



A Non-Profit Economic Development Corporation

van J. Hurwitz, Vice President  
Bank Applications Function  
Federal Reserve Bank of New York  
33 Liberty Street  
New York, NY 10045-0001

Email: [comments.applications@ny.frb.org](mailto:comments.applications@ny.frb.org)

April 6, 2021

Subject: M&T Bank merger with People's United

Dear Mr. Hurwitz:

I am the president of UCEDC, a 501(c-3) non-profit economic development organization established in 1977 to provide support and services to the underserved small business community. We accomplish this by providing affordable financing options from \$500 to over \$5 million, extensive client mentoring and training and access to obtaining government contracts through our procurement technical assistance service. Our service territory encompassed all of New Jersey, the five boroughs of NYC, Westchester County New York as well as Philadelphia and Bucks counties in Pennsylvania. While I've been president of UCEDC for less than two years, I've been employed with UCEDC for the past 34 years.

M&T Bank has been a solid financial supporter of UCEDC for many years through annual grants. However, the core of our long-term relationship is reliant on M&T Bank lenders referring clients to UCEDC and also participating in co-lending opportunities such as SBA 504 and Community Advantage loans.

M&T Bank's support through grants and client referrals has aided in UCEDC's ability to not only generate greater lending activity but has also assisted UCEDC in receiving matching grant funding through the US Department of Treasury's CDFI Financial Award (FA) program.

Given M&T Bank's history of providing support to organizations such as UCEDC who strive to fight poverty and create employment, I am supportive of M&T's potential merger with People's United in that this expansion will provide for greater resources to continue efforts to assist the underserved small business community.

If you have any questions requiring further discussion, please feel free to call me at (908) 527-1166 ext. 12 or email [afarrah@ucedc.com](mailto:afarrah@ucedc.com). Be well and stay safe.

Sincerely,

A handwritten signature in black ink, appearing to read "Adam Farrah", is written over a light blue horizontal line.

Adam Farrah  
President

# NIAGARA COMMUNITY ACTION PROGRAM, INC.

1521 Main Street, Niagara Falls, New York 14305-2521 716/ 285-9681 Fax 716/ 285-9693

E-mail [niagaracap@niagaracap.org](mailto:niagaracap@niagaracap.org)

*Serving Niagara County*



April 7, 2021

Ivan J. Hurwitz, Vice President  
Bank Applications Function  
Federal Reserve Bank of New York  
33 Liberty Street  
New York, NY 10045-0001

Subject: M & T merger with People's United

To Whom it May Concern:

Niagara Community Action Program, Inc. is a non-profit charitable organization whose mission is to move low income families out of poverty and into self-sufficiency. Our programs and services provide temporary relief while we work with families to secure self-independence.

Niagara Community Action Program, Inc. has developed a strong partnership with M & T Bank for over 10 years. The M & T Charitable Foundation has provided annual financial support that supplements the programs and services we provide to families in need.

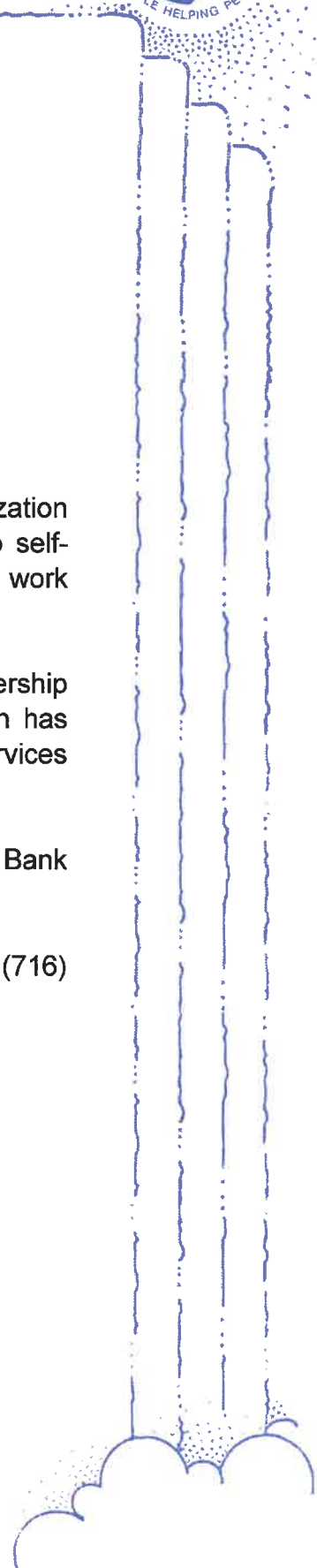
Niagara Community Action Program, Inc. supports the merger of M & T Bank with the People's United Bank.

Should you require further information, please feel free to contact me at (716) 285-9681 x 103. Thank you.

Sincerely,

Suzanne Shears  
CEO

SS/spb





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**FOUNDATION**

100 Abington Executive Park · Clarks Summit, PA 18411  
Phone 570-348-1407 · Fax 570-341-4331 · TDD 570-348-1240 · [alliedservices.org](http://alliedservices.org)

Federal Reserve Bank of New York  
Attention: Bank Applications Officer  
33 Liberty Street  
New York, NY 10045

Email: [comments.applications@ny.frb.org](mailto:comments.applications@ny.frb.org)

Wednesday, April 7, 2021

Subject: M&T Bank merger with People's United

To whom it may concern:

Allied Services Integrated Health System is Northeastern Pennsylvania's largest and most diverse non-profit post acute health system and human services provider. Our nearly 4,000 employees touch the lives of thousands of elderly, chronically ill, and developmentally disabled in our region. I have been with this organization for more than two decades and my responsibilities include partnership development, internal and external communications, marketing as well as a vibrant fundraising program to help us sustain many of the mission programs we provide.

Our relationship with M&T Bank has existed for years and includes some of the most important fundraising and community integration that we have in our region.

First, M&T Bank has been an investor in our autism programs and services for children we serve who are on the spectrum for more than a decade. M&T Bank's charitable donations approach \$50,000 over the past few years, including a sponsorship of our 25<sup>th</sup> anniversary event at Huntsville Golf Club. But the relationship is much larger than the dollars M&T Bank has invested. One of our volunteer committee members is longtime M&T Bank regional executive Carmen Magistro, Administrative, Vice President. His volunteer time and advocacy has elevated our event and overall support to evolve into one of the premier autism charity events, as well as his personal connection having a child on the autism spectrum. Carmen and his wife have also been active in several social events for children and families living with autism.

Furthermore, M&T has also been an investor in Education Improvement Tax Credit donations to provide scholarship support for students enrolled in our small, private school for children with learning disabilities. The funding is for underprivileged families who qualify for financial need based on state poverty guidelines and the M&T Bank support was a direct benefit to multiple families who could not otherwise afford to attend this specialized elementary education.

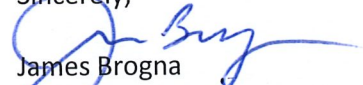
Finally, our relationship includes multiple other benefits from our former Heinz Rehabilitation Hospital gift shop checking account at the local M&T Bank in Wilkes-Barre, to the many volunteers who help to make a difference on the regional M&T Bank Charitable committee, from Phil Johnson, Carmen Magistro, Sandy Chিকেletti to Debbie Rhinard and many other members of the M&T Bank staff.

Last year during the pandemic, M&T Bank was a major contributor to a special program where Northeastern Pennsylvania native Corey Cappeloni ran 220-miles in one week, (Washington, DC to Scranton, PA) to reunite with his grandmother (outside) our nursing home and honor healthcare heroes. The amazing achievement garnered national attention and helped Allied Services raise critical funds during the COVID-19 pandemic to provide recreational activities and communication devices to entertain and enhance connectivity with loved ones.

We believe strongly in the people who make up the M&T Bank team, and furthermore would endorse continuation and growth of this relationship through the proposed merger with People's United.

I may be reached for any further contact regarding our relationship and advocacy at 570.348.1347 or by email: [jbrogn@allied-services.org](mailto:jbrogn@allied-services.org)

Sincerely,



James Brogna  
Vice President, Strategic Partnership Development  
Allied Services



## EMPOWERING PEOPLE REVITALIZING THE COMMUNITY

RAYMOND L. LAMBOY  
PRESIDENT & CEO

MARILUZ GONZALEZ  
CHAIRWOMAN

### Via E-Mail

April 7, 2021

Ivan J. Hurwitz, Vice President  
Bank Applications Function  
Federal Reserve Bank of New York  
33 Liberty Street  
New York, NY 10045-0001  
c/o comments.applications@ny.frb.org

Subject: M&T Bank merger with People's United

Dear Mr. Hurwitz:

The Latin American Economic Development Association, Inc. (LAEDA) is a community economic development organization dedicated to the revitalization of underserved communities throughout South Jersey. LAEDA lives out this mission through three key efforts in these communities, entrepreneurial training & business counseling, neighborhood commercial corridor revitalization and commercial real estate redevelopment.

As the President & CEO of LAEDA since 2008, I have had the opportunity to collaborate with numerous organizations, institutions and corporations to support our work in our communities. M&T Bank has stood out as a key partner.

Since 2019, M&T Bank has provided its professional staff as volunteers to deliver out programs. In 2020, at the height of the COVID19 pandemic, M&T Bank rolled out a timely grant program to support businesses in the Parkside Community of Camden, NJ. M&T's commitment to ensure these resources made it to the deepest grassroots was clearly evident and appreciated. As a result, LAEDA and Parkside Business and Community in Partnership were able to facilitate \$25,000 in grants to businesses along the Haddon Ave. commercial corridor.

Please accept this letter as my organization's full throated support of M&T Bank and its merger with People's United Bank. We look forward to working with the new M&T Bank into the future.

Should you have any further questions, please do not hesitate to contact me directly

Sincerely,

Raymond L. Lamboy  
President & CEO

433 Market Street, Suite 202 Camden, New Jersey 08102

Website: [LAEDA.COM](http://LAEDA.COM) Phone: 856-338-1177 Fax: 856-963-1835 E-mail: [info@laeda.com](mailto:info@laeda.com)



*Repairing homes  
Revitalizing communities  
Rebuilding lives*

April 7, 2021

Ivan J. Hurwitz, Vice President  
Bank Applications Function  
Federal Reserve Bank of New York  
33 Liberty Street  
New York, NY 10045-0001

Email: [comments.applications@ny.frb.org](mailto:comments.applications@ny.frb.org)

**Subject: M&T Bank merger with People's United**

Dear Mr. Hurwitz:

Please accept this letter of support regarding the M&T Bank merger with People's United. Rebuilding Together Philadelphia (RTP) has partnered with M&T Bank for many years. In fact, since 2019, RTP has been fortunate to have a Board member, Rory Hertzog, who works at M&T Bank. Mr. Hertzog has been a consistent contributor to RTP since 2011.

RTP's mission is to bring together volunteers and communities to improve the homes and lives of low-income homeowners. Every year RTP improves over 100 homes of low-income Philadelphians by mobilizing 1,000 volunteers. RTP accomplishes our work through a Block Build strategy, utilizing between 100 and 300 volunteers, neighbors, and homeowners per day to repair 10 to 25 clustered homes over several days. RTP's first block build was 33 years ago. I have been with the organization for 7.5 years and am the agency's President and CEO.

In 2019, M&T Bank contributed \$100,000 through a state tax credit program; this contribution launched a new source of support that continues through today. M&T team members volunteered at a Block Build in 2019, and we hope to have them back again when it is safer to volunteer. M&T has also sponsored our annual 5k charity run. Finally, we have a checking account with M&T Bank, and we are working on an application for AHP through the FHLB NY in May 2021.

M&T's partnership runs wide and deep – providing support from banking to resources to a Board member. The partnership has allowed more homeowners to receive health and safety repairs, which are even more crucial during a pandemic where it's safest at home.

Thank you for considering our support of the merger with People's United. For further information, I may be reached at 215-966-1134 or [sfseldin@rebuildingphilly.org](mailto:sfseldin@rebuildingphilly.org).

Very truly yours,

A handwritten signature in black ink that reads "S F Seldin".

Stefanie F. Seldin  
President and CEO



Urban League of  
Essex County

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www.ulec.org  
*Empowering Communities.  
Changing Lives.*

Ivan J. Hurwitz, Vice President  
Bank Applications Function  
Federal Reserve Bank of New York  
33 Liberty Street  
New York, NY 10045-0001  
Via Email: comments.applications@ny.frb.org

April 12, 2021

Dear Mr. Hurwitz:

The Urban League of Essex County (The League) is a 501c3 charitable nonprofit organization that has served Newark and Essex County for more than a century. Founded in 1917, the mission of The League is to assist African Americans and disadvantaged residents in achieving social and economic self-sufficiency. Our mission focuses and guides our endeavors into four main areas that empower individuals to become economically successful and invest in their own communities: education; employment-related services and programs; affordable and stable housing; and community-building. Our programs are designed to support clients and communities facing significant challenges and multiple obstacles to financial stability.

The League's primary service area is Essex County, New Jersey. Within that region of more than 800,000, we focus on high poverty areas of Newark, East Orange and Irvington. Within these communities, The League primarily serves clients who are economically disadvantaged and may fall into the definition of "low income" or "very-low income"; the communities that benefit directly from the Community Reinvestment Act.

M&T Bank is a valued partner in New Jersey. Their staff includes members that are skilled in community development and have deep understanding of the challenges of the communities they serve. M&T has supported several community initiatives of the Urban League including our development of affordable housing and the expansion of our financial capability program.

The M&T merger should be beneficial to People's Bank's market by bringing a team with M&T's experience and community sensitivity to this market and utilize CRA to increase wealth and opportunity in the LMI communities served by People's Bank.

Sincerely,

Vivian Cox Fraser  
President & CEO

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Bestcare OB/GYN



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AN ORIX COMPANY

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Email: [comments@dfs.ny.gov](mailto:comments@dfs.ny.gov)

April 12, 2021

Subject: Support of M&T Bank merger with People's United Bank

To whom it may concern:

In support of the efforts of M&T Bank in its proposed merger with People's United Bank, I would like to take this opportunity to comment on our organization's experience with People's United Bank.

I am the Director of Investor Relations at Boston Financial Investment Management (BFIM). Since the inception of the low-income housing tax credit program in 1986, BFIM has been a leading provider of equity capital for the construction and rehabilitation of affordable housing across the country. We currently manage the largest and most diverse affordable housing portfolio in the industry. The \$15 billion affordable housing portfolio is comprised of 2,318 properties housing 573,000 low-income families and seniors across all 50 states and the territories.

BFIM's mission is to be the most respected investment manager of affordable housing by creating long-term economic and social value for all stakeholders, including our investors, developers, residents, and the local communities we do business in.

For more than 178 years, People's United has focused on the fundamental principles of providing expertise to its customers, partnering with communities, and valuing the



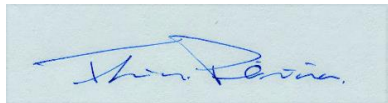
contributions of its employees. Our organization has been fortunate to partner with People's United on a number of affordable housing investments.

BFIM, and through the legacy Boston Capital portfolio, has partnered with the community development team at People's United for 5 years acquiring low income housing tax credit investments across their assessment areas. To date, People's United has closed \$69 million in affordable housing equity investments across seven funds, with an additional \$15 million commitment closing within the next 45 days, bringing their total investments to \$84 million with BFIM. People's United affordable housing investments has created safe, high quality housing for families and seniors, created economic diversity and short and long-term job opportunities for those communities.

BFIM wholeheartedly supports the M&T merger with People's United. M&T and People's United Bank's common legacies and complementary footprints will strengthen their ability to serve their customers and communities. I believe that combining two organizations with a well-established commitment to its communities, including strong support for volunteerism and charitable giving, will provide long-term value to our organization and an exciting opportunity for our communities.

Please contact me with any questions you may have at [Thomas.pereira@bfim.com](mailto:Thomas.pereira@bfim.com) or 617-755-1124.

Sincerely,

A rectangular box containing a handwritten signature in blue ink. The signature appears to read "Thomas Pereira".

Thomas Pereira  
Senior Vice President

cc: Mike Gladstone



**El Centro Hispano, Inc.**

346 South Lexington Avenue • Isabel Elsa Villar Boulevard  
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April 12, 2021

Ivan J. Hurwitz, Vice President  
Bank Applications Function  
Federal Reserve Bank of New York  
33 Liberty Street  
New York, New York 10045-0001

Office of the General Counsel  
New York State Department of  
Financial Services.  
One State Street,  
New York, NY 10004-1417

Subject: Support of M&T Bank merger with People's United Bank

To Whom It May Concern:

In support of the efforts of M&T Bank in its proposed merger with People's United Bank, I would like to take this opportunity to comment on our organization's experience with People's United Bank.

The mission of El Centro Hispano is to assist, support, and strengthen the Hispanic community; to help them become self-sufficient; and to ease their transition into their new culture while maintaining and enriching their own.

El Centro Hispano has accomplished this since its inception in 1974 by offering a variety of programs and by presenting bilingual and cross-cultural activities throughout the year by partnering with organizations like People's United Bank, M&T and many others.

Our long history of serving our community continues by utilizing both philanthropic skills and volunteering to help make a difference. Our organization has been fortunate to be a recipient of United People's Bank's community support since 2012. Thanks to their continued support and generosity, we have been able to enhance all the programs we offer at our Technology Center.

For the last 9 years, in the evenings, we have been offering different levels of computer classes: Beginners, Intermediate, Advanced, Accounting, Quick Books to an average of 205 students per year. All students who have completed these classes have gained skills that have helped them run their own businesses, get better jobs or help their children with their homework or other educational needs. During the day or on weekends, our Technology Center has also hosted BOCES (Board of Cooperative Educational Services)-led ENL (English as a New Language-aka-ESL) and HSE (aka GED) - in -Spanish and Citizenship classes for an average of 53 students per cycle. Also, thirty-eight (38) 4th and 5th graders have benefited and improved their academic performance thanks to our Saturday Culture Through Technology and Study Skills classes. The

students in the Culture through Technology Program received computer instruction and homework help for three hours every Saturday for 38 weeks, and the students in the Study Skills Program received study skills instruction and homework help for one hour and a half for 38 weeks.

Since 2018, the Technology Center has also been housing our newly established Homework Center which helps an average of 8-10 students daily.

We at El Centro Hispano has been extremely grateful to People's United for all the support they have provided us all these years. For more than 178 years, People's United has focused on the fundamental principles of providing expertise to its customers, partnering with communities, and valuing the contributions of its employees.

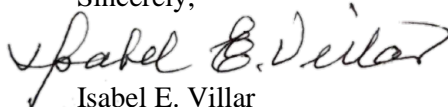
M&T has also been a great friend and supporter of El Centro Hispano. In 2018, thanks to their generosity and that of other donors we were able to establish our Honorable Ben Boykin Homework Center. Last year, they supported our efforts to support needy families affected by COVID-19.

Thanks to the philanthropy and the continued support of both banks we have been able to extend a helping hand to our community in times of need.

M&T and People's United Bank's common legacies and complementary footprints will strengthen their ability to serve their customers and our communities. I believe that combining two organizations with a well-established commitment to its communities, including strong support for volunteerism and charitable giving, will provide long term value to our organization and an exciting opportunity for our communities.

Please do not hesitate to contact us at the above mentioned e mail, address or phone number if you have any questions or need further information.

Sincerely,

A handwritten signature in black ink that reads "Isabel E. Villar". The signature is written in a cursive style with a large initial "I" and a long, sweeping underline.

Isabel E. Villar  
Founding Executive Director



30 S Meridian Street, Suite 400  
Indianapolis, IN 46204

317 634 4797  
**CREALLC.COM**

April 12, 2021

Ivan J. Hurwitz, Vice President  
Bank Applications Function  
Federal Reserve Bank of New York  
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New York, NY 10045-0001  
Email: [comments.applications@ny.frb.org](mailto:comments.applications@ny.frb.org)

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One State Street, New York, NY 10004-  
1417  
Email: [comments@dfs.ny.gov](mailto:comments@dfs.ny.gov)

Subject: Support of M&T Bank merger with People's United Bank

To Whom it May Concern:

I am writing to you as the Chairman & Chief Executive Officer of CREA, LLC, one of the leading syndication firms in the low-income housing tax credit ("LIHTC") industry with offices in Boston, MA; New York, NY; Sarasota, FL; Indianapolis, IN; Chicago, IL; Austin, TX; San Diego, CA, and Portland, OR. CREA is not only active in the business and regulatory activities related to the LIHTC program, but we are proud to participate in the advocacy of legislation and policies that have contributed to the success of this program, now in its 35<sup>th</sup> year of producing and preserving affordable rental housing for those most in need.

In support of the efforts of M&T Bank in its proposed merger with People's United Bank, I would like to take this opportunity to comment on our organization's experience with People's United Bank.

For more than 178 years, People's United has focused on the fundamental principles of providing expertise to its customers, partnering with communities, and valuing the contributions of its employees. Our organization has been fortunate to be a recipient of the bank's community support and/or investment.

We have closed three low-income housing tax credit investments with People's United Bank via syndicated multi-investor equity funds totaling \$30 Million of commitments. The bank is currently anticipated to close into a fourth multi-investor fund later this summer. The details of each investment can be found below:

- CREA Corporate Tax Credit Fund 51, LLC - \$10 Million Commitment closed December 2016
  - \$3 Million investment in Franklin Mill (Franklin, NH)
  - \$7 Million investment in Railroad Avenue (Bridgeport, CT)

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503 290 5034

SAN DIEGO  
858 386 5199

SARASOTA, FL  
727 329 5479

- CREA Corporate Tax Credit Fund 66, LLC - \$10 Million Commitment closed December 2018
  - \$10 Million investment in Vincent Village (Nanuet, NY)
- CREA Corporate Tax Credit Fund 80, LP - \$10 Million Commitment closed October 2020
  - \$7 Million investment in 37 Hillside (Manhattan, NY)
  - \$3 Million investment in Grace Apartments (Boston, MA)
- CREA Corporate Tax Credit Fund 85, LP – Anticipated \$15 Million Investment in June 2021
  - \$5 Million investment in Rheingold Senior Affordable (Brooklyn, NY)
  - \$5 Million investment in Pequot Apartments (New London, CT)
  - \$5 Million investment in Clay Arsenal Apartments (Hartford, CT)

CREA fully supports the M&T merger with People's United. We have found People's United community investments through LIHTC partnerships to be thoughtful and impactful in the communities in which they serve. They have an exemplary history in investing in their communities and we believe this culture will continue and expand under the merger.

M&T and People's United Bank's common legacies and complementary footprints will strengthen their ability to serve their customers and our communities. I believe that combining two organizations with a well-established commitment to its communities, including strong support for LIHTC investments, volunteerism, and charitable giving, will provide long-term value to our organization and an exciting opportunity for the communities in which we work.

Should you have any questions or comments, please contact me at your convenience.

Sincerely,



Jeffrey A. Whiting  
Chairman and CEO  
CREA, LLC

Cc: Timothy Hodges, People's United Bank



# Morris County Organization for Hispanic Affairs

**Dover Office**  
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[www.mcoha.org](http://www.mcoha.org)

-

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Ivan J. Hurwitz, Vice President  
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4/12/2021

Subject: M&T Bank merger with People's United

Dear Mr. Hurwitz:

I am honored to write a letter of support on behalf of M&T Bank and their pending merger with People's United Bank. I am the Executive Director to Morris County Organization for Hispanic Affairs (MCOHA) and have been leading the organization for over 15 years. For 45 years, the Morris County Organization for Hispanic Affairs (MCOHA) has improved the lives of Morris County residents by providing direct social services, education and client advocacy regardless of their race, ethnicity, religion or sexual orientation. MCOHA's vision is to inspire hope and community integration, and to help build a community that promotes cultural heritage while ensuring that everyone is respected, self-sufficient, and engaged in making a difference. MCOHA like M&T Bank believes that through service we are building new lives and communities.

MCOHA'S relationship with M&T Bank began over 7 years ago. The relationship has been through M&T's Charitable contributions. M&T Bank's true character of giving to its communities is demonstrated in their Charitable giving and volunteering. MCOHA does not have a banking relationship with M&T Bank but that has not stopped M&T Bank from supporting vital programs in the immigrant communities MCOHA serves. In particular, M&T Bank has contributed to the Center for Citizenship and Legal Immigration and has helped hundreds in their journey to become US Citizens. However, most notable in this past year, during the pandemic and even with revenues dropping, M&T Bank reached out to MCOHA and donated additional funds to help feed hundreds of members in our community that suffered personal and economic losses.

M&T Bank's charitable contributions has created a partnership with MCOHA that has been able to make lasting changes to hundreds of families in our community. It's role in our community is much larger than that of a bank, but that of a partner in the community who listens to community needs and takes actions to help. M&T Bank and its staff have consistently shown great commitment and care to our community members.

I am confident that with this merger M&T bank will create an even bigger footprint in the communities it will touch with an expanded geographic reach. I am excited to see the changes that the merger will bring to M&T Bank clients and communities. I am proud to give my unwavering support to M&T Bank and its merger to People's United Bank.



# Morris County Organization for Hispanic Affairs

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95-97 Bassett Hwy.  
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Fax: 973-361-7878

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-

**E-Mail: [info@mcoha.org](mailto:info@mcoha.org)**



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Please feel free to call me for follow up questions or concerns. I can be reached at (973)366-4770 ext. 16 or [xguevara@mcoha.org](mailto:xguevara@mcoha.org).

Sincerely,

Xiomara Guevara  
Executive Director



April 12, 2020

Ivan J. Hurwitz, Vice President  
Bank Applications Function  
Federal Reserve Bank of New York  
33 Liberty Street  
New York, NY 10045-0001  
Email: [comments.applications@ny.frb.org](mailto:comments.applications@ny.frb.org)

Office of the General Counsel  
New York State Department of Financial  
Services  
One State Street, New York, NY 10004-1417  
Email: [comments@dfs.ny.gov](mailto:comments@dfs.ny.gov)

Subject: Support of M&T Bank merger with People's United Bank

To whom it may concern:

In support of the efforts of M&T Bank in its proposed merger with People's United Bank, I would like to take this opportunity to comment on our organization's experience with People's United Bank.

My name is Tom Furtado and I am the President and CEO of the Concord Area Trust for Community Housing ("CATCH"). Founded more than 30 years ago, CATCH neighborhood housing is a 501(c)3, community-based non-profit organization offering a full spectrum of housing and education services in Merrimack County, New Hampshire. CATCH meets the needs of the communities it serves by constructing new affordable housing units and revitalizing existing housing in an area where affordable rental options are limited. In addition to creating and developing housing utilizing the Low Income Housing Tax Credit ("LIHTC") program, we support our client's needs through our Resident's Services program which connects individuals with any and all services they may need over and above the safe and affordable housing. We are focused on creating a community where every person is confident of a home.

For more than 178 years, People's United has focused on the fundamental principles of providing expertise to its customers, partnering with communities, and valuing the contributions of its employees. Our organization has been fortunate to be a recipient of the bank's community support and/or investment. People's United Bank has supported and partnered with CATCH for many years in many different ways. Arthur Casavant, People's United Bank's FVP and Community Development Executive has, and continues to be, a vibrant supporter of CATCH and our mission for many years as he has served as a volunteer member of the CATCH Board of Directors and several other committees since 2013. Each and every year CATCH has been able to count on the financial support from People's in the forms of grants, capital campaign pledges, sponsorships, and tax credit acquisitions. In addition, People's United Bank is an investor in our LIHTC syndication for the largest project that CATCH has ever developed in Franklin, NH that is now the home to over 80 residents. People's United Bank has always provided professional and financial support to CATCH neighborhood housing and remains an important part of what we do, providing safe and affordable housing to those in need here in New Hampshire.

**105 Loudon Road, Unit 1, Concord, New Hampshire 03301**  
**Telephone: 603-225-8835**



CATCH is in full support of the merger between M&T and People's United Bank, and look forward to working with the entity in the future.

M&T and People's United Bank's common legacies and complementary footprints will strengthen their ability to serve their customers and our communities. I believe that combining two organizations with a well-established commitment to its communities, including strong support for volunteerism and charitable giving, will provide long term value to CATCH neighborhood housing and other organizations and an exciting opportunity for our communities.

Sincerely,



Thomas R. Furtado  
President and CEO

[Tfurtado@CATCHhousing.org](mailto:Tfurtado@CATCHhousing.org)

Mobile Phone (401) 258-8698



**Small Business Development Centers**

*Helping businesses start, grow, and prosper.*

Bucknell University SBDC  
112 Dana Engineering Building  
Lewisburg, PA 17837  
570-577-1249  
sbdc@bucknell.edu  
www.Bucknell.edu/SBDC

Ivan J. Hurwitz, Vice President  
Bank Applications Function  
Federal Reserve Bank of New York  
33 Liberty Street  
New York, NY 10045-0001

April 12, 2021

Subject: M&T Bank merger with People's United

Dear Mr. Hurwitz:

Bucknell University's Small Business Development Center (SBDC) helps entrepreneurs and small businesses start, grow, and prosper by providing them with the skills, knowledge, and informational resources they need to succeed. I have been with the center for over 14 years, and for more than half of that time have served as the Director. Throughout this period Bucknell's SBDC has counted M&T Bank as a vital partner in helping small businesses in central Pennsylvania to find success.

Each interaction with M&T personnel has aligned with our commitment to meeting the needs of business owners in the community. M&T staff have frequently joined in our educational programs for early-stage business owners, and provided excellent service to owners of firms as they have grown and expanded. Notably, the Bucknell SBDC has been grateful for contributions from M&T Bank in support of our mission, made over the past two years through Pennsylvania's Neighborhood Assistance Program (NAP). Support for these NAP projects have given us the ability to serve low to moderate income individuals displaced from the workforce who are in the process of attaining self-employment and/or building their own businesses, as well as other services to small businesses in underserved communities.

I am supportive of the merger of M&T Bank and Peoples United Financial, and believe that this merger will enhance services and resources available to our region through an even more diverse, community-focused banking franchise. I invite you to contact me at 570-577-3791 or Steven.Stumbris@Bucknell.edu should you have any questions.

Best regards,

A handwritten signature in blue ink that reads 'Steven Stumbris'.

Steven Stumbris  
Director, Bucknell University Small Business Development Center



April 9, 2021

Ivan J. Hurwitz, Vice President  
Bank Applications Function  
Federal Reserve Bank of New York  
33 Liberty Street, New York, NY 10045-0001  
Email: [comments.applications@ny.frb.org](mailto:comments.applications@ny.frb.org)

Office of the General Counsel  
New York State Department of Financial Services  
One State Street, New York, NY 10004-1417  
Email: [comments@dfs.ny.gov](mailto:comments@dfs.ny.gov)

Subject: Support of M&T Bank merger with People’s United Bank

To whom it may concern:


I am President of Hunt Capital Partners (“HCP”) and am writing in support of the proposed merger between People’s United Bank (“People’s Bank”) and M&T Bank. For more than 178 years, People’s United has focused on the fundamental principles of providing expertise to its customers, partnering with communities, and valuing the contributions of its employees. Our organization has been fortunate to be a recipient of the bank’s community support and investment.

HCP is a syndicator of Federal and State Low-Income Housing tax credit funds. Since its inception in 2010 Hunt Capital Partners has raised over \$2.3bn in tax credit equity. People’s Bank has been a partner in several of our tax credit funds which include the financing, construction and development of affordable housing rental properties in their geographic assessment region. People’s Bank’s investment of \$19.5 million in our Funds has helped facilitate the development of fifty-three low-income properties containing over 4,800 housing units. These properties provide families and senior citizens with a safe, healthy and affordable living environment. People’s Bank has been a good partner and a good steward for its communities.

M&T and People’s Bank’s common legacies and complementary footprints we believe will strengthen their ability to serve their customers and their communities. We believe that combining two organizations, each with a well-established commitment to their respective communities, including strong support for affordable housing will enhance their ability to provide much needed good quality, safe affordable housing to families and senior citizens in their communities.

Sincerely,

Hunt Capital Partners, LLC

By:   
Name: Jeffrey N. Weiss  
Title: President



Ivan J. Hurwitz, Vice President  
Bank Applications Function  
Federal Reserve Bank of New York  
33 Liberty Street  
New York, NY 10045-0001  
Email: [comments.applications@ny.frb.org](mailto:comments.applications@ny.frb.org)

Office of the General Counsel  
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One State Street, New York, NY 10004-1417  
Email: [comments@dfs.ny.gov](mailto:comments@dfs.ny.gov)

April 11, 2021

Subject: Support of M&T Bank merger with People's United Bank

To whom it may concern:

I am writing this letter having a unique perspective on this merger. As the CEO of the United Way of Coastal Fairfield County, we are based in Bridgeport and literally working across the street from People's United Bank, who has been a steadfast and outstanding partner for decades. In addition, a member of our board, Sam Tingley, works at M&T and lives and works in our service area. So we may be one of the few organizations to offer a perspective on both institutions.

As such, I am writing to offer my strong support for this combination. People's United Bank and M&T have dedicated substantial amounts of time and money in order to improve the lives of those who are struggling in our county. For more than 178 years, People's United has focused on the fundamental principles of providing expertise to its customers, partnering with communities, and valuing the contributions of its employees. Our organization has been fortunate to be a recipient of the bank's community support and investment.

Our United Way exists to guide people who are facing significant problems, empower them to solve them, while also addressing their root causes. We have spent decades building partnerships across Fairfield County, which we leverage as we work innovatively to help each person realize their promise and potential. Our work, at its core, is about creating opportunity by focusing on financial stability, education, health and wellness and the eradication of systemic inequity.

Our United Way has been a philanthropic partner with People's United Bank for decades. In fact, it is this single most longstanding and impactful community partner we have. Without People's United Bank, tens of thousands of people would be suffering greatly. Our work with the bank spans several initiatives, from the launching of our "Bridgeport Prospers" program, a comprehensive effort lifting up Bridgeport's children, to our impact philanthropic work across all 12 towns we serve. We also help support People's United with its community fundraising through an employee giving campaign. Together, we make investments in over 200 non-profits across Fairfield County. Ultimately, our work seeks to help close one of the nation's largest Opportunity Gaps. We also trust the bank to manage our banking needs as well, which has met the high expectations our board has for stewardship of our donors' dollars.

On behalf of our organization, we offer our most enthusiastic and unqualified support for this combination. Their true and earnest commitment to improving the community, their extraordinarily talented staff, from Karen Galbo and Jeff Tengel to Valerie Senew and the hundreds of others we deal with regularly, to the values they all hold will mean that our community will be stronger through this merger.

M&T and People's United Bank's common legacies and complementary footprints will strengthen their ability to serve their customers and our communities. I believe that combining two organizations with a well-established commitment to its communities, including strong support for volunteerism and charitable giving, will provide long term value to our organization and an exciting opportunity for our communities.

Please feel free to reach out to me at any time by cell (203) 257-2578, email [jkimball@unitedwaycfc.org](mailto:jkimball@unitedwaycfc.org) or mail: 855 Main Street, 10<sup>th</sup> floor, Bridgeport, CT 06604

Sincerely,

A handwritten signature in blue ink that reads "Jeff Kimball". The signature is written in a cursive, flowing style.

Jeff Kimball  
CEO & President



1520 Route 130, Suite 201  
North Brunswick, NJ 08902

Phone: (732) 658-6636

Fax: (732) 658-6642

E-mail: [info@triplehousing.org](mailto:info@triplehousing.org)

Website: [www.triplehousing.org](http://www.triplehousing.org)

Ivan J. Hurwitz, Vice President  
Bank Applications Function  
Federal Reserve Bank of New York  
33 Liberty Street  
New York, NY 10045-0001  
Email: [comments.applications@ny.frb.org](mailto:comments.applications@ny.frb.org)

April 12, 2021

**Subject:** M&T Bank Merger with People's United

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Robin Stephenson  
Trustees/CHDO

Leslie Stivale, MA, CPRP  
President/CEO

Dear Mr. Hurwitz,

Triple C Housing, Inc. (Triple C) is a highly recognized supportive services provider and community housing development organization (CHDO) operating in Middlesex, Monmouth, and Ocean Counties. Triple C supports over 250+ households serving vulnerable individuals and families impacted by a disability, those who are formerly homeless or at risk, survivors of domestic violence, and veterans.

Triple C owns and operates 40 residences in 16 single family and multifamily sites across the three counties, with additional expansion underway. For over 41 years, Triple C has been providing exceptional individualized care and developing affordable supportive housing.

As the Chief Executive Officer of Triple C since 2001, I have seen the organization grow to an annual operating budget in excess of \$6M with over 70 dedicated staff members who uphold our mission to create permanent supportive housing opportunities coupled with innovative support services empowering individuals and families to live with dignity and fulfill their utmost potential. The three C's stand for:

**Care:** the provision of what is necessary for one's overall health & welfare.

**Community:** The feeling of fellowship with others, as a result of sharing common attitudes, interests, and goals.

**Choice:** the opportunity to choose between two or more possibilities & to make an impactful decision.

Triple C has had a long and successful relationship with M&T Bank including our financing for real estate development, grants to improve our capacity for development and service delivery systems, and a full banking/deposit relationship. The staff of M&T Bank has always been keen to understand and support our mission, and quick to respond to requests for financing of projects and assessing product needs.

I totally support the merger of M&T Bank with People's United as it will only increase their footprint and allow the merged entity to provide even more support for the nonprofit community development sector. If I can be of any further assistance with these efforts, please contact me directly at 732-658-6636 or [lstivale@triplehousing.org](mailto:lstivale@triplehousing.org).

Sincerely,

Leslie Stivale, President/CEO

CC: Office of the General Counsel, New York State Department of Financial Services



710 N. Lincoln Street  
Wilmington, DE 19805-3016

Empowering individuals, families and communities since 1883

April 7, 2021

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Mary Ann Miller  
Alyssa Pietrobono, CPA  
Patricia L. Quann  
Damali Thomas  
Kerry Welsh  
Joe Westcott

Subject: *M&T Bank merger with People's United*

To Whom It May Concern:

The mission of West End Neighborhood House, Inc. (West End) is to help individuals achieve self-sufficiency, reach and maintain their maximum potential, and live responsibly and harmoniously in a healthy community and complex world.

Since 1883, West End Neighborhood House (West End) has provided assistance to help customers achieve ultimate self-sufficiency. West End serves approximately 15,000 individuals annually, is an approved Private Business & Trade School of the Delaware Department of Education and is licensed by the Delaware Department of Services for Children, Youth & Their Families to operate a center for school age children.

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Laura T. Stark  
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Greta D. White  
Kathleen D. Wilhere  
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*Our program services are organized under six primary areas:*

- Education** (GED, adult education, academic and evidence-based prevention education for youth);
- Employment** (environmental and agricultural/horticultural job training and placement, entrepreneurship training, job coaching, interview techniques, creating resumes and cover letters, nationally recognized certification in Customer Service);
- Financial Empowerment** (financial literacy, coaching, credit establishment/repair, small dollar lending opportunities);
- Housing** (housing counseling, security deposit loans, affordable rental/home ownership opportunities);
- Youth Services** (organized sports and recreation, prevention-related activities and supportive services for foster care and other disadvantaged youth);
- Community Development** (park, green space and neighborhood revitalization).

I have served as the Executive Director of West End Neighborhood House for over (30) thirty years. I am also the founder of our sister company, Cornerstone West, Community Development Corporation (CW,CDC).

Executive Director

Paul F. Calistro, Jr.

In Fond Memory

Paul Andrisani  
Azalia Briggs  
Michael B. Clark  
Paul E. DiSabatino  
Jean M. Lewis  
Carl S. Mazzarelli, Sr.  
Judith A. Smith  
Vincent L. Strano

Cornerstone West, CDC was founded in 1999. My bio includes over (30) thirty years of community leadership and public service experience, which includes serving as a volunteer for numerous public, private and non-profit organizations. In my tenure as the Executive Director of West End, I have had the distinct pleasure of working with Wilmington Trust and now with M & T Bank in many natures of support.



Our records indicate that West End Neighborhood House has partnered with Wilmington Trust and M & T Bank for 118 years (1903). Over the decades, the bank has provided leadership, volunteers and financial support. Specifically, over the past thirty years (30), the bank has helped to create programs with West End that have received numerous awards and national attention.

A few examples include our Security Deposit Loan Program (SDLP) which has lent micro-loans to assist families in securing stable housing. Over 8,000 loans totaling \$2,334,155 has been lent out since inception.

Another example is the partnership in creating Loans Plus (LP), another micro-lending product which has lent \$1,582,046 to over 3,200 micro-loans since inception. This product has been extremely successful as both a credit builder and an alternative to payday loans.

The bank has also been a leader not only providing loans for construction but also has consistently led our community in grants for programming.

Over the past three years, the bank has provided the lead gifts for the creation of Delaware's first Drop-in Center for the homeless youth.

Last year, the bank provided a generous grant to assist individuals re-entering our community with a housing subsidy for 3-months each.

Two years ago, the bank provided the lead funding for entrepreneurial training and lending for new micro-businesses for people of color in the City of Dover.

The above represents a fraction of the contributions that M & T has provided to our shared community and our agency.

In the area of housing, the bank has sponsored numerous affordable housing projects with us that included the development of affordable home ownership, home repairs for seniors, creation of housing for youth emerging from foster care and individuals with disabilities.

We are excited to have Randy Kunkle, Vice President of our local M & T Bank branch serve as a Board of Director for West End Neighborhood House. Randy Kunkle is the latest representative in a very long list of M & T Bank staff who have served as a Board of Director for West End Neighborhood House.

Other banking staff as well as corporate leaders have participated in governance through Board membership as well as serving as a Board officer. Some staff have also served on numerous committees such as the Housing Committee, Finance Committee as well as the Capital Campaign Committee.

I hereby offer my support of the merger between M & T Bank with People's United.

Please note that I will e-mail this letter of support as well as mail it via USPS.

If you should need to contact me, please feel free to reach out to me at (302) 658-4171 (ext. 107).

Sincerely,

A handwritten signature in blue ink, appearing to read "Paul F. Calistro, Jr.", is written over the word "Sincerely,".

Paul F. Calistro, Jr.  
*Executive Director*





**FOR YOUTH DEVELOPMENT®  
FOR HEALTHY LIVING  
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Federal Reserve Bank of New York  
Attention: Bank Applications Officer  
33 Liberty Street  
New York, NY 10045

Email: [comments.applications@ny.frb.org](mailto:comments.applications@ny.frb.org)

April 12, 2021

Subject: M&T Bank merger with People's United

To whom it may concern:


The YMCA of York and York County is pleased to present this letter of support for M&T in support of the merger with People's United. The YMCA and M&T, and its predecessors, goes back nearly a century in its relationship. The York association was founded in 1855 and has continued to serve the community for the YMCA cause and mission over the past 166 years.

Beyond our historical operational support for basic banking services, M&T has always been and continues to be a key stakeholder and supporter of the YMCA mission in meeting community needs. M&T has sponsored AHP for the organization, provide loans to our community development work, manage numerous beneficiary trusts on behalf of the YMCA and has traditionally placed a senior management representative on our board of directors. They are integral to our work and cause.

The YMCA of York and York County is in support for the merger with People's United.

If you should need any additional information, my email is [lrichardson@yorkcoymca.org](mailto:lrichardson@yorkcoymca.org) and my office direct line is 717-812-0119 ext. 301.

Sincerely,



Larry M. Richardson  
President/CEO

**YMCA of York County**  
90 N. Newberry Street • York, Pennsylvania 17401  
Phone: 717/812-0119 fax: 717/845-7286



April 12, 2021

Federal Reserve Bank of New York

ATTN: Bank Applications Officer

33 Liberty Street

New York, NY 10045-0001

Via email: [comments@dfs.ny.gov](mailto:comments@dfs.ny.gov)  
[comments.applications@ny.frb.org](mailto:comments.applications@ny.frb.org)

To Whom It May Concern:

Enterprise Community Partners' New York market office would like to extend our sincere support of M&T Bank Corporation's acquisition of People's United Financial, Inc. For decades, M&T has been a leader in the community in several substantial ways, just a few of which are included here:

For more than 30 years, M&T Bank has consistently been a strong partner in helping Enterprise Community Partners and its affiliated entities carry out our mission to make home and community places of pride, power and belonging, and platforms for resilience and upward mobility for all. Throughout our partnership M&T has committed the following affordable housing and community development investments with Enterprise:

- \$377M in Low-Income Housing Tax Credit investments
- \$11.5M in New Markets Tax Credit Equity
- \$1.4M in philanthropic giving to Enterprise programs

Most recently, M&T supported vital rental assistance and eviction prevention work co-led by Enterprise in response to the impact the Covid pandemic has had on low-income individuals and families.

And we are grateful for Steve Flax's leadership in the community development field in New York City, including the valuable mentorship he provided as a participant in the Enterprise Leadership Institute, providing training and networking for future leaders of community development corporations in New York.

Thank you for this opportunity to communicate the impact and value that we have witnessed M&T Bank providing to low-income individuals and families in New York and across the country. We definitely could not accomplish our mission without M&T's leadership in the community, and we are hopeful that this merger will bring the opportunity for increased lending, services and charitable resources in New York City's LMI communities.

Sincerely,

A handwritten signature in cursive script that reads "Judi Kende".

Judi Kende

Chief Program Officer

Enterprise Community Partners

cc: Steven Flax, Jonathan Vazcones



We build strength, stability, self-reliance and shelter.

April 6, 2021

Ivan J. Hurwitz, Vice President  
Bank Applications Function  
Federal Reserve Bank of New York  
33 Liberty Street  
New York, NY 10045-0001

Email: [comments.applications@ny.frb.org](mailto:comments.applications@ny.frb.org)

Subject: M&T Bank merger with People's United

Dear Mr. Hurwitz:

Central Delaware Habitat for Humanity's mission is seeking to put God's love into action by bringing people together to build affordable homes, communities and hope. Central Delaware Habitat was founded in 1990 as the Kent County affiliate of Habitat for Humanity International and we have built and/or renovated over 70 homes, providing much needed housing solutions to over 300 adults and children. I have had the pleasure of leading this organization for the past two years.

Central Delaware Habitat began their partnership with M&T when it first acquired Wilmington Trust in 2011. Wilmington Trust was our primary bank so when M&T acquired it, we continued banking with M&T and that transition was seamless as I am sure it will be for People's United customers. For 10 years, M&T has contributed \$162,000 through the Charitable Foundation. Those funds have been critical in supporting our work of creating affordable homeownership for low-income residents of Kent County. M&T also partner with us for an AHP project for \$60,000. More recently, M&T played a critical role in helping us through the pandemic by securing funds through the Paycheck Protection Program of \$228,540.00. In addition to financial support, M&T employees have volunteered on our construction sites, served on committees and currently serve on our Board of Directors. M&T is a key partner and has played a critical role in our growth for the past ten years.

Central Delaware Habitat uses the following services from M&T; checking, savings, line of credit for \$350,000 and payroll.

Central Delaware Habitat fully supports this merger with People's United. Individuals, corporations, and non-profits will benefit from their commitment to supporting local communities thrive and benefit from the professionalism, knowledge, and services that they can provide in these new markets.

If you have any questions regarding our partnership with M&T Bank, please contact me at (302) 526-2366 x102 or email at [tbailey@centraldelawarehabitat.org](mailto:tbailey@centraldelawarehabitat.org).

Sincerely,

A handwritten signature in blue ink, appearing to read "Tim Bailey", with a long, sweeping underline.

Tim Bailey  
Executive Director



# HISPANIC BROTHERHOOD, INC.

59 CLINTON AVENUE, ROCKVILLE CENTRE, NY 11570

Office Phone: (516)766-6610/766-6639 • [www.hispanicbrotherhood.net](http://www.hispanicbrotherhood.net)

Margarita Grasing  
*Executive Director*

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10004-1417  
Email: [comments@dfs.ny.gov](mailto:comments@dfs.ny.gov)

April 12, 2021

Subject: Support of M&T Bank merger with People's United Bank

To whom it may concern:

In support of the efforts of M&T Bank in its proposed merger with People's United Bank, I would like to take this opportunity to comment on our organization's experience with People's United Bank.

I have been the Executive Director of the Hispanic Brotherhood, a nonprofit 501(c)3 since its inception in 1984. Our mission is to help the low-income Latinos on the South Shore of Long Island through the many programs we run. Some of our programs are a Senior Citizen Nutrition Program, an After School Program, a Foreclosure Intervention Program, a Food Pantry, along with many other services we provide daily.

For more than 178 years, People's United has focused on the fundamental principles of providing expertise to its customers, partnering with communities, and valuing the contributions of its employees. Our organization has been fortunate to be a recipient of the bank's community support and/or investment.

Throughout the years, we have relied heavily on the relationship we have built with People's United Bank whether it was sponsorship for our Annual Scholarship Dinner where we raise funds for students in great need who are graduating high school and going on to college and financial workshops for our housing programs one of which is Foreclosure Intervention. Liz Custodio has been someone we can count on and a great supporter to the Latino community on Long Island. The entire non-profit world and Latino community know Liz and seek her knowledge for many of our programs.

We fully support the M&T merger with People's United and look forward to the "bigger voice/presence" it will have in our communities.

M&T and People's United Bank's common legacies and complementary footprints will strengthen their ability to serve their customers and our communities. I believe that





# HISPANIC BROTHERHOOD, INC.

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59 CLINTON AVENUE, ROCKVILLE CENTRE, NY 11570

Office Phone: (516)766-6610/766-6639 • [www.hispanicbrotherhood.net](http://www.hispanicbrotherhood.net)

Margarita Grasing  
*Executive Director*

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combining two organizations with a well-established commitment to its communities, including strong support for volunteerism and charitable giving, will provide long term value to our organization and an exciting opportunity for our communities.

If you would like more information or to have a discussion, please feel free to reach out to me. My office number is 516-7666610.

Sincerely,  
  
Margarita Grasing  
Executive Director



April 13, 2021

Ivan J. Hurwitz, Vice President  
Bank Applications Function  
Federal Reserve Bank of New York  
33 Liberty Street  
New York, NY 10045-0001  
Email: [comments.applications@ny.frb.org](mailto:comments.applications@ny.frb.org)

Subject: M&T Bank merger with People's United

To Whom It May Concern:

Home HeadQuarters (HHQ) is a Syracuse-based non-profit neighborhood and housing development organization and certified Community Development Financial Institution (CDFI) that has, since 1996, helped more than 4,000 families become first-time homebuyers; provided nearly 11,000 homeowners with \$113 million in home improvement loans and grants, and redeveloped nearly 900 formerly vacant properties. Recognized nationally for its innovative and equitable loan products, Home HeadQuarters is annually acknowledged as the leading home improvement lender to families of color living in Syracuse, out lending all other financial institutions combined. The organization is the country's first designated Community Based Development Organization (CBDO) and is a chartered member of NeighborWorks America. HHQ was recently awarded the designation of *2020 Top Home Improvement Lender in the Nation* amongst 240+ NeighborWorks America member organizations. HHQ would simply be unable to accomplish its work without the crucial support of M&T Bank.

M&T is a founding investment partner in Home HeadQuarters' FlexFund Loan Program, a privately capitalized loan fund that provides home improvement financing for Central New York homeowners that are unable to borrow from traditional lenders due to a lack of equity or falling below bank underwriting standards. The program has provided thousands of new and existing, primarily low- to moderate-income homeowners with more than \$20 million dollars in affordable financing. M&T has also provided Home HeadQuarters with loan capital for its local investor loan program which provides affordable financing to small, "mom and pop" landlords to purchase and rehabilitate city of Syracuse vacant rental property. These investors often need bridge financing, that due to their size, relative newness and/or the condition of the property, are usually unable to borrow from traditional lenders.

M&T Bank also regularly supports Home HeadQuarters' HomeOwnership Center by underwriting many of its financial and housing counseling activities and its HomeBuyer Education that is primarily directed to moderate- and low-income families seeking to purchase their first homes. M&T Bank also provides speakers for the class that directly facilitates more than 200 homebuyers every year. M&T is also the key sponsor, and provides the biggest volunteer team, for Home HeadQuarters' Annual Neighborhood Block Blitz, a one-day event where more than 300 volunteers help residents in challenged city neighborhoods with minor home repair, planting and clean up.

Home HeadQuarters unconditionally relies upon M&T Bank for its willingness to assist us, in a myriad of ways, in helping Syracuse and Central New York residents. We fully support M&T's merger with People's United.

Please do not hesitate to contact me directly for any additional questions at (315) 474-1939 or [kerryq@homehq.org](mailto:kerryq@homehq.org).

Sincerely,



Kerry P. Quaglia, CEO  
HOME HEADQUARTERS, INC.



Ivan J. Hurwitz, Vice President  
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April 13, 2021

Subject: Support of M&T Bank merger with People's United Bank

To whom it may concern:

In support of the efforts of M&T Bank in its proposed merger with People's United Bank, I would like to take this opportunity to comment on our organization's experience with People's United Bank.

For more than 178 years, People's United has focused on the fundamental principles of providing expertise to its customers, partnering with communities, and valuing the contributions of its employees. King Street Center has been fortunate to be a recipient of the bank's community support and investment.

As executive director of King Street Center, I can share firsthand that People's United Bank's long history of serving communities continues by utilizing both philanthropic skills and volunteering to help make a difference. Through the years, People's United Bank has been a stalwart community partner in our agency's urgency to provide the supports necessary to increase the percentage of youth performing on grade level academic work. We do this by providing daily homework assistance, weekly intentional tutoring sessions and active engagement amongst students, teachers, tutors, service providers and, most importantly, parents.

People's United Bank's outstanding ability to anticipate and address the financial needs of customers extends beyond their clients. People's United further serves their community neighbors by fulfilling credit, investment, and service needs to the non-profit organizations in their many branch communities.

King Street Center enthusiastically supports People's United Bank as a great corporate community partner because of their proven commitment to their customers and the community at large. This commitment has done much to help King Street Center fulfill its mission to assist those in need.

M&T and People's United Bank's common legacies and complementary footprints will strengthen their ability to serve their customers and our communities. I believe that combining two organizations with a well-established commitment to its communities, including strong support for volunteerism and charitable giving, will provide long term value to King Street Center and an exciting opportunity for our communities.

Sincerely,

A handwritten signature in blue ink that reads "Vicky". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Vicky Smith  
Executive Director





Ivan J. Hurwitz, Vice President  
Bank Applications Function  
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April 13, 2021

Subject: Support of M&T Bank merger with People's United Bank

To whom it may concern:

I am delighted to write in support of the efforts of M&T Bank in its proposed merger with People's United Bank and share our organization's experience with People's United Bank.

Mercy Connections, a community-based, multi-cultural, economic and social justice agency, provides opportunities for people to pursue their goals and achieve better lives through education, mentoring, entrepreneurship and community. Founded in 2001 and based in Burlington, VT, our programs reach adults throughout the state.

For more than 178 years, People's United has focused on the fundamental principles of providing expertise to its customers, partnering with communities, and valuing the contributions of its employees. Our organization has been fortunate to be a recipient of the bank's community support and/or investment.

People's United Bank has been a consistent partner in advancing low income Vermonters by investing in our women's small business programs and Mercy Connections' operations for more than ten years. Employees of the bank have long supported our mission by providing volunteer capacity. They have served on our board, reviewed business plans for aspiring entrepreneurs, and provided academic tutoring to adults in our education center. We could not do our work without this critical support.

M&T and People's United Bank's common legacies and complementary footprints will strengthen their ability to serve their customers and our communities. I believe that combining two organizations with a well-established commitment to its communities, including strong support for volunteerism and charitable giving, will provide long term value to our organization and an exciting opportunity for our communities.

I offer my support for the M&T merger with People's United Bank. Please do not hesitate to contact me for additional information.

Sincerely,

A handwritten signature in blue ink that reads "Lisa Falcone". The signature is fluid and cursive, with a long horizontal stroke at the end.

Lisa Falcone  
Executive Director



# Mount Aaron Baptist Church

## Pastor, Dwayne Jones

Dwayne Jones, Pastor

Eric Hemphill

*Chairman Deacon Board*

Nathaniel Ray

*Chairman, Trustee Board*

Ann Wagstaff

*Church Secretary*

Barbara Higgs

*Church Clerk*

April 13, 2021

Ivan J. Hurwitz, Vice President  
Bank Applications Function  
Federal Reserve Bank of New York  
33 Liberty Street  
New York, NY 10045-0001

Subject: M&T Bank merger with People's United

To Whom It May Concern:

My name is Pastor Dwayne Jones and I am the pastor of the Mt. Aaron Baptist Church. I have been the lead pastor for approximately 15 years. During this time I have been actively fighting for my church members and the under-served citizens of the City of Buffalo. Our mission is to provide affordable housing, health care and all essential services needed to assist the under-served citizens. In addition, I also worked in this community as an Erie County Sheriff for more than 18 years.

My relationship with M&T Bank has been over 15 years and they have consistently helped our church achieve many goals by providing their time, services and capital. One such project is our senior citizen 10 unit-apartment complex and M&T continues to support us with our ongoing purpose/mission.

Because M&T is such a community-oriented bank, I believe their merger with People's United can only strengthen their out-reach services and support to this community. Please feel free to contact me directly at (716) 990-1187, should you require additional information or assistance.

Cordially,

Pastor Dwayne Jones

DJ/yss



April 13, 2021

Ivan J. Hurwitz, Vice President  
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**Subject:** Support of M&T Bank merger with People's United Bank

To whom it may concern:

In support of the efforts of M&T Bank in its proposed merger with People's United Bank, I would like to take this opportunity to comment on our organization's experience with People's United Bank.

National Braille Press (NBP) is a non-profit 501(c)(3) that is a producer and publisher of braille and tactile graphic materials for the blind and visually impaired. ([www.nbp.org](http://www.nbp.org)). Our primary focus is on supporting braille literacy for children. We produce books for early readers that are combined with print and braille so that sighted parents can help their children learn to read braille, and we also have blind grandparents that read bedtime books to their sighted grandchildren. Similarly, we produce standardized tests, textbooks from kindergarten through college, and books for adults to support life-long learning.

As President of NBP, we enjoy the relationships we have developed with banks that support their local communities. I first got acquainted with People's United Bank 10 years ago when People's acquired Danvers Bankcorp, who had supported NBP prior to the M&A. Danvers was one of those banks that also had a long history of serving the community similar to the 178 years, People's United has focused on the fundamental principles of providing expertise to its customers and partnering with communities.

I admit that I was concerned about building a new relationship with People's United Bank until I met Pat Sullivan and his team. He is a people person and a great leader, who truly cares about supporting smaller organizations not just financially, but through networking and partnerships. NBP has been fortunate to be a recipient of the bank's community support, and with outreach e.g. when Pat sponsored a Boston Business Journal seminar that I presented at on non-profits in the Boston region.

I support the M&T and People's United Bank's merger because I am confident that their common legacies and complementary footprints will strengthen their ability to serve their customers and our communities. National Braille Press also utilizes support with corporate volunteers, and I'm confident that this merger will maintain the dedication and commitment of charitable giving to the community at large. If either of you have questions, or need further information don't hesitate to contact me.

Sincerely,

A handwritten signature in blue ink that reads "Brian Mac Donald".

Brian Mac Donald  
President  
[bmacdonald@nbp.org](mailto:bmacdonald@nbp.org)  
617-425-2416 Direct



**OXFORD CIRCLE CHRISTIAN COMMUNITY  
DEVELOPMENT ASSOCIATION**

900 E. Howell Street, Philadelphia, PA 19149 (215) 288-8504 [contact@occcda.org](mailto:contact@occcda.org) [occcda.org](http://occcda.org)



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April 13, 2021

Subject: M&T Bank merger with People's United

To Whom It May Concern:

I'm the Executive Director of Oxford Circle Christian Community Development Association (OCCDA), a not-for-profit, that has been serving the Oxford Circle community in lower Northeast Philadelphia for the past 15 years. Our goals are to develop and support a comprehensive, quality learning community, nurture family stability, and provide sustainable community and economic development.

M & T Bank has been a partner with us through the PA State DCED Neighborhood Assistance Program for the past two years. Their financial support has supported economic and community development programs including small business training and technical support, commercial corridor beautification projects, and workforce development.

This past summer the bank manager shared about career opportunities at M & T Bank with our summer high school interns that participated in our Retail & Marketing Internship program. We appreciate M & T's commitment to support community organizations such as ours with both financial resources and also giving their time.

We support the merger with People's United especially since both banks have a shared commitment to local communities such as Oxford Circle. Feel free to contact me at [pearlwh@occcda.org](mailto:pearlwh@occcda.org) or 215-292-4196 if you have any questions.

Sincerely,

A handwritten signature in black ink that reads "Pearl W." followed by a flourish.

Pearl Wang-Herrera