



How to enroll in M&T Online Banking

Visit onlinebanking.mtb.com

In Step 1

1. Next to I want to enroll my, select *Personal Accounts*
2. Next to Enroll using my, select *I don't have a card*
3. Select *Mortgage* from the Existing M&T Account drop down menu, then enter your mortgage account number, social security number and date of birth
4. Click the *Next* button.

In Step 2

5. Complete all fields to set up your user profile
6. Select *Next*

Enroll in M&T Online Banking

Step 1 Select Enrollment Type

You can enroll your Personal and Business accounts in Online Banking. Select Business and Personal Accounts if you have both types of accounts at M&T and you would like to access them under one User ID.

All fields required. Having trouble? Call M&T Online Customer Service at 1-800-790-9130 (Mon-Fri 8am-9pm, Sat-Sun 9am-5pm ET).

1 Select 2 Details 3 Review 4 Agreement 5 Confirmation

1 I want to enroll my Personal Accounts Business Accounts Business and Personal Accounts

2 Enroll using my M&T Debit Card or ATM Card M&T Credit Card I don't have a card

3 Existing M&T Account Mortgage Account Number Social Security number Date of Birth MM/DD/YYYY

< Return to Login Page NEXT >

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Enroll in M&T Online Banking

Step 2 Specify Account Details - Profile Information

Set up your user profile for Online Banking

Your user profile should be unique to you. Keep this information private to protect your identity.

All fields required. You can update your profile at any time in the Settings and Support section of Online Banking.

1 Select 2 Details 3 Review 4 Agreement 5 Confirmation

User ID enrolling1 5-20 characters, no special characters

Password ***** 8-20 characters UPPER and lower case letters required No more than 3 repeating characters

Re-enter Password *****

Reset Passcode Every 30 Days 60 Days 90 Days 180 Days 365 Days

Email Address

Re-enter Email Address

Security Question 1 Select

Answer 1

User ID enrolling1 5-20 characters, no special characters

Password ***** 8-20 characters UPPER and lower case letters required No more than 3 repeating characters

Re-enter Password *****

Reset Passcode Every 365 Days

Email Address ebsabs2@mtb.com

Re-enter Email Address ebsabs2@mtb.com

Security Question 1 What is the last name of your best friend in high school? school

Security Question 2 To what destination city did you fly on your first airplane ride? ride

Security Question 3 What is the maiden name of your father's mother? mother

You can receive your statements and notices online at no additional charge by checking the box below. You can unenroll at any time from the Online Banking Services tab, where you can also learn about the features and terms of other convenient services.

Sign up to receive statements and notices online

CANCEL < BACK NEXT >

In Step 3

7. Review your enrollment details
8. Select *Next* if everything is correct
9. Select *Back*, if you need to change any of the information

M&T Bank

Enroll in M&T Online Banking

Step 3 Review Enrollment Details

Please review your enrollment information.
Click Next to continue or click Back to make changes.

Once you have enrolled, you can make changes to your profile in the Settings and Support section of Online Banking.

1 Select 2 Details 3 Review 4 Agreement 5 Confirmation

Online Banking Profile

User ID: enrolltesting1
Email: ebsab2@mtb.com
Reset Passcode Every: 365 Days

Security Question 1: What is the last name of your best friend in high school?
Security Question 2: To what destination city did you fly on your first airplane ride?
Security Question 3: What is the maiden name of your father's mother?

CANCEL < BACK 9 8 NEXT >

In Step 4

10. Check both boxes to provide your consent to use M&T Online Banking
11. Select *Accept and Submit*

1 Select 2 Details 3 Review 4 Agreement 5 Confirmation

Consent to receive information electronically (E Sign)

By clicking the box below, you acknowledge and agree as follows:

ESIGN PRE-AGREEMENT CONSENT
Consent to Receive Information Electronically (E Sign):

Please read this Consent to Receive Information Electronically (referred to as "E Sign Consent") carefully. It contains important information about how we will deliver information to you. You should print, download or otherwise retain a copy for your records.

We are required by law to provide certain information to you "in writing," which means you have a right to receive that information on paper. However, with your consent, we may provide this information to you electronically instead.

Consent to the Digital Services Agreement

By clicking the box below, you acknowledge and agree as follows:

NOTE: Please also see changes to the M&T Digital Services Agreement in the Addendum at the end of this document.

M&T Digital Services Agreement

This M&T Digital Services Agreement (the "Agreement") governs, as applicable, your use of M&T's Digital Services, which include M&T Online Banking, M&T Online Banking for Business, M&T Online Bill Pay (a component of M&T Online Banking), M&T Mobile Banking, M&T Mobile Banking for Business, M&T Mobile Deposit service, and other online and mobile-based financial services functions which are now available or may be available sometime in the future (collectively, the "Digital Services"). For fee information, please refer to Section M of this Agreement for the Digital Services Fee Schedule. Not all services within the Digital Services may be available to you because some services are for Consumers and some are for Businesses.

By clicking the boxes below, you consent to receive applicable information electronically and consent to the terms of the Digital Services Agreement.

I agree to the E Sign Consent above to receive applicable information electronically. Note: Your consent does not enroll you in the Statements and Notices service, which requires separate enrollment and is described in the Digital Services Agreement. Please check the box to agree to receive information electronically.

I agree to the Digital Services Agreement. Please check the box to accept the terms of the Digital Services Agreement.

< BACK I DO NOT ACCEPT ACCEPT AND SUBMIT >

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