

40 Gardenville Parkway,
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West Seneca, NY 14224



Phone: 716-712-2060
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www.consumercreditbuffalo.org

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

4/6/2021

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

Dear Mr. Hurwitz:

Please allow this letter to serve as my introduction. I am the President and CEO of Consumer Credit Counseling Service of Buffalo, Inc. (CCCS of Buffalo). I have been with the organization for 13 years, in a leadership role for 9 years and have been the President & CEO for the last 2 years.

Consumer Credit Counseling Service of Buffalo, Inc. is a nonprofit Agency established in 1965. The collective mission of our Agency is to provide the best strategies to help people master their credit. We strive to minimize the social stigma associated with debt. We offer a wide array of services that provide solutions to the complex financial side of our lives. Counseling sessions focus on proper budgeting techniques, debt repayment options, student loan assistance, small business advice, credit report education and credit score explanations, homebuyer education and foreclosure prevention. CCCS of Buffalo also offers free financial literacy classes virtually and throughout the WNY community.

M&T Bank is a critical partner in our ongoing service delivery, and has been since our inception in 1965. In fact, M&T Bank directly helped create CCCS of Buffalo. If it were not for the Bank, we would not exist. A representative from M&T Bank has served on our board since 1965, to present day. The Bank has supported our organization's work through Charitable investments throughout the years. Programs they have supported include homeownership counseling, foreclosure prevention counseling, budget and credit counseling, and our Niagara County Financial Empowerment Coalition which aims to provide free financial education to low income individuals in Niagara Falls and Lockport, NY. M&T Bank also supports our organization by promoting volunteerism to employees in our IRS Volunteer Income Tax Assistance (VITA) program in Niagara County. M&T employees have been actively volunteering in the program since we launched it in 2015.

Because of M&T Bank's support, we have been able to prepare low to moderate income individuals for the purchase of their first home, prevent hundreds of foreclosures, file tax returns for over 1,500 people returning \$2,189,000 in tax refunds to our community, and saving individuals approximately \$488,984 in estimated filing fees.

CCCS of Buffalo is in full support of the merger with People's United. We look forward to continuing to our partnership with M&T Bank with the mutual goal of improving the financial futures of those in our community. Should you need to follow up with me, I can be reached at (716) 771-3255 or noelle.carter@cccsbuffalo.org.

Sincerely,

Noelle M. Carter
President & CEO
CCCS of Buffalo

CC: Katie O'Connor
Community Reinvestment | M&T Bank
WNY Regional CRA Officer

Our Business is Your Credit



CREDIBILITY • INTEGRITY • ACHIEVEMENT



April 6, 2021

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

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

To whom it may concern:

This letter is to indicate The WorkPlace's support for M&T Bank's merger with People's United Bank. By virtue of deeds not words, both institutions have established an enviable record of commitment to advance workforce opportunities in our community. They are not just financial contributors to our projects; they are involved in our programs and they share our values. We are not about jobs; we are about careers and they help us. The merger of our two corporate friends will strengthen our ability to plan big and think bold.

The WorkPlace is a (501c3) organization headquartered in Bridgeport, Connecticut. Among numerous national projects, The WorkPlace acts as the Workforce Development Board for Southwestern Connecticut. We are charged with guiding the workforce development system in both lower Fairfield County and several towns in the Naugatuck Valley region. Our role requires us to examine regional workforce dynamics and to engage partners in crafting innovative solutions that address the most pressing issues facing individuals and employers in our community.

M&T Bank has been a sustaining supporter of WorkPlace operations for years. Their financial backing has helped us fulfill our mission to ensure that employers are able to find the workforce talent they need to operate and compete in a global marketplace. Specifically, they have been a key advocate for Dress for Success, a program whose mission is to empower women to achieve economic independence. The program provides a network of support, professional attire, and the development tools for woman to thrive in both work and life.

M&T Bank has given us general operational assistance as well and there are not many in philanthropy that recognize the importance of general assistance. Organizations like ours, need to attract and retain talent, thinkers, creators, and risk takers. They may cost more but the return on investment is huge. With the backing of M&T Bank, we can provide greater access to job skills training and educational attainment which leads to independence and prosperity. We trust that this merger will enable our organization and others to do even more.

Jonathan Vazcones, Vice President for Community Reinvestment is a valued partner in workforce development. We benefit greatly from his insights and counsel. He is the most respected community service liaison that I have met in my 25 years at The WorkPlace. We are thankful that M&T Bank has put forward such a talented agent of change for American workers. Jon is not content with waiting for someone else to act, he is a mover and shaker. Please do not hesitate to contact me with any questions regarding our experience with M&T Bank.

Regards,



Joseph Carbone
President & CO



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

April 6, 2021

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

Dear Mr. Hurwitz:

The Belle Center is a comprehensive community center in Buffalo, New York. The center has been serving the ever changing West Side for more than four decades. We operate from a 56,000 square foot facility that includes classrooms, gym, semi-olympic pool and other amenities. We serve our neighbors with the Vision, "To improve lives, create opportunities and foster self-sufficiency." Among our services we provide Out of School Time that not only provides homework help and enrichment for children, but economic stability for their parents. We also operate a food pantry that saw a 300% increase in need in 2020.

Clearly, M&T Bank has been a responsible corporate community member and trusted financial advisor to generations of Western New Yorkers. The Belle Center has relied on the bank and its friendly professionals for years for a line of credit during lean times and as a trusted guardian of reserves. Most recently of course, M&T's staff provided us with counsel and access to PPP funds during the current pandemic. We have a bond of trust that is more than just words. We are not the only small nonprofit that relies on M&T; their reputation as a community facing financial institution is well deserved here in Western New York.

I personally, having been Executive Director at The Belle Center for more than eight years continue to be happy to maintain the relationship with M&T Bank and receive their guidance and support.

As Executive Director, I want to express my support of M&T Bank's impending merger with People's United Financial, Inc.

If there are any questions about our support, I may be reached at 716-845-0485, Ext. 202, or via email at lcandelario@thebellecenter.org.

Sincerely,

Lucy A. Candelario
Executive Director





PARKSIDE

BUSINESS & COMMUNITY IN PARTNERSHIP

Right Place. Right Time. Right Here: PARKSIDE!

OSCAR R. SPENCER
CHAIRPERSON

BRIDGET PHIFER
CHIEF EXECUTIVE OFFICER

April 5, 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

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

Dear Mr. Hurwitz:

Parkside Business & Community In Partnership, Inc. (PBCIP) is a membership based community development corporation founded with a mission to build a vibrant neighborhood in the Parkside community of Camden, NJ. Through advocacy, collaboration and commitment, PBCIP seeks to actively promote its mission through a variety of strategies, including acquisition and rehabilitation of homes with resale to low, moderate and market rate families; increasing public safety; the revitalization of Haddon Avenue commercial district to promote employment and economic development; and partnering with credible organizations to address amenities such as open space, education, job training, etc.

PBCIP has shared a wonderful partnership with M&T Bank for multiple years. M&T Bank has served as a consistent supporter of our financial sustainability education program The Hope Institute, thereby investing in the financial health of individuals and families. Additionally, during the covid crisis, PBCIP partnered with M&T Bank to secure much needed grant dollars through the Federal Home Loan Bank of New York's COVID-19 Small Business Recovery Grant (SBRG) Program. These grant dollars were critical to stabilizing small businesses that had been devastatingly impacted by the pandemic.

M&T's commitment to the communities within its corporate footprint matches People's United commitment to investing critical resources to meet the needs of individuals, families, businesses and communities-at-large. This merger will simply enhance both companies' longstanding commitment to community involvement and reinvestment.

Should you have any questions, please feel free to contact me at (856) 964-0440 or bphifer@pbcip.org

Sincerely,

Bridget Phifer
Chief Executive Officer

C: File

1 4 8 7 K E N W O O D A V E N U E ■ C A M D E N , N J 0 8 1 0 3
PHONE: (856) 964-0440 ■ FAX: (856) 964-3664



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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

4/1/21

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

To whom it may concern:

CSC is a 159-year-old non-profit behavioral health organization based out of Luzerne County PA. I am the President/CEO. I have been with the organization for over 12 years. The mission of the organization is to serve those less fortunate in getting all of their behavioral and physical health needs met. We offer one of a very few integrated models of service in the Commonwealth.

CSC has a long working relationship with M&T Bank. Their generosity to help those served by our mission is impressive. M&T annually supports our clients through financial donations around the holidays and through our golf tournament. Other donations have supported our Music Therapy program as well as other organizational needs. We are blessed by our relationship with M&T.

CSC supports the merger efforts between M&T and People's United. It would be my expectation that the mission of M&T would allow the merger to improve any community served by both organizations.

Please feel free to contact me at (570) 855-4655 with any questions.

Sincerely,

Mike Hopkins
President/CEO

133 West Tioga Street
Tunkhannock, PA 18657
P 570-836-2722
F 570-836-1068

334 South Franklin Street
Wilkes-Barre, PA 18702-3897
P. 570.301.0935
F. 570.829.3337
TF. 1.877.433.5112
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Hazleton, PA 18201
P 570-497-4282
F 570-861-8313

840 Main Street
Honesdale, PA 18431
P 570-253-0321
F 570-253-5990



Office of Mayor Eric Papenfuse
MLK Government Center
10 N. Second St.
Harrisburg, PA 17101

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

March 31, 2021

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

To whom it may concern:

On behalf of the City of Harrisburg, I am pleased to write this letter in support of M&T Bank's proposed merger with People's United. M&T Bank has proven itself as an important part of the community. Their community development and sponsorship efforts in the City of Harrisburg is commendable.

Over the years, M&T Bank has been the great stewards of the City and have assisted in sponsorship of events such as the Fire & Ice Festival for the past three years. Without their support, the City would not be able to offer this free community event. With M&T Bank's generosity, the City is able to provide these events which draws people to Harrisburg and ultimately supporting local businesses and increasing economic revenue for the City.

We are confident that they provide these same services not just in Harrisburg but do the same in other communities and I support their merger with People's United. The City of Harrisburg looks forward to our continued partnership. If you should have any questions or concerns, please do not hesitate to contact me.

Sincerely,

Eric Papenfuse
Mayor

From: Matthew R. Lee <innercitypress@gmail.com>
Sent: Saturday, March 27, 2021 4:58 PM
To: Office-of-the-Secretary <office-of-the-secretary@frb.gov>
Cc: Matthew R. Lee [at] FairFinanceWatch.org <lee@fairfinancewatch.org>; Matthew Lee [at] innercitypress.org <mlee@innercitypress.org>
Subject: Timely First Comment on Application by M&TBank Corp to acquire People's United Financial

NONCONFIDENTIAL // EXTERNAL

March 27, 2021

Via E-mail to Office-of-the-Secretary@frb.gov

Board of Governors of the Federal Reserve System
Attn: Chair Powell, Secretary Misback
20th Street and Constitution Avenue, N.W.
Washington, DC 20551

Re: Timely First Comment on Application by M&T Bank Corp to acquire People's United Financial

Dear Chair Powell, Secretary Misback and others in the FRS:

This is a timely first comment opposing and requesting an extension of the FRB's public comment period on the Applications by M&T Bank Corporation to acquire People's United Financial.

The applicant M&T in New York State in 2019 made 8,613 home loans to whites and only 629 to African Americans.

M&T in New York State in 2019 made 3.4 loans to whites for each denial to whites. It made only 1.4 loans to African Americans for every denial to African Americans.

This is totally unacceptable.

The applicant M&T in Connecticut in 2019 made 251 home loans to whites and only 27 to African Americans.

M&T in Connecticut in 2019 made 2 loans to whites for each denial to whites. It made only 1.28 loans to African Americans for every denial to African Americans.

This is unacceptable.

The applicant M&T in Pennsylvania in 2019 made 3565 home loans to whites and only 106 to African Americans.

M&T in Pennsylvania in 2019 made 2.52 loans to whites for each denial to whites. It made only 1.15 loans to African Americans for every denial to African Americans.

This is totally unacceptable.

Meanwhile, People's says it will close some 140 branches.

FFW and Inner City Press have been deeply concerned about the rush by the FRS' penchant to rubberstamp mergers by redliners, particularly during the pandemic. We note the Fed's recent website statement that a comment period has been extended to allow participation amid the Coronavirus crisis. This should be done, by the Fed's logic, on this and other applications. We timely request public hearings.

The hearings, and your review, should also address M&T's discrimination, see, e.g., (EEOC v. Manufacturers and Traders Trust Co., d/b/a M&T Bank., Civil Action No. 1:16-cv-03180-ELH) in U.S. District Court for the District of Maryland, Northern Division. See also, https://www.journalinquirer.com/business/bank-buyout-challenged-over-lending-record/article_7ebbbb20-94d9-11e8-8b75-ef58d76f8c15.html

The comment period should be extended; evidentiary hearings should be held; and on the current record, the application should not be approved.

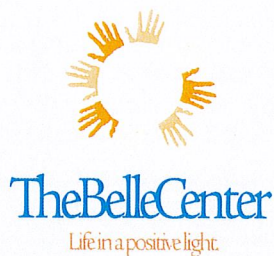
Please immediately send all requested information -- including a complete copy of the application, during the comment period -- and responses by e-mail to lee@fairfinancewatch.org and innercitypress@gmail.com -- and if also by

regular mail, to Matthew R. Lee, Esq. Fair Finance Watch c/o Matthew R. Lee Esq, PO Box 20047, NYC NY 10017

Please also confirm receipt of this formal submission. If you have any questions, please immediately telephone the undersigned, at (718) 716-3540.

Very Truly Yours,

Matthew Lee, Esq.
Executive Director
Inner City Press/Fair Finance Watch



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

April 6, 2021

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

Dear Mr. Hurwitz:

The Belle Center is a comprehensive community center in Buffalo, New York. The center has been serving the ever changing West Side for more than four decades. We operate from a 56,000 square foot facility that includes classrooms, gym, semi-olympic pool and other amenities. We serve our neighbors with the Vision, "To improve lives, create opportunities and foster self-sufficiency." Among our services we provide Out of School Time that not only provides homework help and enrichment for children, but economic stability for their parents. We also operate a food pantry that saw a 300% increase in need in 2020.

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I personally, having been Executive Director at The Belle Center for more than eight years continue to be happy to maintain the relationship with M&T Bank and receive their guidance and support.

As Executive Director, I want to express my support of M&T Bank's impending merger with People's United Financial, Inc.

If there are any questions about our support, I may be reached at 716-845-0485, Ext. 202, or via email at lcandelario@thebellecenter.org.

Sincerely,

Lucy A. Candelario
Executive Director





115 N. Broadway, Schenectady, NY 12305
518.395.3412
www.schenectadyhabitat.org

April 2, 2021

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

Dear Mr. Hurwitz:

I'm writing in support of the M&T Bank merger with People's United.

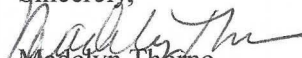
The mission of Habitat for Humanity of Schenectady County (HfHSC) is to build safe and affordable housing for working class, first time homebuyers and prepare those families to achieve the status of self-reliance and self-sufficient homeownership in Schenectady County. M&T Bank's representatives work closely, compassionately and professionally with these families as they navigate the complicated home purchase process for the first time. The Habitat Homeowners are treated with respect which helps them gain the self-assurance needed to make this important investment. When HfHSC families work with M&T Bank, we know they are in good hands.

HfHSC relies on volunteers to build our homes which enables us to sell them at an affordable price. M&T Bank has provided generous funding for our volunteer appreciation efforts, which includes small gifts, a lunch program and annual banquet. It's important to us to be able to show our volunteers how much we value their hard work. M&T Bank has, in fact, sent teams of their staff to volunteer their own time and talents on our build sites.

Finally, M&T Bank was the financial institution we reached out to for assistance with the PPP Program. They made the process easy, updated us regularly and maintained a simple reporting system which helped us accurately reflect the loan status on our monthly financial statements.

Please feel free to contact me at mthorne@schenectadyhabitat.org or call (518) 395-3412 ext. 106 if you need any further information or clarifications.

Sincerely,


Madelyn Thorne
Executive Director

*Habitat for Humanity is a 501(c)(3) non-profit organization.
Founded in 1993, Habitat for Humanity of Schenectady County, Inc. is a locally run affiliate of Habitat for Humanity International. Habitat is a globally recognized nonprofit, ecumenical, Christian housing organization that serves Schenectady County in upstate New York.*



Sharing Christ's love by meeting human needs

Helping our neighbors meet basic needs, preparing youth and families for lives of success, putting faith into action!

www.nhm-pa.org

P.O. Box 448
Dillsburg, PA 17019
P: 717.432.2087



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

Email: comments.applications@ny.frb.org

March 31, 2021

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

To whom it may concern:

As a community nonprofit leader, whose agency is a current M&T Bank account holder, and benefits from the generous community support offered by M&T Bank, I have had an opportunity to get to know this institution and its staff over a period of many years and appreciate their unique concern for the community they serve, and the generosity they continue to show to our organization and many others in the community.

My organization is called New Hope Ministries, and provides support for low income neighbors through our food pantries and job training programs. We are pleased to have the volunteer service of Natalie Wech, one of M&T's senior leaders, on our agency's board of directors. We also partner annually with M&T Bank through the Pennsylvania Neighborhood Assistance, Charitable Food Program, through which we receive M&T's generous financial support. Their support helps us provide healthy food assistance to thousands of local families in need. I previously served on the Tricounty Community Action board for many years alongside another M&T vice president, Gail D'Angelo, where I got to see Gail's knowledge of community needs and dedication to agencies supporting the neediest communities in our region.

We have a checking account with M&T that is utilized by our Educational Improvement Tax Credit Program, which in turn supports early childhood preschool scholarships for low income families across three counties in our community. We also have a \$250,000 emergency line of credit with MYT Bank to assist our nonprofit with operating needs. I am pleased to support our partners at M&T in their expansion plans as they seek to merge with People's United, knowing that increased capacity will likely mean increased support for their community partners and organizations like New Hope Ministries.

If I can be of any other assistance, do not hesitate to contact me.

Sincerely,


Eric Saunders
Executive Director

717-432-2087, ext. 202
esaunders@nhm-pa.net

From: [NY Banksup Applications Comments](#)
To: [Whidbee, Robin](#); [Caetano, Ruth](#); [Brannon, Lisa](#); [Hosein, Nadira](#)
Subject: FW: [External] M&T Bank Merger with People's United
Date: Friday, April 02, 2021 11:24:53 AM

From: Sandra Lobo
Sent: Friday, April 2, 2021 11:23:57 AM (UTC-05:00) Eastern Time (US & Canada)
To: NY Banksup Applications Comments
Cc: Flax, Steve; Vazcones, Jonathan
Subject: [External] M&T Bank Merger with People's United

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

Dear Sir or Madam,

This letter is to indicate the Northwest Bronx Community Clergy Coalition's support for M&T's merger with People's United such that it will increase M&T Bank's valuable contributions to the low-income communities of the Bronx. We support M&T Bank's forward thinking community development charitable giving program that supports community and tenant organizing work in the North West Bronx and across NYC's low and moderate income communities. Moreover, we applaud the efforts of M&T Bank's NYC CRA staff to implement and create a responsible multi-family lending culture at the bank. Steven Flax, Administrative VP, Community Reinvestment Group and Regional CRA Manager and Jonathan Vazcones, Vice President for Community Reinvestment both consistently reach out to our staff and other advocates in the Bronx as part of their responsible lending due diligence. I know they endeavor to have this same responsible and responsive protocol across the City.

We also want to go on record to encourage People's United Bank to keep their Stop and Shop supermarket stores open across the banks' footprint, especially in low and moderate and BIPOC communities. Many in our community have used their Coop City branch. These retail banking services are invaluable to our community. Equally as important, we strongly encourage M&T Bank to open a second Bronx branch. Their first and only Bronx branch, is widely popular in the Fordham section of the Bronx. We sorely need a second M&T branch in the Bronx and would welcome and support the M&T branch in our community.

We hope and trust that M&T's merger with People's United will multiply resources for the kinds of programming M&T so generously supports in low and moderate communities across our City. Furthermore, we expect that more resources in the form of small business lending, affordable mortgage products and branches come to the Bronx as a result of this acquisition.

Please do not hesitate to contact me if I can provide additional information.

Sincerely,

Sandra Lobo, Executive Director
Northwest Bronx Community & Clergy Coalition





Northwest Bronx Community and Clergy Coalition

103 East 196th Street
Bronx, NY 10468
Tel: 718-584-0515
www.northwestbronx.org

Federal Reserve Bank of New York
Attention: Bank Applications Officer
33 Liberty Street, New York, NY 10045
Subject: M&T Bank Merger with People's United

April 2, 2021

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Please do not hesitate to contact me if I can provide additional information.

Sincerely,

Sandra Lobo
Executive Director

From: Pia Horton
Sent: Monday, April 5, 2021 3:35:21 PM (UTC-05:00) Eastern Time (US & Canada)
To: NY Banksup Applications Comments
Cc: sflax@mtb.com; jvazcones@mtb.com
Subject: [External] M&T Bank merger with People's United

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To: Federal Reserve Bank of New York

Bank Applications Officer

33 Liberty Street

New York, New York 10045

From: Michael Gecan

Senior Organizer

East Brooklyn Congregations

Re: M & T Bank's Proposed Merger with People's United Bank

We are pleased to write this letter in support of M & T Bank's efforts to acquire People's United Bank of Bridgeport, Connecticut.

While our housing strategy – East Brooklyn Congregations' Nehemiah Plan -- is now widely known and often used as a model by other groups and cities in their attempts to rebuild devastated neighborhoods -- in our early years very few institutions were willing to support our leaders and staff. M & T Bank was an exception. Top officials at the bank saw the opportunities being created by the thousands of affordable homes EBC was building in East Brooklyn and supported our strategy in two important ways.

The first way was in screening and assisting applicants for new EBC Nehemiah homes. It should be noted that all applicants were first-time homebuyers, often requiring intensive support and direction. M & T Bank staff were unfailingly patient and professional with our applicants, considering both the novelty of the process and the need to counsel applicants on how to correct

matters that might make approval less likely. This is painstaking and undramatic work. M & T Bank personnel were up to the task.

The second way was a consistent willingness to provide grant support to East Brooklyn Congregations so that EBC could both deepen and broaden its organizing strategies – the foundation for all the impact that has been created since the first homes were built and sold in 1983. Now, nearly 40 years and more than 5,000 homes later, the early and reliable support provided by M & T Bank has helped EBC create a model of home construction, equity creation for otherwise excluded African American and Hispanic families, and neighborhood revitalization.

We are confident that M & T will bring these same values and commitments if approved to merge with People's United Bank – galvanizing the additional resources and new capacity to create new and dynamic communities in the region.

Best Regards,

Mike Gecan

--

Pia R. Horton
Administrative Organizer
929-██████████ (c)
██████████ [X@gmail.com](mailto:██████████X@gmail.com)



EAST BROOKLYN CONGREGATIONS
CONNECT • ACT • WIN

April 1, 2021

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

From: Michael Gecan
Senior Organizer
East Brooklyn Congregations

Re: M & T Bank's Proposed Merger with People's United Bank

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551 Vandalia Avenue, 3rd Floor



EAST BROOKLYN CONGREGATIONS
CONNECT • ACT • WIN

model of home construction, equity creation for otherwise excluded African American and Hispanic families, and neighborhood revitalization.

We are confident that M & T will bring these same values and commitments if approved to merge with People's United Bank – galvanizing the additional resources and new capacity to create new and dynamic communities in the region.



Building
strength, stability,
and self-reliance
through shelter.

April 2, 2021

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

Dear Mr. Hurwitz:

Habitat Buffalo makes homeownership possible for hard working local families. Since 1985, we have assisted 325 families in achieving their dream of homeownership and for more than a decade M&T Bank has been our partner in this impactful work.

None of our work is possible without philanthropic support from businesses, foundations and individual donors. M&T's financial support crosses all three of those categories. Local branches assist us in raising funds through our Women Build Program; the M&T foundation has sponsored the construction of several homes; and M&T employees contribute personally both with their treasure, and their time serving on committees and board of directors.

Families in Habitat Buffalo's Homebuyer Program are able to purchase a safe, affordable home with an interest-free, 30-year mortgage. M&T Bank provides underwriting services for many of those loans, as well as, patiently shepherds our first-time homebuyers through the mortgage process.

Our reach extends beyond the families we serve, to the tens of thousands of volunteers who have joined our fight for affordable housing in Buffalo, NY. M&T Bank, being one of our largest and most consistent corporate volunteer groups. Even during the pandemic, they continued to support construction (safely and socially distanced). We couldn't have gotten through this difficult time without them.

A merger between M&T Bank and People's United will give more organizations, like Habitat Buffalo, access to this true community partner. I am excited to see the impact M&T Bank will have across a larger network.

Feel free to contact me with any questions you may or to hear more about the great work M&T is doing in our community.

Sincerely,

A handwritten signature in blue ink that reads "Teresa O. Bianchi". The signature is written in a cursive style and is placed on a light-colored rectangular background.

Teresa O. Bianchi
Executive Director





**HARRISBURG REGIONAL
CHAMBER & CREDC**

3211 N. Front Street, Suite 201
Harrisburg, PA 17110-1342
717.232.4099 Phone
717.232.5184 Fax

www.HarrisburgRegionalChamber.org

April 5, 2021

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

Email: comments.applications@ny.frb.org

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

To whom it may concern:

We are writing in support of the proposed merger of M&T Bank with People's United that is currently under review. The Harrisburg Regional Chamber & CREDC (Capital Region Economic Development Corporation) is the Chamber of Commerce and not for profit Economic Development Corporation serving the Harrisburg-Carlisle Metropolitan Statistical Area (MSA) in South Central Pennsylvania. Our organization has been serving the region since 1884 in partnership with members of the region's business community.

We provide education programming, government relations information and advocacy and handle the gambit of economic development programs and projects in our region. Our economy is generally very strong, even during the pandemic.

Since formally entering the market over 20 years ago, M&T Bank and the predecessor banks acquired by M&T have had a long history of support for our organization and projects in our region. Our core city, Harrisburg, like many cities has their challenges where we focus much of our efforts on brownfield redevelopment, small business lending and creating educational opportunities for students living in the city. Given the events last year, we started a Systemic Racism Task Force to address issues in our region with goals, objectives and programming. In all that we do, M&T Bank has been a consistent partner and leader in our region. Their support is more than financial, their team members are trusted partners and resources for our organization.

I write this as I am winding down a 20-year career with the Chamber & CREDC. M&T was here on day one and has been a consistent partner over the years. It's been my pleasure to really get to know many of the members of the M&T Team and, as noted above, have always counted them as reliable resources, as well as friends.

Page 2

Federal Reserve Bank of New York

April 5, 2021

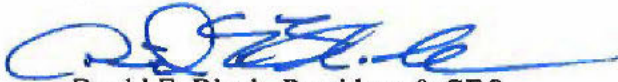
Over the years M&T has been supportive of our 501 (c)3 economic development corporation as well as our Chamber events from a financial perspective, but they have also provided support like committing \$1 million over 10 years through a state tax credit program to a community-based organization serving the economically challenged Allison Hill neighborhood in the City of Harrisburg that both fights blight and serves social needs in the neighborhood. M&T Bank staff serve on countless boards throughout our region from Hospital Foundations, to Community Based Organization, to our partners in not-for-profit redevelopment work. They are true community-based partners.

As a student of organizational cultures over the years, and someone involved in community and economic development for most of my 45-year career, I have developed a good sense of organizational cultures in organizations. M&T Bank treats their team members well, they are fair and they promote a sense of community involvement to improve the local economic conditions and opportunities for people, which in turn creates the need for banking services. It sets a positive example for others in our business community and establishes M&T Bank as a leader in multiple ways in our region.

It is our belief that the organizational culture and community commitment (and obviously best banking practices) will be well served by the proposed merger of M&T Bank and People's United. I say that not only for what M&T has demonstrated here over the past 20+ years, but also in a community where they acquired other banks and brought their culture to our region. It has been a success for both M&T Bank, as well as our region.

Thank you for your consideration. Should you have any questions, please do not hesitate to contact me. My information is below.

Sincerely,



David E. Black, President & CEO

dblack@hbgre.org

717-██████ (cell, best number)



April 5, 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

Dear Mr. Hurwitz:

I am the Executive Director of the Homeless Alliance of Western New York and have been with them for eleven years. Our mission is to facilitate dialogue and strategic action to end homelessness. We do this by writing an annual HUD Continuum of Care grant that brings in \$15 million to our community to address homelessness.

Our organization has had a business relationship with M&T Bank for well over fifteen years. We do our business banking through them and also have a line of credit. Over the years, M&T Bank has offered volunteer support by having employees serve on our Project Selection Committee and had previously had someone serve on our Board of Directors. They have also financially supported our organization through their foundation when we needed funding for specific projects.

M&T Bank has also partnered with several of our Alliance members to provide financing for numerous Permanent Supportive Housing projects that have been developed to house those experiencing homelessness.

Our organization has always had a positive working relationship going back to our previous Executive Director and I have maintained that relationship. They have always been supportive of our efforts and those of our alliance members.

On behalf of the Homeless Alliance of Western New York, I would like to give our full support to the merger of M&T Bank with People's United.

Please contact me if I can be of any further assistance.

Sincerely,

A handwritten signature in blue ink, appearing to read "Dale Zuchlewski".

Dale Zuchlewski, Executive Director
Homeless Alliance of WNY



Interfaith Neighbors

Neighbors Helping Neighbors

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April 5, 2021

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

Re: Letter of Support -- M&T Bank merger with People's United

Dear Mr. Hurwitz:

I am pleased to provide this **Letter of Support** for M&T Bank and the array of services and programs that they provide to the communities that lie within their geographic footprint.

Interfaith Neighbors, Inc. is a community-based not-for-profit organization dedicated to assisting the less fortunate among us meet life's necessities while seeking to improve the quality of life for individuals and families and the communities in which they live.

We have maintained a beneficial banking relationship with M&T Bank for approximately ten years. They have been steadfast in their support of our agency and the residents of the LMI communities that we serve, providing everything from credit facilities for our organization's operating expenses to attractive mortgage products for our low-to-moderate income, first time homebuyers.

In addition, M&T Bank and its Foundation have been generous financial supporters of our New Jersey State-approved *Asbury Park West Side Neighborhood Revitalization Plan* and our Workforce and Affordable Housing Development Programs.

The expansion of M&T's geographic footprint can only benefit organizations like ours that operate within those new communities.

Sincerely,

Paul L. McEvily
Executive Director

LONG ISLAND HOUSING PARTNERSHIP, INC. AND AFFILIATES

A Private Not-for-Profit Developer, Sponsor and Facilitator of Affordable Homes



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*Senior Vice President/
General Counsel
(Compliance Officer)*

Counsel

Edward Puerta
Nixon Peabody LLP

April 5, 2021

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

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

Dear Bank Application Officer:

On behalf of the Long Island Housing Partnership, Inc. (LIHP) and its Affiliates, I would like to express sincere support of the proposed merger of M & T Bank with People's United.

LIHP is a not-for-profit organization, tax exempt under Section 501(c)(3) of the Internal Revenue Code, that was created in 1987 to provide housing for those, who through the unaided operation of the marketplace, could not afford a safe and decent home. LIHP accomplishes its mission through development, technical assistance, education and advocacy. LIHP serves low-and-moderate income individuals and families who live or are seeking to live in Nassau and Suffolk Counties in New York.

LIHP's Board of Directors and membership is comprised of the region's business, labor, religious, education and financial leaders. Much of LIHP's support, including administrative grants, construction loans for LIHP's affordable housing programs, and Mortgage loans for LIHP's affordable housing programs, and mortgage loans for our low-and moderate-income purchasers, comes from member financial institutions.

M & T Bank has provided significant financial assistance to LIHP with grant assistance totaling \$211,500 over the last sixteen years.

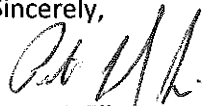
M & T Bank serves as an active and important member of LIHP, Mr. Steven Philbin serves as the Vice Chairman of the Board of Directors a position he has held since 2011. In this capacity. Mr. Philbin is a member of three Board committees: Executive Committee, the Executive Compensation Committee and the Audit and Finance Committee. LIHP and M & T Bank staff participate in the M&T Bank's Consumer Financial Education Initiative (CFEI) which offers financial classes, workshops, webinars and related financial education and counseling sessions to increase the ability of African-American and Latino residents in low-to-moderate income area residents to qualify for primarily home mortgage loans and other financial products.



The highlight of M & T Bank's community lending commitment is their portfolio lending product, developed for low-and-moderate first-time homebuyers, and/or households purchasing in a low-or-moderate income census track. M & T Bank has provided mortgage lending to low-and-moderate-income first time homebuyers purchasing homes in LIHP's Community Land Trust Program. M & T Bank is an active member of the New York Mortgage Coalition.

LIHP commends M & T Bank for its support of affordable housing for low-and-moderate income households on Long Island, and the organization looks forward to a continued relationship in the future, if the merger is approved looking to an even stronger relationship.

Sincerely,

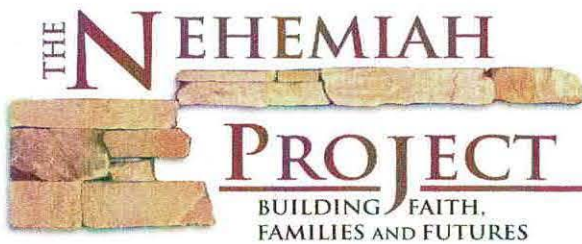


Peter J. Elkowitz, Jr.
President and Chief Executive Officer



James Britz,
Executive Vice President and Chief
Operating Officer

CC: Steven P Philbin, M & T Bank
Jonathan Vazcones, M & T Bank
Steven Flax, M & T Bank



1809 11th St., Altoona, PA 16601
814-201-2096

Federal Reserve Bank of New York
Attention: Bank Applications Officer
33 Liberty Street
New York, NY 10045
April 5, 2021

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

To whom it may concern:

On behalf of The Nehemiah Project (TNP), with whom I have served for over sixteen years, I am grateful for the opportunity to announce that TNP is pleased to support the merger of M&T Bank and People's United Financial of Bridgeport, Connecticut. We believe that this merger will provide customers of both institutions a greater opportunity to enjoy the benefits of a more robust banking institution.

TNP is a 501 (c) 3 ministry serving the residents of the city of Altoona, PA. In short, TNP is a Christian inner city redevelopment program. Together with TNP's partner agencies, TNP has a 77,655 sf former school from which to work. This facility serves meals to the needy, has an indoor baseball clinic, a daycare, a basketball program, a church, and other seasonal activities. TNP has built and maintains a local park/playground and has started other ministries such as The Foundry (a ten-bed residential facility for transitioning men [from prisons, etc.]) which is now on its own. TNP is also erecting a twenty-five unit housing facility.

TNP has had an amazing relationship with M&T Bank. They have stepped forward many times to provide encouragement and financial help for TNP's mission. Most recently, M&T made a significant financial contribution to the TNP's feeding program which was due to the pandemic and the resultant shutdown. TNP has served over 71,000 meals since the beginning of the pandemic. This would not have been possible had it not been for donors like M&T. M&T also made a \$50,000 contribution under PA's Neighborhood Assistance Program for tax credits. These resources provided for necessary roof repairs to The Wright Place for Kids which serves as TNP's hub. This facility would not be operational without this support.

We could not be more pleased with M&T's philanthropic efforts on our behalf and the thousands that TNP serves. Because community minded institutions such as M&T, TNP has been able to do what God has called TNP to do. Again, TNP whole heartedly supports their merger with People's United Financial.

If you have any questions for me regarding TNP's relationship with M&T, please call on me using the contact information found on the letterhead.

Blessings and peace,

Dr. Peter A. Joudry
CEO



TROY
REHABILITATION
& IMPROVEMENT
PROGRAM, INC.

RENSSELAER COUNTY
HOUSING RESOURCES

TRIP REALTY
MANAGEMENT
CORPORATION

TRIP & RCHR
MAIN OFFICE
415 RIVER ST.
3RD FLOOR
TROY, NY 12180
TEL: 518.272.8289
FAX: 518.272.1950

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FAX: 518.272.2723

TRIP on TENTH
378 10th ST.
TROY, NY 12180
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FAX: 518.274.0102

Email
info@tripline.org
Website
www.tripline.org

TTY: 800.627.3529



NeighborWorks®
CHARTERED MEMBER



April 5, 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

Dear Mr. Hurwitz:

I'm writing in support of the M&T Bank merger with People's United. Troy Rehabilitation and Improvement Program (TRIP), Inc. was founded in 1968 by community leaders as a grassroots organization to assist marginalized residents, many of whom were victims of redlining, become home owners. Over 50 years later, we have grown into one of 300 nationally-recognized leaders in scattered-site affordable (subsidized and fair market) rental housing, real estate development and community development. TRIP's mission is to connect individuals and families with resources and knowledge to live in desired homes and create vibrant sustainable communities.

We are particularly proud of our TRIP & RCHR NeighborWorks America HomeOwnership Center. Since 1991, our HomeOwnership Center has assisted thousands of clients from pre- to post-purchase, home maintenance, landlord training, repairing credit to foreclosure prevention. M&T employees have spent countless hours making presentations on lending in our Homebuyers Education Program. In addition, M&T is always looking to assist our low/mod buyers in purchasing the appropriate home with the appropriate mortgage product.

TRIP & RCHR has had a relationship with M&T for over 15 years now. TRIP and TRMC (TRIP Rental Management Corp.) have 4 loans and 8 bank accounts with the bank. M&T have also been generous community investors of our annual fundraising events – "Take a Sip for TRIP" held in June and Celebration of Strong Community Annual Dinner held in November. One of M&T's biggest contribution was helping to secure both of our Payroll Protection Program (PPP) loans. These totaled \$727,530.00 in the past 12 months. Vice President of Business Banking Phil Engborg and Vice President/Branch Manager Dave Brisson were very helpful with securing our first loan when the pandemic hit. Even working weekends to ensure we didn't miss any deadlines. M&T's support has been invaluable to TRIP and to our community at large.

If you should have any questions or would like to discuss this matter with me personally, I can be reached at (518)272-8289 ext. 206 or via email at christine@tripline.org.

Thank you for your time and consideration.

Sincerely,

Christine Nealon
President and Chief Executive Officer



*Strengthening Homes,
Communities
and Lives*

www.rupco.org

April 1, 2021

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

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

Dear Sir or Madam,

RUPCO is a non-profit housing agency that works broadly in housing throughout the Hudson Valley in New York. RUPCO is a Certified HUD housing counseling agency celebrating its 40th anniversary.

M and T has been a great partner in supporting our housing and homeownership work to assist low to moderate income households with consistent and generous support of our housing work. RUPCO's Homeownership Center assists 80-100 low income households' purchase their first home each year and counsel hundreds of low income and minority households looking to become homeowners.

We have found M and T to be a responsible community-focused bank with great mortgage products for first time buyers. We partner with M and T with State of New York Mortgage Agency (SONYMA) products that provide low interest rates and DPAL assistance that assist with closing costs. The agency also worked closely with a program that provides an acquisition rehab mortgage product to transition vacant properties into homeownership.

The real estate market in the northeast is booming, with little inventory and sharp price increases, especially in the Hudson Valley. Expanding the M and T footprint will help bring responsible and affordable products for low to moderate income households.

Sincerely,

Kathy Germain Vice President of Housing Services



DOING THE
MOST GOOD

HARRISBURG CAPITAL CITY REGION

506 South 29th Street

Harrisburg, PA 17104

Tel: 717-233-6755

www.salvationarmyharrisburg.org

Federal Reserve Bank of New York
Attention: Bank Applications Officer
33 Liberty Street
New York, NY 10045
Email: comments.applications@ny.frb.org

March 31, 2021

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

To whom it may concern:

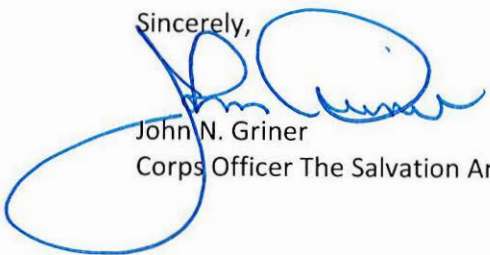
The Salvation Army Harrisburg Capital City Region has enjoyed a partnership with M&T Bank and their employees that is mutually beneficial to our organization and people we serve.

Highlights of M&T's partnership with us includes the following:

- Financial support and sponsorship of events that not only allow us to raise needed funds and educate the community about our programs and services, but also provide meaningful engagement and education opportunities for clients and community members.
- Countless volunteer hours are provided by M&T employees from every level of the organization. Just recently, several M&T employees were at our facility to provide PPP loan program information. Many of our clients (Uber drivers, 1099 home health workers, etc.) don't understand this program and how it can benefit them, so M&T helped us share that information. M&T employees have also assisted within youth programs, providing information about careers in banking at "youth career day" and financial literacy and education, while M&T employees serve in leadership roles on our Advisory Board and WIN Women Involved organization. Our employees have also been invited to join and speak at M&T sponsored events, so the flow of information goes both ways!
- Targeted support through state tax credit programs that benefit specific programs such as summer education for youth and self-sufficiency/workforce development for struggling families.
- Connections. M&T employees have served as a connection point for our staff and volunteers to other community resources. This helps us provide programs that are truly needed in the community without duplication of resources.

Given M&T's commitment to our communities and the people who live and work in those communities, we support their proposed merger with People's United so that this good work can be expanded. Questions can be directed to Kathy Anderson-Martin, Director of Resource Development, The Salvation Army Harrisburg, 717-233-6755 ext. 114 or Kathy.anderson-martin@use.salvationarmy.org. Thank you for your attention to this matter.

Sincerely,



John N. Griner

Corps Officer The Salvation Army Harrisburg



206 N. 2nd Street
Pottsville, PA 17901
(570)622-1995
www.schuylkillcommunityaction.com

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

April 1, 2021

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

Dear Mr. Hurwitz:

Schuylkill Community Action (SCA) is a 501c-3 non-profit located in Schuylkill County, Pennsylvania. Our mission is to focus all available resources on low-income Schuylkill County Residents empowering them to achieve self-sufficiency. SCA has been in existence since 1965 and was created with legislation as part of President Lyndon Johnson's "Great Society." As a Community Action Agency, we serve as the lead anti-poverty agency in Schuylkill County.

M&T Bank has a long-standing partnership with SCA. M&T has supported various SCA initiatives over the years. Some examples of this include support of our Home Buyer Workshop courses, which navigates first-time home buyers through the purchase process and long-term financial management of a home. Often times lenders will require the potential home buyer to complete the course as a contingency of the loan. Additionally, M&T has supported SCA's Financial Education Coaching Program. The program has allowed us to provide free financial education services to low-income County residents. Lastly, I would like to touch on M&T Banks support of our Brighter Holiday Program. This program allows us to provide Christmas presents and a holiday meal to the neediest families in our local community.

M&T Bank has had representation on our board of director for over 20 years, including serving in a board officer role for that time. M&T representatives have always been active in the partnership including serving as presenters during the Home Buyer Workshop lender course. This partnership has allowed our agency to expand agency services and help promote positive outcomes, such as home ownership for low income families.

In summary, M&T Bank has proven itself as an important part of the community development efforts in Schuylkill County. We are confident that they do the same in other communities, and we support their

merger with People's United Financial, Inc. If I can be of further assistance regarding this matter, please do not hesitate to contact me.

Sincerely,

Dave Young

Dave Young
Executive Director
Schuylkill Community Action
(570)622-1995
Dyoung@schuylkillcommunityaction.com



**FOR YOUTH DEVELOPMENT
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY**

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

Dear Mr. Hurwitz:

Established in 1889, the YMCA of Delaware's mission is to empower youth, foster healthy living, and promote strong communities. Our vision is a healthy, inclusive community where all people reach their full potential. We serve more than 100,000 individuals annually at 7 full-facility locations, one urban youth development center, two outdoor complexes, one overnight resident camp and at over 40 statewide school partnership sites. We believe that we are stronger when our doors are open to all, allowing everyone the opportunity to learn, grow, and thrive.

M&T Bank has been a longstanding partner of our YMCA, providing philanthropic support annually to uplift many of our signature programs. Notably, M&T has played a significant role in supporting our teen leadership programs designed to promote college and career readiness. M&T has also provided financial support to recent capital campaigns designed to expand our footprint in the region, and notably increased support last year to ensure our YMCA was able to serve the community during the most challenging times of the pandemic.

Aside from the financial support M&T has provided to our YMCA, M&T associates have served on our boards, volunteered at our facilities, and acted as trusted advisors for our YMCA over the years. We are proud to support M&T's proposed merger with People's United to broaden their impact in the northeast. Please don't hesitate to reach out to me at dbowles@ymcade.org with any follow up questions you may have.

Sincerely,

Deborah Bagatta Bowles
President and CEO
YMCA of Delaware

YMCA OF DELAWARE
100 W. 10th Street, Suite 1100, Wilmington, DE 19801
P 302-571-6962 F 302-656-5035 W www.ymcade.org