

Last Updated: December 16, 2025

California Consumer Privacy Notice

This Privacy Notice describes the categories and uses of Personal Information M&T Bank and its Affiliates, including Wilmington Trust (sometimes referred to as "M&T Bank Corporation") collect from consumers residing in the state of California. This Notice also describes the rights residents of California may have under applicable law, including the California Consumer Privacy Act ("CCPA") and California Privacy Rights Act ("CPRA"). This Notice constitutes our Notice at Collection and our online California Privacy Notice. Not all categories of information may be collected from or about each individual consumer. The specific categories of information collected are dependent on the products and/or service(s) provided. To obtain a version of this notice in larger print please call 1-800-724-2440.

This Privacy Notice may be amended or updated from time to time to reflect changes in our Personal Information processing activities, or changes in applicable law. When a change is made, we will post the updated version of this Privacy Notice to the following sites: www.mtb.com/ccpa and/or www.wilmingtontrust.com/privacy-security/california-consumer-privacy-notice. All changes will become effective as of the Last Updated date listed at the top of the Notice. We encourage you to regularly check these websites to review any changes which we may make and to review our [M&T Digital Privacy Notice](#) or the [Wilmington Trust Digital Privacy Notice](#), which cover our collection and use of information when you visit those websites.

Please note that the rights set forth within this Notice do not apply with respect to information that we collect about California residents who apply for or obtain our financial products and services for personal, family, or household purposes. For more information about how we collect, disclose, and secure information relating to these products or services, please refer to our [US Consumer Privacy Notice](#). Customers of M&T Equipment Finance Corp. may find their applicable California Consumer Privacy Notice here: www.mtb.com/ccpa-efc. All M&T Bank Privacy Notices may be found at the [M&T Privacy and Preference Center](#): www.mtb.com/privacy, and all Wilmington Trust Privacy Notices may be found at: www.wilmingtontrust.com/privacy-security/privacy-notices.

Section 1: Categories of Personal Information We May Currently Collect and May Have Collected Within the Last 12 Months

Category	Examples	Purpose
Access Data	Username, passwords, any required security or access code, or credentials, Personal Identification Number (PIN), tokens, and other authentication information, including security question responses, which allow access to an account	We collect this information to help us identify and authenticate you, for fraud prevention and similar purposes.
Account Data	Account number, mortgage number, credit card number, debit card number, insurance policy number	We collect this information to help us service your account.
Biometric Data	Voiceprint, and information about how you use and interact with our website and mobile applications, such as activities on pages visited, links clicked, time on the page, device type and details, referring source, or unique and measurable patterns such as keystrokes, mouse clicks and movements, swipes and gestures	We collect this information for authentication purposes prior to disclosing any information about your account and for fraud prevention. Your consent is obtained before any voiceprint is collected.
Communications Data	The contextualized information, in digital or physical form, involved in an exchange between one or more parties, including call logs, call recordings, chat box communications, text or e-mail messages	We collect communications data as needed to service your account and do business with you, to comply with laws and regulations, and for fraud prevention and similar purposes.

Category	Examples	Purpose
Commercial Information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies	We collect this information to do business with you, to personalize our marketing and our interactions with you.
Contact Details	The information required to contact an individual or an organization, e.g., address, phone numbers, e-mail address	We collect contact details as needed to identify you, contact you and do business with you.
Demographic Data	Gender, ethnicity, nationality, place of birth, marital status, residency status, military/veteran status, education, professional or employment history/information	We collect demographic information as needed to identify you, contact you and do business with you.
Financial Information	Information for our financial review to service your account or from payments processing pertaining to executed transactions. For example, transaction date, transaction amount, product account transactions, purchasing history. Also, information such as tax documentation, income information, or paystubs	We collect financial information in order to provide the financial products and services you request.

Category	Examples	Purpose
Geolocation	Precise geolocation, physical locations or movements, such as device location	We may collect geolocation data to perform the services or provide the goods reasonably expected by an average California resident who requests those goods or services or for personalized location-based services. For example, a California resident's precise geolocation may be used by a mobile application that is providing them with directions on how to get to a specific ATM or branch location. We may also collect this for fraud prevention and similar purposes.
Government Issued Identification/Personal Identifiers	Information used to identify and verify relevant individuals. Examples include name, passport number information, state-issued drivers' license (and physical characteristics and descriptions within those items), state issued number or ID numbers, Social Security Number/Taxpayer Identification Number, Alien Registration Number	We collect this information to help us identify and authenticate you, to do business with you, with the intention of developing a complete and accurate "Know Your Customer" (KYC) profile in line with regulatory requirements, and for fraud prevention and similar purposes.
Health Data	Information collected surrounding an individual's health, medical information, disability data, health insurance information	We collect health data as needed to service your account and do business with you.
Legal/Court Data	Legal/court case, docket numbers, personal property registration information	We collect legal/court data as needed to service your account and do business with you.

Category	Examples	Purpose
Name/Identifiers	Individual's first, middle and last name, signature	We collect this information as needed to identify you, contact you, and do business with you.
Online/Digital Data	Cookie data, apps downloaded or used, geographic tracking, internet or other electronic network activity information, including, but not limited to, browsing history, search history, IP address, engagement with the sites (including video views), and information regarding a consumer's interaction with an internet website application or advertisements	We collect online and digital data to personalize our interactions with you and to administer and optimize our sites.
Profiles	Inferences drawn from any of the Personal Information identified within this Notice to create a profile about a consumer reflecting the consumer's preferences, characteristics, predispositions, behavior, attitudes, abilities	We create profiles to personalize and optimize our marketing and our interactions with you.

Category	Examples	Purpose
Sensitive Personal Information	Social Security Number, driver's license, state identification card, state identification number, passport number, date of birth, gender identity, racial or ethnic origin, precise geolocation, biometric information, health information, and account log-in, financial account, debit card, or credit card numbers in combination with any required security or access code, password, or credentials which allow access to an account, citizenship or immigration status	We collect sensitive personal information with the intention of developing a complete and accurate "Know Your Customer" (KYC) profile in line with regulatory requirements, to identify you, contact you, and to do business with you.

We obtain the categories of Personal Information listed above from:

- you or your authorized agents directly at application and account opening;
- documents that you provide to us;
- third parties that interact with us in connection with the services we perform (e.g., credit bureaus);
- during account maintenance from you or your authorized agent on forms as required by law.
- We may also obtain your Personal Information from advertising networks, internet service providers, data analytics providers, government entities, operating systems and platforms, and social networks.

We retain your Personal Information for the life of your customer relationship with us. Once your customer relationship is terminated, the length of time that we intend to retain each category of Personal Information will depend on several criteria, including (i) the length of time we are required to retain Personal Information in order to comply with applicable legal and regulatory requirements, (ii) the length of time we may need to retain Personal Information in order to accomplish the business or commercial purpose(s) for which such Personal Information is collected, used, or disclosed, as set forth in this Notice.

Section 2: Disclosure of Personal Information

We collect, use and disclose for our business purposes the categories of Personal Information, including Sensitive Personal Information, relating to California residents as cited in Section 1 of this Notice to operate, manage, and maintain our business, to provide our products and services, and to accomplish our business or commercial purposes, including the following:

- Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, ad impressions, facilitating event management and execution, managing our real estate portfolio, or providing similar services reasonably expected by the consumer who requests those services;
- To prevent, detect and investigate security incidents that compromise the availability, authenticity, integrity or confidentiality of stored or transmitted personal information;
- To resist malicious, deceptive, fraudulent, or illegal actions directed at the business and to prosecute those responsible for those actions;
- Helping to ensure security and integrity to the extent the use of Personal Information is reasonably necessary and proportionate for these purposes;
- For short-term, transient use such as locating a branch or ATM;
- To ensure the physical safety of natural persons;
- To verify or maintain the quality or safety of a product, service, and to improve, upgrade, or enhance the product or service;
- Debugging to identify and repair errors that impair existing intended functionality;
- Undertaking internal research for technological development and demonstration; and
- Complying with laws and regulations and to comply with other legal processes and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions).

With respect to each category of Personal Information that we disclosed for a business purpose, the categories of persons or entities to whom we disclose that Personal Information are:

- M&T Bank Affiliates and its Subsidiaries;
- Service Providers and Contractors who provide services such as website hosting, data analysis, payment processing, order fulfillment, information technology and related infrastructure, customer service, email delivery, auditing, marketing, marketing research activities, credit financing, event management, and real estate management;
- Other Service Providers and Contractors who provide services such as payment, banking and communication infrastructure, storage, legal expertise, tax expertise, real estate expertise, appraisal expertise, notaries and auditors, who promote the bank and its financial services and products to customers and other prospective buyers;
- Other Service Providers and Contractors who enable customers to conduct transactions online and via mobile devices, support mortgage and fulfillment services, vehicle loan processes and aggregators (at the direction of the customer);

- Other persons or entities to whom we transfer Personal Information as an asset that is part of a merger, acquisition or other transaction in which such other person or entity assumes control of all or part of the business;
- Government Agencies as required by laws and regulations; and
- Other persons or entities with which you may use or direct us to intentionally interact or to which you may use or direct us to intentionally disclose your Personal Information.

We do not disclose Personal Information to any other categories of third parties.

M&T Bank Corporation does not sell or share California residents' Personal Information as defined by the CCPA, therefore any rights that the CCPA affords relating to the selling or sharing of your Personal Information do not apply. M&T Bank Corporation also does not knowingly sell or share the Personal Information of minors under the age of 16. The CCPA defines "selling" as the disclosure of Personal Information to a third party for monetary or other valuable consideration, and it defines "sharing" as the disclosure of Personal Information to a third party for cross-contextual behavioral advertising.

Section 3: Your Legal Rights

Subject to applicable law, you may have the right to exercise the following:

- Request dating back to January 1, 2022:
 - categories and/or specific pieces of personal information that we collected;
 - categories of sources from whom we collected the information;
 - purpose for collecting the information;
 - categories of third parties to whom we disclosed the information and the categories of information that were disclosed; and/or
 - the purpose for disclosing the information.
- The right to request deletion of your Personal Information that we process, subject to certain exemptions.
- The right to correct inaccurate Personal Information.

Household Requests - We currently do not collect household data. If multiple members of the household make a right to access or right to deletion request, we will respond as if the requests are individual requests.

To exercise rights under the CCPA, you must be a current resident of the State of California. Only you, your authorized agent (a person or business entity registered with the California Secretary of State to conduct business in that state), or a person or entity to whom you have granted Power of Attorney to act on your behalf, may make a verifiable consumer request related to your Personal Information. You may also make a verifiable consumer request on behalf of your minor child.

To exercise your access, correction, or deletion rights:

For customers of M&T Bank, call toll-free 1-800-724-2440, contact your relationship manager, or visit www.mtb.com/ccpa-info-request

For customers of Wilmington Trust, contact your relationship manager, call toll-free 1-866-771-7777, email ConsumerRequest@wilmingtontrust.com, or visit www.wilmingtontrust.com/ccpa-info-request

We must verify your identity in order to process your request. We typically do this by verifying your name,

address, and the last four digits of your Social Security Number, so please include this information in your request. We may reach out for additional information to complete this process.

Please also include your email address if you wish to receive your response via email, as well as the nature of your request (access to, correction or deletion of your data). We will acknowledge receipt of your request within ten days and will provide a response to your request within 45 days. If we need an extension for up to an additional 45 days in order to process your request, we will provide you with an explanation for the delay.

Please note there are instances in which M&T Bank or Wilmington Trust is required to maintain, or otherwise is not required to delete, your Personal Information. For example, M&T Bank or Wilmington Trust is not required to delete your information if it is being used:

- To complete a transaction or provide a good or service requested by you;
- To detect security incidents or protect against malicious, deceptive, fraudulent, or illegal activity;
- To enable solely internal uses based on your relationship with us, such as a Do Not Solicit request;
- To comply with a legal obligation, such as federal recordkeeping requirements; or
- Internally, in a lawful manner that is compatible with the context in which you provided the information.

Authorized Agent

You may appoint an Authorized Agent to submit a request on your behalf. In order to do so, you must provide the appropriate documentation to M&T Bank or Wilmington Trust (Power of Attorney or proof of filing with the Secretary of State). In order for your authorized agent to act on your behalf, they must supply the appropriate documentation and verify their identity at the time they place the request.

California Non-Discrimination

California prohibits businesses from discriminating or retaliating against you for exercising any rights under the CCPA, including, but not limited to, by:

- Denying you goods or services;
- Charging you different prices or rates for goods or services, including through the use of discounts or other benefits, or imposing penalties;
- Providing you a different level or quality of goods or services; or
- Suggesting that you will receive a different price or rate for goods or services or a different level or quality of goods or services.

Section 4: Defined Terms

Personal Information	Any information that can be used to identify an individual, directly or indirectly. Personal Information does not include: <ul style="list-style-type: none">• Publicly available information from government records;• Deidentified or aggregated consumer information;• Other information excluded from the CCPA's scope, such as:<ul style="list-style-type: none">○ Health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;○ Personal Information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA), the California Financial Information Privacy Act (FIPA), or the Driver's Privacy Protection Act of 1994.
Processing	Operations, whether or not by automated means, such as collection, recording, organization, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, deletion or destruction.
California Resident	An individual who resides in the State of California and whose personal income is taxed by the State of California.
Verifiable Consumer Request	A request made by a consumer, or on behalf of the consumer's minor child, or by a natural person or a person registered with the California Secretary of State as a consumer's authorized agent.

Questions About Our Privacy Practices

If you have questions or concerns about our privacy notices or practices, please contact us:

- For customers of M&T Bank Corporation, call toll-free 1-800-724-2440.
- For customers of Wilmington Trust, contact your relationship manager, or call toll-free 1-866-771-7777.