

M&T Bank Offers Assistance to Small Businesses Affected by Western New York Storm

BUFFALO, N.Y.—As a result of the past week's severe weather-related impact to the Western New York community, M&T Bank has launched a new initiative to help local small businesses recover.

M&T is offering a discounted rate on small business lines of credit and term loans in addition to providing technical advice to businesses in need. Along with the lower interest rates, M&T will be waiving application fees and providing payment assistance and other operational support to small businesses impacted by the severe November snow.

"This was one of the worst storms to ever hit our communities in Western New York. Having operated the bank here for more than 150 years, we understand the impact this type of lake-effect storm can have on local small businesses in terms of both property damage and business interruption. We've encouraged our small business bankers to reach out to their customers to see how we can help them recover," said M&T Bank President [Mark Czarnecki](#).

Existing Western New York small business customers impacted by the storm will have the opportunity to discuss payment arrangements with their M&T business banker or branch manager. The storm caused a number of unique situations for small businesses and M&T's Business Banking Division is available to provide technical assistance to help clients restore their operations. In addition to helping customers overcome the challenges brought by this storm, M&T's staff can assist in preparing for future weather-related business disruption by assisting with Web banking set-up and payment processing solutions.

Business owners impacted by the storm can apply for a business line of credit or term loan - either a fixed rate or variable rate - at reduced interest rates. The bank's standard application fee will be waived for those local businesses and the bank's staff has been instructed to provide expedited underwriting and processing, wherever possible, for these applications.

These special offers are for WNY businesses only and are available through December 31, 2014. All loan decisions are contingent on the application and credit qualifications of prospective borrowers.

For more information please, please contact your M&T small business relationship manager, visit your Western New York M&T Bank branch or call our Business Banking division at 1-800-724-6070.

M&T Bank, founded Buffalo in 1856, is one of the top 20 commercial bank holding companies in the U.S., serving customers at more than 700 branch offices in New York, Pennsylvania, Maryland, Delaware, Virginia, West Virginia, and the District of Columbia. Read more about M&T Bank online at www.mtb.com.

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Media contact:

Chet Bridger
(716) 842-5182
cbridger@mtb.com

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