

FACTS	WHAT DO M&T BANK AND WILMINGTON TRUST DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this Notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Credit history and credit scores</li> <li>• Account balances, transaction history, payment history and assets</li> <li>• Investment experience</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons M&T Bank and Wilmington Trust choose to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Do M&T Bank and Wilmington Trust share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	For customers of M&T Bank, call toll-free 1-800-785-3162. This number is also available to hearing impaired customers through a relay service. Our menu will prompt you through your choices. Or visit us online at <a href="https://mtb.com/privacyoptout">mtb.com/privacyoptout</a> . For customers of Wilmington Trust, contact your relationship manager or call toll-free 1-866-771-7777.
	<b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this Notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this Notice. However, you can contact us at any time at the numbers listed above to limit our sharing.

<b>Questions</b>	For customers of M&T Bank, call toll-free 1-800-724-2440, or go to <a href="https://mtb.com">mtb.com</a> . For customers of Wilmington Trust, contact your relationship manager, or call toll-free 1-866-771-7777.
------------------	---

## Who we are

Who is providing this Notice?

This Notice is being provided by M&T Bank and Wilmington Trust, National Association, and other companies with the M&T and Wilmington Trust names.

*Wilmington Funds Management Corporation has separate sharing practices and is not covered in this Notice.*

## What we do

How do M&T Bank and Wilmington Trust protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How do M&T Bank and Wilmington Trust collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit card or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with an M&T or Wilmington Trust, WT, or Wilmington Funds name.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include companies that perform services on our behalf.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners can include financial product or service marketing companies and financial institutions such as LPL Financial LLC.*

## Other important information

- **For Vermont residents only.** We automatically treat you as having opted out of allowing us to share with our affiliates: (a) information about your creditworthiness for affiliates' everyday business purposes, unless you authorize broader sharing, and (b) your personal information to market to you, except as permitted by Vermont law or as authorized by you. For joint marketing with other financial companies, we will only share your name, contact, transaction, and customer experience information, unless you authorize broader sharing.
- **For California residents only.** You may have additional information sharing protections under applicable state law. We will limit sharing among our affiliates and non-affiliates to the extent required by law.
- **For Nevada residents only.** If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling us at the appropriate toll-free number in the "To limit our sharing" section of this Notice. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Avenue, Suite 3900, Las Vegas, Nevada 89101. Telephone: 702-486-3132; Email: BCPINFO@ag.state.nv.us.

*This Notice is not directed to individuals located in the European Union or the United Kingdom.*