

## **M&T Bank Employees Teach Children the Value of Saving Money**

**BUFFALO, N.Y.**—Today, more than ever, cutting back on spending and saving money is a high priority. However, many people do not have the basic knowledge of how to manage personal finances effectively, which is why M&T Bank employees are volunteering their time to help teach children the importance of saving.

M&T Bank employees are teaching elementary, middle and high school students the vital role banks and bankers play in assisting young people to grow and develop lifelong saving habits. Nearly 50 volunteers from M&T Bank are teaching in classrooms at 34 schools across three states, expecting to reach over 1,800 students. They are participating in the 14th annual "Teach Children to Save Day," with classes continuing throughout the month.

M&T employees join thousands of bankers across the country visiting local schools on Tuesday, April 27, as part of the American Bankers Association Education Foundation's National Teach Children to Save Day, a financial literacy program established in 1997. The program's objective is to reach five million students prior to the end of 2011.

Volunteers present lessons on budgeting, earnings, interest rates and much more.

"When one child learns a useful saving strategy and shares it with another or one student takes a new money game home to share with the family, we have made an impact," said M&T Bank President Mark Czarnecki.

M&T Bank volunteers are teaching students in the following schools:

### **New York**

AGM School, Endicott  
Avon Primary School, Fairport  
Blasdell Elementary, Blasdell  
CNS High School, Syracuse  
Eden GLP Elementary School, Eden  
McKinley High School, Buffalo  
Remsen High School, Remsen  
Riverside High School, Buffalo  
Roxboro Elementary School, Syracuse  
Southern Cayuga High School, Popular Ridge  
Springville Elementary, Springville  
Van Buren School Elementary, Baldwinsville

### **Pennsylvania**

A to Z Child Learning Center, Springfield  
Bellefonte Elementary, Bellefonte  
Clearview Elementary School, Stroudsburg  
Cornwall Terrace Elementary School, Reading (School visit on April 29)  
Dallas Elementary School, Dallas  
Donegal Kindergarten Center, Marietta (School visit on April 28)  
Early Learning Center, York (School visit on April 30)  
Fairview Elementary School, Mountaintop  
Leib Elementary, Dover  
Northern Bedford Elementary, Loysburg  
Park Elementary, Columbia  
Phillipsburg Osceola Middle, Phillipsburg  
Rolling Acres Elementary, Littlestown  
Shrewsbury Elementary School, Shrewsbury  
Taylor Elementary, Columbia  
Washington Elementary, Hanover  
West Beaver Elementary, Hanover

### **Maryland**

Boonsboro Elementary, Boonsboro  
Hancock Elementary School, Hancock  
Taneytown Elementary, Taneytown  
Govans Elementary, Baltimore (School visit on April 29)

Washington, D.C.

Woodrow Wilson High (School visited on April 23)

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M&T Bank offers the following tips to help parents promote good saving habits:

- Discuss the importance of saving and budgeting with your children.
- Make saving observable (e.g. putting change in a jar helps establish the concept of saving).
- Teach children the difference between “needs” and “wants.”
- Talk to your children about the use of an ATM machine and how it works.
- Explain the importance of saving on energy, by turning off lights and electronics.
- Help kids open their own bank savings accounts and make deposits regularly.

The ABA Education Foundation’s National Teach Children to Save Day is held every April, giving bankers an opportunity to address the importance of saving with children across the country.

M&T Bank serves customers in more than 750 branches in New York, Pennsylvania, New Jersey, Maryland, Delaware, Virginia, West Virginia, and Washington, D.C.

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