

These are challenging, unsettling times. The COVID-19 (coronavirus) pandemic and the fear that accompanies it are equally contagious—affecting each of us, our families, our workplaces, and, indirectly, our sense of financial security. Yet, despite the pervasive uncertainty, of this you can be sure: We will get through this together.

Our firm has been through more than a century of trying times that have included pandemics, bear markets, and recessions. We will continue to make every effort to help ensure that your life and livelihood endure this current situation with little or no disruption. To that end, know that we are:

- *Accessible.* You will receive the same level of superb service you have rightfully come to expect. Your relationship managers and others who serve you remain just a phone call or click away.
- *Prepared.* Business continuity plans for emergency situations are in place so operations can continue unimpeded. Alternate procedures that include working remotely are thoroughly tested and highly secure.
- *Vigilant.* We bring you industry-leading thought leadership on coronavirus from one of the nation's top infectious disease specialists; and insightful investment guidance from our experts.
- *Grateful.* We are humbled by the continuing trust and confidence you place in us and in our commitment to always put your needs first.

As the nation and world begin to recover—with the disease running its course, as well as drugs and vaccines becoming available—markets and economies will heal as well. Through it all, remember that we are here for you.

Yours sincerely,

A handwritten signature in black ink that reads "Kevin Pearson". The signature is written in a cursive, flowing style.

Kevin Pearson  
Vice Chairman, M&T Bank

