

Web Trading for M&T Securities Clients

24-Hour Account Access

View Statements and
Tax Documents

90-Day Account Activity History

Positions and Balances

Money Movement between
Bank and Brokerage Accounts

Summary of Holdings

Order Status

Asset Composition

Quotes

Update User Address
and Phone Number

Invest When it's Convenient to You

Trading* enables you to enter
equity, mutual fund and ETF
orders online. Place trades and
view your order status with a
click of a button.

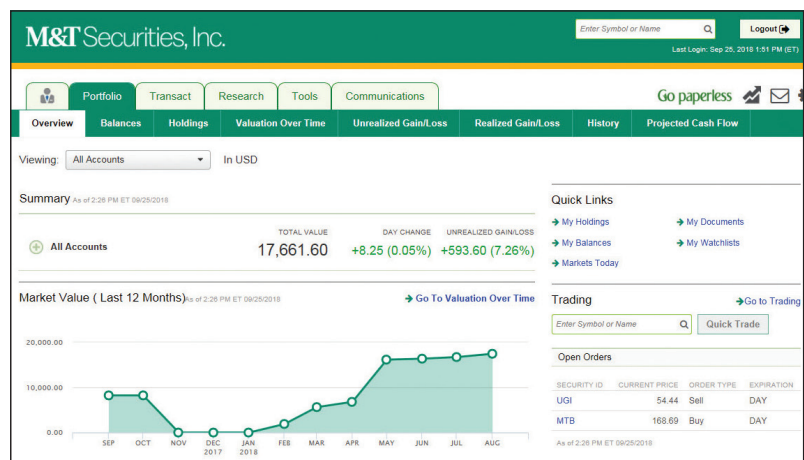
Upgrade today. Call us at
1-800-724-7788 option #5 to
talk to us about adding the
option to trade to your account.

* Orders placed between close of trading one day and the open of trading the next day are queued for execution during the next regular trading session. Equity orders placed online at or near the regular trading session's close (between 3:45 p.m. and 4:00 p.m. EST) may be held until trading resumes during the next regular trading session. You should not assume that any order has been executed or cancelled. Be sure to review the "Order Status" page to verify the status of your order.

Information at your fingertips.

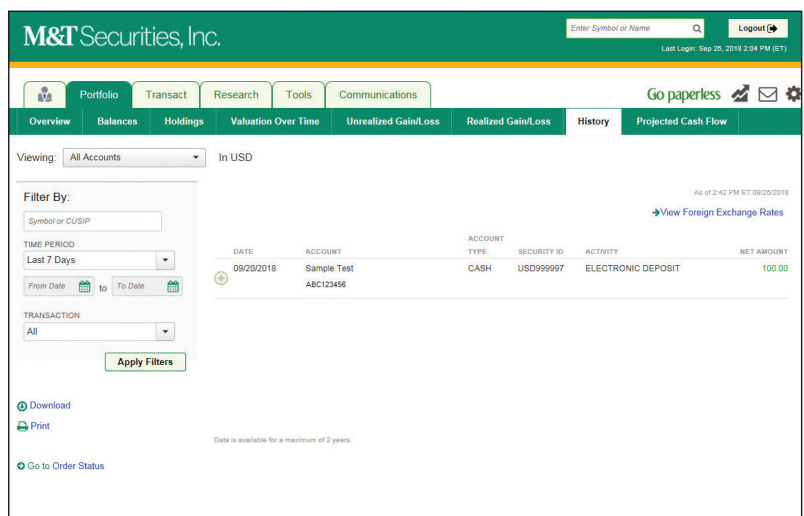
M&T Web Trading provides you with instant access to view your M&T Securities brokerage account, along with a suite of tools and information for managing your investments online. This convenient service is available to you in the comfort of your own home or office, 24 hours a day, seven days a week.

When you manage your investments online with M&T Web Trading, you have instant access to your balances, portfolio holdings, account activity, order status, cost-basis information, and more. Plus, you can view your brokerage statements, tax statements and trade confirmations online, reducing clutter in your mailbox.



View your account history.

It's easy to keep track of your accounts' history. Review up to two years of transaction history for your accounts, filtered and categorized the way it makes sense to you.



Go Paperless

Electronic delivery is more convenient, secure and flexible. View account statements, trade confirmations, tax documents and more, online.

Convenience. Access account communications at any time.

Increased security. Eliminating paper delivery of financial information reduces the risk of identity theft. Access your documents online at your convenience.

Centralized record keeping.

Eliminate the clutter of extra paper. Quickly search for account communications online.

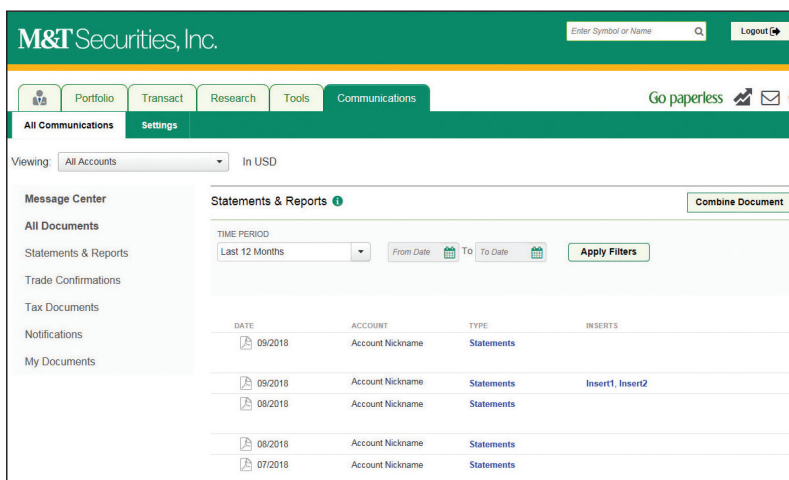
Talk With an Expert Today

Learn more about M&T Web Trading, online investing and your brokerage account. Call us at 1-800-724-7788 option #5 or visit your local branch.

There are no additional charges to open an M&T Web Trading account, however, any trades placed through your Financial Advisor will not be entitled to the M&T Web Trading Commission Schedule. For more information and our pricing schedule, visit us online at: mtb.com/webtrading.

View your statements and reports.

View up to 10 years of account statements, seven years of tax statements and three years for trade confirmations. Enroll for paperless statements, trade confirmations and prospectuses by clicking the “Go Paperless” link.



All your holdings, intelligently organized.

See a detailed summary of your holdings and quickly find them by symbol or asset type. Additional information on a security is only a few clicks away.

Transfer funds among accounts.

Use M&T Web Trading to transfer funds electronically between your bank and brokerage accounts. You can set up Automated Clearing House (ACH) instructions, add and verify new accounts for future transfers, and view your pending and recurring transfers.

Mobile app now available!

The features* described on this factsheet are also conveniently available on your mobile phone, tablet and (as appropriate) Apple Watch. Download the new M&T Web Trading mobile app from the App Store or Google Play. The mobile app includes secure login features such as fingerprint reader and Face ID for Apple devices.



M&T Securities, Inc.

mtb.com

* Use of these features and services requires Internet and/or data access through a computer or mobile device. Subject to internet availability and limitations. M&T Securities Inc. is not responsible for matters that are outside of its reasonable control that might impact availability and functionality. M&T Securities, Inc. reserves the right to suspend service for any reason at any time. Messaging and data rates may apply.

M&T Web Trading app is available for select mobile devices and is compatible with iPhone and iPad devices with iOS 10 and up and for Android devices, 6.0 and up.

iPhone® is a registered trademark of Apple, Inc. registered in the U.S. and other countries. Android™ is a trademark of Google Inc.

Please Note: Web trading includes information based upon securities pricing and other information obtained by financial markets information services, securities markets, and others through sources believed to be reliable. This information is provided for reference only and you should verify the accuracy of any information you receive before placing a trade. M&T Securities, Inc. is not responsible for the accuracy of such information.

It is important for you to understand that high volumes of trading at market opening or during the trading day may cause delays in execution and executions at prices significantly away from the market prices quoted or displayed at the time the order was entered. This can occur whether you trade online, by telephone or through another means.

Investments: • Are NOT FDIC Insured • Have NO Bank Guarantee • May Go Down In Value

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