



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 VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ 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 alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- 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 theft⁶
- 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” and follow these 4 steps:

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.

¹The 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.

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

³WebScan 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.

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

⁵Locking 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.

⁶The 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.

Customer Name

Customer Name 2

Customer Name 3

Customer Name 4

Customer Address

City, ST ZIP

We’re writing to let you know about a recent global cybersecurity incident involving MOVEit, a file transfer tool owned by Progress Software. The software is used by government agencies, major financial firms, and thousands of companies around the world. This incident resulted in the potential exposure of customer information for any organization using MOVEit.

Once we learned of this incident, we immediately began an investigation to understand the potential exposure of our customers’ data. Importantly, no information was obtained from M&T’s internal systems, and our systems were not at risk from the MOVEit incident.

Our investigation did, however, determine that certain information at our **external service providers** was compromised, including some of your information. That information included your name, address and M&T checking, savings and/or money market account number(s). While this data was exposed, rest assured **no PINs, passwords, or other sensitive data**, such as social security numbers, date of birth, or debit/credit card numbers, was accessed. While we do not believe that this presents elevated risk to you, we are required by law to provide you with this notice.

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

You can also consider signing up for **credit monitoring from Equifax**, which we’ve arranged at no cost to you for one year. Information on how to sign up for Equifax Complete™ Premier is detailed in the enclosed document.

Should you wish to take advantage of this service, below are the codes needed to enroll:

Customer Name [EQUIFAX CODE]
 Customer Name 2 [EQUIFAX CODE]
 Customer Name 3 [EQUIFAX CODE]
 Customer Name 4 [EQUIFAX CODE]

For those under 18 in your household, Equifax offers special credit monitoring for minors. You'll see the same code for the minors in your home, as the code can be used for up to four children.

Minor Name [EQUIFAX CODE]
 Minor Name 2 [EQUIFAX CODE]
 Minor Name 3 [EQUIFAX CODE]
 Minor Name 4 [EQUIFAX CODE]

As you have more than four minors in your home, below is the additional code for them.

Minor Name 5 [EQUIFAX CODE]
 Minor Name 6 [EQUIFAX CODE]
 Minor Name 7 [EQUIFAX CODE]
 Minor Name 8 [EQUIFAX CODE]

We're here to help.

For more information as well as tips and valuable resources on how to protect your personal and financial information, please call us at 1-888-382-6000. We're available Monday through Friday, 6am - 9pm and Saturday and Sunday, 9am - 5pm ET. Please note, you may receive multiple copies of this letter, if you hold various types of M&T accounts.

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.

	<u>Equifax</u>	<u>Experian</u>	<u>TransUnion</u>
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**