

<b>FACTS</b>	<b>WHAT DO M&amp;T BANK CORPORATION AND THE WILMINGTON TRUST ENTITIES DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect, and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Credit history and credit scores</li> <li>• Account balances, transaction history, payment history and assets</li> <li>• Investment experience</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons M&T Bank Corporation and the Wilmington Trust entities choose to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Do M&T Bank Corporation and the Wilmington Trust entities share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<p>For customers of M&amp;T Bank Corporation, call toll-free 1-800-785-3162. This number is also available to hearing impaired customers through a relay service. Our menu will prompt you through your choices. Or visit us online at <a href="http://mtb.com/privacyoptout">mtb.com/privacyoptout</a>.</p> <p>For customers of the Wilmington Trust entities, contact your relationship manager or call toll-free 1-866-771-7777.</p> <p><b>Please note:</b> If you are a <i>new customer</i>, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time at the numbers listed above to limit our sharing.</p>
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<b>Questions</b>	<p>For customers of M&amp;T Bank Corporation, call toll-free 1-800-724-2440, or go to <a href="http://mtb.com">mtb.com</a>.</p> <p>For customers of the Wilmington Trust entities, contact your relationship manager, or call toll-free 1-866-771-7777.</p>
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<b>Who we are</b>	
Who is providing this notice?	This notice is being provided by M&T Bank; M&T Securities, Inc.; Wilmington Trust Investment Advisors, Inc.; Wilmington Trust Investment Management, LLC; Wilmington Trust Company; Wilmington Trust SP Services, Inc.; Wilmington Trust 1031 Exchange LLC; and Wilmington Trust, N.A.

## What we do

How do M&T Bank Corporation and the Wilmington Trust entities protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How do M&T Bank Corporation and the Wilmington Trust entities collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"><li>• Open an account or deposit money</li><li>• Pay your bills or apply for a loan</li><li>• Use your credit card or debit card</li></ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"><li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li><li>• Affiliates from using your information to market to you</li><li>• Sharing for nonaffiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• <i>Our affiliates include companies with an M&amp;T or Wilmington name and financial companies such as Lafayette Settlement Services, Inc.</i></li></ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• <i>Nonaffiliates we share with can include companies that perform services on our behalf.</i></li></ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• Our joint marketing partners can include financial institutions and financial product or service marketing companies.</li></ul>

## Other important information

<p>Residents of the states of California, Vermont, Nevada, and New Mexico are provided additional rights according to state law.</p> <ul style="list-style-type: none"><li>• Residents of California and Vermont do not have to take any further action to limit the sharing of information – such limits are already in place. Neither M&amp;T Bank Corporation nor Wilmington Trust entities will share any of your non-public personal information (other than as permitted by law) with its affiliates or with outside companies, unless you first authorize us to do so.</li><li>• If you are a California resident and we share information with affiliates, or if we have entered into joint marketing agreements with nonaffiliated financial companies, we have separately mailed you a California Privacy Notice. If you do not want us to share your information with such companies, please let us know following the instructions in the “To limit our sharing” section of this notice. If you are a new customer, we can begin sharing your information 45 days from the date we sent this notice.</li><li>• Pursuant to Nevada law, we are providing this notice, which applies to accounts with Nevada addresses, to inform you that you may elect to be placed on our internal “do not call” list. If you would like to be placed on the list, please let us know by simply calling us at the appropriate toll-free number in the “To limit our sharing” section of this notice. For more information, contact us at the phone number provided. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Avenue, Suite 3900, Las Vegas, Nevada 89101. Telephone: 702-486-3132; Email: BCPINFO@ag.state.nv.us.</li><li>• Residents of New Mexico do not have to take any further action to limit the sharing of information with outside companies – such limits are already in place. Neither M&amp;T Bank Corporation nor the Wilmington Trust entities will share any of your non-public personal financial information (other than as permitted by law) with outside companies, unless you first authorize us to do so.</li><li>• Effective January 1, 2020, the privacy law that applies to California consumers who receive this notice is the Gramm-Leach-Bliley Act rather than the California Consumer Privacy Act. For information on what data M&amp;T Bank Corporation or Wilmington Trust entities maintains on you as a customer, please log in to your online banking account at <a href="http://mtb.com">mtb.com</a> or <a href="http://wilmingtontrust.com">wilmingtontrust.com</a> or call our customer service center at the numbers provided above.</li><li>• This notice is not directed to individuals located in the European Union.</li></ul>
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