Sweepstakes Summary:

M&T Bank will conduct a Sweepstakes promotion featuring deposits made into certain M&T Bank consumer savings and money market accounts. Beginning February 27, 2017 and ending on March 31, 2017 at 11:59 p.m. ET (the “Sweepstakes Period”), individuals who are United States citizens and are 18 years of age or older, and who make a qualifying deposit (see additional detail, below) will be automatically entered into a random drawing for a chance to win a $5,000 Prize. Details regarding Sweepstakes terms and conditions, including an alternative entry method and certain limitations regarding the number of entries that will be allowed, are found below. The Sweepstakes winner will be determined by random drawing from all eligible entries received by the methods of entry that are described in these Official Rules. The odds of winning the Sweepstakes, which will not vary based on the method of entry, are dependent on the number of eligible entries that are received by both methods of entry. NO PURCHASE, ACCOUNT OPENING, ACCOUNT DEPOSIT OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. VOID WHERE PROHIBITED BY LAW.

1. How To Enter: During the Sweepstakes Period, there are two ways to enter the Sweepstakes:

(A) Automatic Entry Method: Individuals who make a Qualifying Deposit Transaction (defined and described below) during the Sweepstakes Period will be automatically entered into a random drawing for a chance to win the Prize (also defined below). Limit 5 entries per eligible account.

“Qualifying Deposit Transactions” that will, subject to the limitations discussed in these Official Rules, generate a Sweepstakes entry when made into an Eligible Account (defined below), are defined as: deposits made at a branch, mail-in deposits, incoming wires, online transfers, ACH transfers, ATM deposits, telephone transfers, and direct deposits. Both one-time deposits and automated deposits through M&T’s Easy Save service are also deemed to be Qualifying Deposit Transactions and, subject to the limitations discussed in these Official Rules, will generate an entry into the Sweepstakes. However, the posting of interest, transaction reversals, fee waivers, fee refunds, rebates, cash bonus awards, overdraft/line of credit transfers, provisional credit, lockbox transactions, lease security transactions, vault transactions, credit memos, miscellaneous credits and other credits will not be deemed to be Qualifying Deposit Transactions and will not generate an automatic entry into the Sweepstakes.

Only Qualifying Deposit Transactions made into the following types of accounts (collectively, “Eligible Accounts” or, if in the singular, an “Eligible Account”) will be eligible: Statement Savings, Starter Savings, Passbook Savings, Relationship Savings, Money Market Savings, M&T MyChoice Money Market, M&T e-Money Market, Market Advantage Savings or Power Money Market. HOWEVER, the following will not be deemed to be an Eligible Account and, therefore, a deposit into such an account will not generate a Sweepstakes entry: any account that is owned either individually or jointly by a person who is under the age of 18 or any type of custodial account including, without limitation, an account that has been opened and maintained for the benefit of a person who is under the age of 18 (for example, an UTMA-related or UGMA-related account).

There is a limit of five automatic Sweepstakes entries per account. The posting date of the deposit transaction (business day) will be utilized for determining the timing of the transaction. LIMIT FIVE AUTOMATIC ENTRIES PER ELIGIBLE ACCOUNT.

(B) Mail Entry Method: During the Sweepstakes Period, to enter the Sweepstakes by mail, legibly print your name, complete address, email address, and daytime phone number on a 3 x 5 card, and mail it to: M&T Bank Save &
Win Sweepstakes, P.O. Box 606, Owings Mills, MD 21117. Entries made using this Mail Entry Method must be postmarked by March 31, 2017 and received by April 4, 2017 to be qualified for a chance to win the Sweepstakes. All Mail Entry Method entries must be hand printed, mailed separately and bear sufficient postage. Any incomplete or mechanically reproduced entries will be disqualified. Automated mail entries, or those made using script, macro, sweepstakes service, automated entry software, or facsimiles will NOT be accepted.

(C) The “Automatic Entry Method” and the “Mail Entry Method”, both described above, are referred to herein, and collectively, as “Entry Methods” (or, if in the singular, as an “Entry Method”). A Sweepstakes entry that is properly made by either Entry Method in accordance with these Official Rules will be referred to herein as an “Eligible Entry” (or, if in the plural, as “Eligible Entries”).

2. Eligibility: The Sweepstakes will be open only to legal citizens of the United States of America who are eighteen years of age or older as of February 27, 2017. The following persons are not eligible to enter the Sweepstakes: (a) employees of M&T Bank and its affiliates and subsidiaries, and employees of MGH (described and defined below) and (b) any immediate family members of any such employee, whether living in the same household or not, and (c) anyone living in the same household, whether related or not. The term "immediate family" includes spouses, siblings, parents, children, grandparents, and grandchildren, whether as "in-laws," or by current or past marriage(s), remarriage(s), adoption, co-habitation or other family extension. All federal, state, and local laws and regulations apply. By participating, you agree to these Official Rules and to the decisions of the Sponsor (defined below), which are final and binding in all respects. VOID WHERE PROHIBITED BY LAW, RULE, REGULATION OR ORDINANCE. ONLY ENTRIES BY UNITED STATES RESIDENTS WHO ARE 18 OR OLDER MAY QUALIFY AS AN ELIGIBLE ENTRY.

3. Prize Winner Selected by Random Drawing: A random drawing from all Eligible Entries to determine the Sweepstakes winner will be held on or around April 21, 2017 by MGH, Inc. (herein, “MGH”), the administrator of the Sweepstakes. The selected finalist will be notified by postal mail. If a finalist cannot be contacted after using reasonable efforts within 15 days after the winner is selected, the Sponsor reserves the right to determine – using the services of MGH - an alternate winner or not to award the Prize, in its sole discretion. Neither the Sponsor nor MGH are responsible for the safe arrival of any notification, confirmation thereof, or other correspondence. All entries become the property of M&T Bank and will not be acknowledged or returned. The selected finalist must also verify eligibility within 15 calendar days after notification by MGH and sign and return an Affidavit of Eligibility, a Release of Liability, and a Publicity Release form (collectively the “Verifications Forms”). If the Verification Forms are not received within 15 calendar days after they are sent to the finalist, or if a finalist disclaims the Prize award within 15 days from such date, the finalist shall be deemed to have forfeited the opportunity to participate in the Sweepstakes and the Sponsor reserves the right to determine an alternate winner or not to award the Prize, in its sole discretion. The winner shall be required to sign an IRS W-9 or its equivalent.

4. Odds of Winning: The odds of being selected the winner of the Sweepstakes depends on the number of Eligible Entries received by all Entry Methods at the time of the aforementioned random drawing and will be the same regardless of Entry Method.

5. Prize: A Five Thousand Dollars ($5,000.00) prize (the “Prize”) will be awarded after the Sweepstakes Period in accordance with the results of the aforementioned random drawing. If the Eligible Entry that becomes the winning entry (as described in these Official Rules) was received pursuant to the Automatic Entry Method, then the Prize will be awarded in the form of a check made payable to the winner and mailed to the address of record for the related savings or money market account. If the Eligible Entry that becomes the winning entry (as described in these Official Rules) was received pursuant to the Mail Entry Method”, then the Prize will be awarded in the form of a check or, in the Sponsor’s discretion, a money order, and sent to the address provided as part of the winning entry. In either event, the winner of the “Prize” will be referred to in these Official Rules as the “Prize Winner”. The total retail value of the Prize is Five Thousand Dollars ($5,000.00).

6. Prize Awarding: The Prize will be awarded only upon Prize Winner validation and verification. No substitution, transfer, or assignment of the Prize is permitted. Any entrant who becomes the Prize Winner, including (if and as applicable) any joint owners of the account to the extent that the Eligible Entry that becomes the winning entry was received pursuant to the Automatic Entry Method: (A) grants Sponsor, and its affiliates, the right to use and publish the Prize Winner’s proper name in connection with any Sweepstakes-related promotion, without further
compensation, in any advertising or publicity unless otherwise prohibited by law (B) Promises to sign and deliver any waiver, release or other document that the Sponsor may request to evidence the foregoing. By accepting the Prize, the Prize Winner agrees that M&T Bank, its affiliates, subsidiaries, and related companies, advertising and promotion agencies, and all of its officers, directors, employees, representatives and agents (collectively, the “Sponsor Entities”), are not responsible for and will be held harmless by the Prize Winner for any liability, loss, injury, or damage to person (including death) or property, due in whole or in part, directly or indirectly to possession, acceptance, use or misuse of the Prize, or participation in this promotion. No correspondence will be entered into except with the Prize Winner. All entries become the property of the Sponsor.

All taxes due because of the awarding of the Prize are the sole responsibility of the Prize Winner.

7. Limitation of Liability: The Sponsor Entities do not in any way warrant or assume any responsibility or liability for the Prize or the use thereof. The Sponsor Entities are not responsible for printing or typographical errors in any Sweepstakes-related materials; stolen, lost, late, misdirected, damaged, incomplete, or illegible entries; postage-due mail; or entries that are processed late or incorrectly or are lost due to computer, electronic malfunction or human error. Further, the Sponsor Entities are not responsible for electronic transmission errors resulting in omission, interruption, deletion, defect, or delay in operations or transmission; the theft or destruction or unauthorized access to or alterations of entry materials; or for technical, network, electronic, computer, hardware or software malfunctions or limitations of any kind, or inaccurate transmissions of or failure to receive entry information, or the destruction thereof, by the Sponsor Entities on account of technical problems, human error or any combination thereof. Further, entrants agree that the Sponsor Entities shall not bear any liability for, and that the entrants will hold the Sponsor Entities harmless regarding, any incomplete (or otherwise improperly completed), delayed or destroyed (including, in the case of on-line entries, as a result of failure of the website or technical problems or traffic congestion on the Internet), the loss, theft or acceptance, use or misuse of the Prize, or any property damage, personal injury or misfortune in any way attributable to this Sweepstakes or the acceptance, use or misuse of the Prize (including, in the case of on-line entries, injury or damage to any telephone network or lines, on-line systems, servers, access providers, computer equipment or software) or resulting from downloading any material from any Sweepstakes- or promotion-related Website. Further, all entrants promise to sign and deliver any waiver, release or other document that the Sponsor may request to evidence the foregoing. The Sponsor Entities reserve the right, at their sole discretion, to disqualify any individual who tampers with any entry process, and to cancel, terminate, modify or suspend the Sweepstakes. Other restrictions may apply. By participating in this Sweepstakes promotion, entrants agree to be bound by these Official Rules and the decisions of Sponsor, whose decisions are final. The Sponsor reserves the right to cancel, modify, or suspend the Sweepstakes should a virus, bug, or other cause beyond the reasonable control of the Sponsor corrupt the security or proper administration of the Sweepstakes. The Sponsor reserves the right to cancel, modify, or suspend the Sweepstakes if fraud or technical failures compromise the integrity of Sweepstakes as determined by the Sponsor in its sole discretion. If, by reason of a printing or other error, more prizes are claimed than the number set forth in these Official Rules, all persons making purportedly valid claims will be included in a random drawing to award the advertised number of prizes available. No more than the advertised number of prizes will be awarded. The Sponsor Entities will not have any liability whatsoever for, and all entrants shall hold the Sponsor Entities harmless with respect to, any injuries, losses or damages of any kind caused by the Prize or resulting from the acceptance, possession, use and/or misuse of the Prize or participation in the promotion or any Prize-related activities. Without limiting the generality of the foregoing, the Sweepstakes and any Prize awarded thereunder are provided "AS IS" without warranty of any kind, either expressed or implied, including but not limited to the implied warranties of merchantability, fitness for a particular purpose, or non-infringement. Some jurisdictions may not allow the limitations or exclusions of liability for incidental or consequential damages, or exclusion of implied warranties, so some of the aforementioned limitations or exclusions may not apply. Check local laws for any restrictions or conditions regarding these limitations and/or exclusions.

Any attempt to deliberately damage any website or to undermine the legitimate operation of this Sweepstakes is a violation of criminal and civil laws and, should such an attempt be made, the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law, including criminal prosecution.
8. **Arbitration** Except where prohibited by law, as a condition of participating in this Sweepstakes, entrants agree that (1) any and all disputes and causes of action arising out of or connected with this Sweepstakes, or any prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration in accordance with the Federal Arbitration Act ("FAA", Title 9 of the United States Code) under the auspices of the American Arbitration Association; (2) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. YOU HAVE A RIGHT TO OPT-OUT OF THIS ARBITRATION PROVISION. IF YOU DO NOT AGREE TO THIS MANDATORY ARBITRATION PROVISION WITH REGARD TO THIS PROMOTION, THEN WITHIN THIRTY (30) DAYS FROM THE DATE OF YOUR ENTRY, YOU MAY OPT-OUT OF THIS, AND ONLY THIS, PART OF THE OFFICIAL RULES BY NOTIFYING THE SPONSOR OF SUCH OPT-OUT REQUEST BY PROVIDING WRITTEN NOTICE AND MAILING SUCH NOTICE TO: M&T BANK, REGULATORY SUPPORT, PO BOX 1468, BUFFALO, NEW YORK 14240-1468 (ATTN: ARBITRATION REJECTION). Any opt-out received after the thirty (30) day time period will not be valid and you must pursue your claim, if any, via arbitration pursuant to these Official Rules. Under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-of-pocket expenses (i.e., costs associated with participating in this Sweepstakes promotion), and participant further waives all rights to have damages multiplied or increased.

9. **Sponsor:** The Sponsor shall mean M&T Bank, One M&T Plaza, 4th Floor, Buffalo, New York 14203. The Sponsor’s decisions regarding all Sweepstakes-related matters shall be deemed final in all respects.

10. **Winners List:** For the identity of the Prize winner, please send a self-addressed, stamped envelope to M&T Bank Save & Win Sweepstakes, P.O. Box 606, Owings Mills, MD 21117. Requests must be received by May 31, 2017.