

WHAT IF YOUR IDENTITY IS STOLEN?

If you believe that your personal information has been used fraudulently, follow these steps:

1. Contact M&T Bank right away.
Call 1-800-724-2440 (TTY: 1-800-724-1930).

2. Place a fraud alert with one of the three credit bureaus, and obtain and carefully review your credit reports for fraudulent activity.

Credit Reporting Bureaus
Equifax
www.equifax.com | 1-800-525-6285
Experian
www.experian.com / 1-888-EXPERIAN (397-3742)
TransUnion
www.transunion.com / 1-800-680-7289
3. Close any accounts that have been used or opened fraudulently, and/or update your log in information.
These may include accounts with banks, credit card companies, utilities, online providers.

4. File a report with your local police.
Provide proof of fraud and keep a copy of the police report for your records.

5. File a complaint with the Federal Trade Commission (FTC).
Visit www.ftccomplaintassistant.gov or call 1-877-IDTHEFT (438-4338).

For additional security tips and updates, visit mtb.com/security.



1. Non-consumer accounts (such as corporate accounts and partnership accounts) and investment transactions are not covered by these fraud protections.
2. Bill Pay Guarantee. We will cover up to \$50 in late fees if a payment using M&T Online Bill Pay is late and you (i) scheduled the payment sufficiently in advance of the payment due date to allow for the payment to be processed and sent by us, and (ii) the date you selected as the Delivery Date was no later than the date your payment was due, excluding any applicable grace periods. Further, your payment must be scheduled according to the requirements set forth in the M&T Digital Services Agreement and you must have sufficient available funds in your account. In the event your payee does not receive payment on time and charges you a late fee, contact Online Banking Support at 1-800-790-9130. We reserve the right to discontinue the Bill Pay Guarantee at our discretion at any time.
3. Visa's Zero Liability Policy covers U.S.-issued cards only, and does not apply to certain commercial card transactions, transactions not processed by Visa, or if you are grossly negligent or fraudulent in handling your card or card number. Notify M&T Bank immediately of any unauthorized use. Certain unauthorized transactions require a cardholder signature prior to issuing provisional credit. See your cardholder agreement for more detail.
4. Rush delivery available upon request. Timing depends upon when order is received and where shipped. Fees may apply, please see a branch representative for details.
5. Use of these features and services requires internet and/or data access through a computer or mobile device. Subject to availability and the same limitations as any service available through the internet. M&T Bank is not responsible for matters that are outside of its reasonable control that might impact availability and functionality. M&T Bank reserves the right to suspend service for any reason at any time. Your mobile carrier's text messaging and data charges may apply.
6. Suspicious activity alerts notify customers of certain potentially fraudulent activity on their M&T Debit Card. M&T Bank is not liable for any losses customers may incur due to an alert not being delivered. Alerts are designed to be a helpful account management tool but they do not identify all potential fraudulent activity and are not a substitute for security and fraud precautions including, but not limited to, verifying statements and being aware of your outstanding payments and available balance. For your protection, "suspicious activity" and "debit card PIN change" email alerts cannot be disabled.
- * You must be an M&T consumer checking account customer to enroll for the special package pricing above. Cancellations/Refunds: EZShield customers can cancel their services at any time. If you change your service level or you cancel in the middle of any billing period, you will receive a pro-rated refund for the unused portion of that billing period. Prices: Service packages range from \$1.99 to \$6.99 per month and are automatically deducted from your M&T checking account once you enroll.
- ** EZShield Identity Protection for M&T Bank customers is a product offered and serviced by EZShield, Inc. through their arrangement with Deluxe Enterprise Operations LLC. M&T Bank is not legally affiliated with Deluxe Enterprise Operations LLC or EZShield, Inc.; and M&T Bank makes no representations or warranties as to their products, privacy policies or security policies. The product attributes and/or pricing may be different than other products offered by Deluxe Enterprise Operations LLC and/or EZShield, Inc. M&T Bank may receive compensation from Deluxe Enterprise Operations LLC and/or EZShield, Inc. regarding M&T customers who participate in this service
- Unless otherwise specified, all advertised offers and terms and conditions of accounts and services are subject to change at any time without notice. After an account is opened or service begins, it is subject to its features, conditions, and terms, which are subject to change at any time in accordance with applicable laws and agreements. Please contact an M&T representative for full details.

Security is important.

Identity Theft and Fraud Protection



HOW M&T PROTECTS YOU

At M&T, we're committed to helping you keep your financial and personal information safe. We partner with federal, state and local law enforcement officials to continually identify the latest and most common schemes and develop tactics to combat them.

Safeguarding your personal and financial information is a responsibility we take seriously at M&T. We call this the M&T Assurance.



When you use our online and mobile services:¹

- We help protect your information with digital security features
- We respect your privacy
- We guarantee your M&T Bill payments will be delivered on schedule²
- Your personal accounts are protected against fraud

M&T Alerts

If you're enrolled in M&T Online Banking, you can also receive timely account updates sent to your email or mobile device with M&T Alerts.⁵

Get warnings about account activity

- Security alerts⁶
- Debit and Credit card purchases by web/phone
- Large withdrawals

Track balances and transactions

- Low balance notices
- Daily or weekly balance updates
- Posted deposits

When you pay with your M&T Debit or Credit Card:

FRAUD PREVENTION

- A 3 Digit Security Code on the back of your card helps provide internet and phone security by helping to verify you're in possession of your card
- Visa Secure helps to confirm your identity when shopping online at participating merchants
- Chip Technology encrypts card information into a unique code when used at chip enabled terminals

FRAUD DETECTION

- Real Time Fraud Monitoring screens your account 24/7 to help detect suspicious activity outside your normal purchasing pattern

FRAUD RESOLUTION

- Visa Zero Liability Policy³ to help protect you against unauthorized use of your card
- Expedited Card Replacement⁴ gives you the option to get lost or stolen cards replaced quickly – in most cases by the next business day



Proactive Protection

You can help protect your identity and receive expert protection tips, timely breach news and fraud alerts.

For as little as \$1.99/month*, enjoy the peace of mind that comes with EZShield Identity Protection**.

Secure – a personal vault for your identity that provides triple-encrypted data storage and on-the-go access

Monitor – your credit is monitored daily and you'll receive alerts any time there are changes and new activity

Restore – real support from real people is available 24/7 to answer questions and assist with fully-managed identity restoration services

Take precautions with your personal and sensitive information

- Never give out your personal or account information, including login credentials, in response to an unsolicited email, phone call or text message – **even if the message appears to be from M&T** or threatens termination of service
- Instead, contact the company using phone numbers or email addresses found on their website or other official documents (statements, issued cards, etc.)
- Be aware of how much personal information you post on social networking sites
- Don't write your Social Security number, credit card number, or account number on your check
- Forward any suspicious emails that appear to be from M&T to phishing@mtb.com
- Use strong passwords combining capital and lowercase letters, numbers and symbols
- Change your passwords frequently, and never use the same password for multiple accounts
- When writing a check, please remember to date the full year. This will prevent someone from backdating or forward dating your check if stolen
- Use caution when accepting checks payments for items sold online or for employment obtained via social media
- Never use public or unprotected Wi-Fi to access M&T Online and Mobile Banking or to perform any other financial transactions
- Make sure your computer has updated anti-virus, anti-spyware, browser and operating system software installed
- Watch for late or missing bills or account statements
- Retain all receipts from ATM, debit and credit card transactions until they have been reconciled to your statements; afterwards, shred these and other financial documents you no longer need
- Check your credit report regularly