M&T Bank
One M&T Plaza, Buffalo, NY 14203

April 17, 2026

<Customer Name>
<Address 1>
<Address 2>
<City>, <State> <Postal>
<Country>

Notice of Data Breach

Dear <Customer Name>,

We're writing to inform you of a recent event that occurred involving one of our third-party service providers. Below we outline the steps we are taking to address the situation, as well as recommendations you may wish to consider to help protect yourself. We take the privacy and security of your information seriously and are committed to keeping you informed.

What happened.

In August of 2025, one of our third-party service providers experienced a security incident. As soon as we learned that certain files containing M&T customer personal information may have been involved, we promptly began a comprehensive review and worked closely with the provider to assess the situation, understand its scope, and determine what data was affected.

Please note that this incident occurred within a third-party environment –**M&T's systems were not affected and remain secure**. We have also confirmed that the service provider has securely removed your data from its systems, reducing any future risk.

What information was involved.

Your personal information that may have been involved included <Data Elements>.

What we are doing.

We will continue to closely monitor your accounts for potentially fraudulent activity.

We are offering **credit monitoring services from Equifax®**, which we've arranged at no cost to you for 24 months from the date of enrollment. You can find detailed information on how to sign up for Equifax Complete™ Premier in the enclosed document. Please note that you will need to enroll in these services as you will not be automatically enrolled.

Should you wish to take advantage of this service, below is the code needed to enroll. The code is valid for 90 days upon issuance of this letter to activate your credit monitoring services.

<Customer Name> <EQUIFAX CODE>

(over, please)

What you can do.

If your account number was impacted and you'd like to request a new one, please visit any M&T branch. Our team would be happy to help you close your existing account and open a new one.

In the meantime, continue monitoring your credit reports and reviewing your financial account statements and transactions. Please remain vigilant over the next twelve to twenty-four months, and promptly report incidents of suspected identity theft to M&T. As a reminder, there are additional M&T services to help you monitor your accounts and we encourage you to take advantage of the following:

- Viewing your accounts and transactions online through M&T Online and Mobile Banking
- Registering to receive alerts when a withdrawal or debit over a certain amount is made, or when your balance drops below a certain amount (available through M&T Online Banking)

Please review the enclosed *How to Check your Credit Report* and *Additional Information on Avoiding Identity Theft* for useful information on what you can do to better protect yourself against possible misuse of your information.

For more information.

For more information, as well as tips and valuable resources on how to protect your personal and financial information, please call us at 1-800-724-2440, Mon-Fri 6am-9pm, Sat and Sun 9am-5pm. We'll be happy to assist you in any way we can.

Thank you for banking with M&T.

How to check your credit report.

The Federal Trade Commission ("FTC") recommends you check your credit reports periodically. The Fair and Accurate Credit Transaction Act of 2003 (or FACT Act) gives consumers the right to obtain an annual credit report from each of the three credit reporting bureaus free of charge. To order your free credit report, visit www.annualcreditreport.com or call toll-free 1-877-322-8228. If you find information relating to fraudulent transactions, you should contact the credit bureau for assistance having the transactions deleted.

Even if you do not find any suspicious activity on your initial credit reports, you should consider placing a "fraud alert" on your credit file, which will alert potential future creditors of possible fraudulent activity within your credit report. This will require them to contact you prior to establishing any accounts in your name. To place a fraud alert, contact any one of the credit bureaus listed below. Once that bureau confirms the alert, the other two bureaus will be notified automatically, and will also place fraud alerts on your credit file.

	Equifax	Experian	TransUnion
Phone	1-800-525-6285	1-888-397-3742	1-800-680-7289
Website	www.equifax.com	www.experian.com	www.transunion.com
Mailing Address	Equifax Information Services LLC P.O. Box 105069 Atlanta, GA 30348-5069	Experian P.O. Box 9554 Allen, TX 75013	TransUnion Fraud Victim Assistance P.O. Box 2000 Chester, PA 19016

While we will continue to monitor your accounts, it is a good practice to review your bank transactions and statements regularly to make sure all transactions are legitimate. If any charge looks suspicious, please notify us immediately, as well as one or all of the credit bureaus listed above.

Additional information on avoiding identity theft.

Visit **www.identitytheft.gov** for information on reporting, preventing, and protecting against identity theft, including how to place a security freeze on your accounts. You may also visit **www.identitytheft.gov/databreach** for help responding to any data breach affecting your personal information or call the FTC hotline at 1-877-IDTHEFT (1-877-438-4338). If you believe you have been a victim of identity theft or a data breach, we encourage you to report the matter to the FTC either via the website or phone number above, or by mail to:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

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Equifax Complete™ Premier

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Annual access to your 3-bureau credit report and VantageScore[1] credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring[2] with email notifications of key changes to your credit reports
- WebScan notifications[3] when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts[4], which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock[5]
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to $1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft[6].
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to ***www.equifax.com/activate***

Enter your unique Activation Code from the included letter then click "Submit"

1. **Register:**
   Complete the form with your contact information and click "Continue".
   If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4
2. **Create Account:**
   Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:**
   To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:**
   Upon successful verification of your identity, you will see the Checkout Page. Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment. Click "View My Product" to access the product features.

[1] *The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.*

[2] *Credit monitoring from Experian and TransUnion will take several days to begin.*

[3] *WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.*

[4] *The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.*

[5] *Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com.*

[6] *The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*