

ESIGN PRE-AGREEMENT CONSENT

Consent to Receive Information Electronically (ESign):

Please read this Consent to Receive Information Electronically (referred to as "ESign Consent") carefully. It contains important information about how we will deliver information to you. You should print, download or otherwise retain a copy for your records.

We are required by law to provide certain information to you "in writing," which means you have a right to receive that information on paper. However, with your consent, we may provide this information to you electronically instead.

After you have read the information below, if you agree to receive Communications electronically, please accept and agree by checking the appropriate box at the bottom of the screen. Your consent will also apply to any other person named on your account, product, or service to the extent allowed under applicable laws.

The following terms will be used throughout this ESign Consent:

- When we refer to "we," "us," "our," "ours," "M&T" and "M&T Bank," we mean M&T Bank and our affiliates.
- When we refer to "you" and "your," we mean you, the individual(s) or entity(ies) identified on the accounts held with us or the services or products provided by us.
- When we refer to "Communications," we mean agreements, disclosures, notices, and any other information regarding your accounts, the services and products we offer, and any accounts, services, and products that may be available to you in the future. Please refer to the next paragraph for additional clarification and examples of Communications.

What Communications We Will Provide Electronically Instead of on Paper. You consent that we may provide to you, electronically, now and in the future, agreements, information, notices, and disclosures about the M&T Digital Services Agreement and regarding products and services within the Digital Services. For example, we may send product-related and service-related disclosures, agreements (including, e.g., the M&T Digital Services Agreement), notices (including, e.g., a change-in-terms notice), transaction histories and changes to terms of any agreement we have with you, electronically. You also consent to our sending regulatory and other general notices and disclosures (e.g., our privacy policy) to you electronically.

However, your consent does not mean that we must provide Communications to you electronically. We reserve the right, at our option and in our sole discretion, to provide you with any Communications on paper if we choose. We also may require you to provide certain Communications to us on paper. When we allow you to deliver a specific Communication to us electronically, we will provide you with instructions on how to do so.

Further, if your account(s) are not already setup for the electronic Statements and Notices service and you want to receive certain account-related documents (for example, periodic account and/or billing statements and account change-in-terms notices) electronically instead of by paper, you would also need to enroll in the electronic Statements and Notices service.

How We Will Provide Communications Electronically. We may provide Communications to you electronically by display on M&T Bank's website (including during online enrollment or through a secure internal message) or to the email address you provided to us. We may also provide you with notice via email or other electronic means that a Communication has been posted to M&T Bank's website for your review.

Retain Copies for Your Records. We recommend that you print, download or otherwise retain a copy of all Communications we provide to you electronically, including this ESign Consent.

System Requirements. In order to access and retain Communications electronically, you must have the following hardware and software (collectively the "System Requirements"):

- A personal computer or other electronic device and equipment that is capable of (a) accessing the Internet to review and retain the M&T Digital Services Agreement, (b) sending and receiving email; and (c) printing copies of information from our website (if you want paper copies) or storing data (if you want to retain electronic copies).
- A supported operating system and Internet web browser that are capable of supporting, at a minimum, JavaScript and 128-bit SSL encrypted communications.
- An email address.
- Software that permits you to receive, access and retain Portable Document Format or "PDF" files, such as Adobe® Reader® (available for download at <http://www.adobe.com>).

The above describes minimum System Requirements. Please go to [System Requirements](#) for a description of optimal hardware and software that would best facilitate your use of Digital Services.

Please note that software that is not current (e.g., outdated Internet browser or outdated anti-virus program) may present higher security risks and may increase the risk of potential loss to you.

Changes to the System Requirements. If our System Requirements change, and that change creates a material risk that you would not be able to access or retain your Communications, we will give you notice of the revised System Requirements.

Updating Your Email Address. You must notify us of any change to your email address by calling us at 1-800-790-9130 or updating your information on the M&T Online Banking site.

Paper Delivery Requests. After you agree to receive Communications electronically, we are not obligated to provide future Communications to you by paper delivery; rather we are authorized to send to you such Communications electronically. You may withdraw your consent for receipt of Communications electronically as described below. You may request a paper copy of any Communications we provide to you electronically, by calling us at 1-800-790-9130. After a Communication has been provided to you electronically, there may be fees for us to provide you with a subsequent paper copy of such Communication. Please refer to account fee schedules or loan agreements for details on applicable fees.

How to Withdraw Your Consent to Electronic Disclosures. If at any point you no longer want to receive Communications electronically, you may withdraw your consent by calling us at 1-800-790-9130. We will not impose any fee* when you withdraw your consent. However, if you do withdraw your consent, we may terminate your M&T Digital Services relationship and any accounts, products, or services which require M&T Digital Services.

* Important Note: Although we will not, pursuant to this ESign Consent, directly impose any charges as a result of your opting to switch from electronic to paper Communications, or from paper to electronic Communications, there may be differences in account-related/account-level fees based on whether you receive your account statements electronically and/or by paper delivery. Please refer to the applicable account product disclosure(s) and account fee schedule for details.

Acceptance and Consent. By consenting to this ESign Consent, you agree to the following:

- I have read and understand the information above about the use of electronic Communications.
- I consent to receive Communications electronically as outlined above. Please note that we may not currently have the ability to send to you all types of Communications electronically, but your consent enables us to send future Communications to you electronically as such Communications become available to send electronically.
- I have the required software and hardware described above.
- I am able to receive, access, retain and view Communications electronically via the methods described above.
- I am also providing consent for any other person named on my account, product or service and I am authorized to do so.

PLEASE SAVE OR PRINT A COPY FOR YOUR RECORDS.