social Security transfers)	The combined limit for inbound and outbound bank to bank transfers at M&T Bank is \$2,000



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