

Welcome. On behalf of M&T Bank, we're excited to have you as a mortgage customer. We understand home financing is one of your most important financial needs. As such, we're committed to providing service that meets your expectations.

M&T Bank, headquartered in Buffalo, New York, offers financial solutions and advice across the entire financial services spectrum. M&T has a network of over 900 branches that span 12 states from Maine to Virginia and Washington, D.C.

For more than 165 years, M&T has strived to build long-lasting relationships with our customers. We offer the capabilities of a large bank with the care of a locally focused institution. Our purpose is to make a difference in people's lives.

To optimize your mortgage experience, consider completing these few simple steps:

- First, enroll in M&T Online or Mobile Banking* so you'll have convenient access to your mortgage account
- Next, decide how you'll make your payments. M&T offer a range of options - including single-monthly and flexible automatic payment plans
- Finally, consider enrolling to receive your monthly statements electronically. That way you'll avoid delays receiving your statement by mail

Screen callouts: (each fades in)

1. M&T Online Banking
2. Making payments
3. Electronic statement delivery

M&T's Online Welcome Center provides easy to follow instructions for completing each of these steps.

Again, welcome to M&T. We look forward to helping you with your financial needs, both now and in the years to come.

Fade to final screen:

M&T Bank (logo)