



<p>Internal Transfers (transfers between your own accounts)</p>	<ul style="list-style-type: none"> <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 style="list-style-type: none"> <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 11:59pm ET</li> </ul>
<p>External Transfers/ Bank to Bank Transfers<sup>3</sup> (online bank transfers to or from your verified non-People's United or non-M&amp;T accounts, not including ACH, payroll or Social Security transfers)</p>	<ul style="list-style-type: none"> <li>• The combined limit for inbound and outbound bank to bank transfers at M&amp;T Bank is \$2,000</li> </ul>

 Equal Housing Lender.

People's United Bank, N.A. merged into M&T Bank on April 2, 2022. It is now part of M&T Bank, and its former branches will operate as the People's United Bank. Unless otherwise specified, all advertised offers and terms and conditions of accounts and services are subject to change at any time without notice. Terms and conditions, which are subject to change at any time in accordance with applicable laws and agreements. Please contact an M&T representative for more information.

1 M&T Online and Mobile Bill Pay cannot be used to make payments: (i) to payees located outside the United States; (ii) to taxing authorities or other government entities; (iii) to a payee's business; or (iv) in connection with any unlawful activity or purpose.

2 Deposits may not be available for immediate withdrawal.

3 Terms and conditions of M&T Bank's bank to bank transfers service, including transfer limits and other restrictions, apply as described in the M&T Bank to Bank Transfers Service Agreement.

4 U.S. checking or savings account required to use Zelle. Transfers between enrolled consumers typically take 10 minutes. Zelle is not available for international transfers.