

M&T Bank and Life-Skills App Magnusmode Collaborate to Support Customers with Autism, Cognitive and Intellectual Disabilities

M&T becomes first bank in the country to launch MagnusCards; builds on its recent wave of new technology introduced to meet customers' diverse needs

BUFFALO, N.Y., June 15, 2021 -- M&T Bank announced it will be the first U.S. bank to team up with MagnusCards™ by Magnusmode, a free app dedicated to making the world a more accessible place for people with cognitive and intellectual disabilities. The collaboration will create new digital guides that provide visual cues and step-by-step instructions to help people access fundamental banking services. Available through the MagnusCards app, M&T Bank's digital "[Card Decks](#)" are designed to increase banking accessibility for the autism and disability communities and are offered free to users.

"Launching M&T Bank's MagnusCards will help us create a more inclusive, welcoming bank and expand our capabilities to meet the unique needs of our diverse community of customers," said Sonny Sonnenstein, Chief Information Officer for Consumer, Business and Digital Banking at M&T Bank. "We are excited to work with Magnusmode – not only because they're an inspiring local startup, but also because their product is incredibly intuitive and well-designed to support our customers."

Digitalized Guidance Through Storytelling

Using digitalized "Card Decks," the MagnusCards™ app guides users through tasks and activities that might otherwise feel challenging or overwhelming. As Magnusmode's first U.S. bank partner, M&T Bank is offering an expanding "life skills library," which provides practical guidance through storytelling Card Decks helping users navigate daily tasks and experiences, such as making ATM transactions and using a debit card for purchases. It uses applied behavior analysis methods, offering prompts and positive reinforcement to support experiential learning.

In addition to banking and money management, the app provides accessibility support for public transportation, healthcare, shopping, school and other places and activities people need to access as part of their daily lives. The app's users include people with autism, down syndrome, acquired brain injury, dementia, ADHD and other cognitive disabilities.

"Confusing or complex services can create barriers for people with autism and other cognitive disabilities. Our assistive technology helps companies eliminate those barriers and welcome, support and enable people on the autism or disability spectrums," said Magnusmode Founder and President Nadia Hamilton. "In M&T Bank, we found partners who understand the importance of leveraging technology to create practical tools that improve the everyday experiences of all people."

Employee Advocacy Led the Way

M&T's Disability Advocacy Network (DAN), an employee-led group that advocates for the needs of people with disabilities, identified MagnusCards as a potential opportunity for the bank, and guided its implementation and launch, working alongside M&T's technology team and colleagues throughout the bank.

"Our MagnusCards will help people count money, use their debit card to purchase things, withdraw cash from an ATM or teller and deposit cash and checks into an ATM," said David Zolnowski, president of DAN's Western New York chapter and a parent-advocate whose son has Down syndrome. "Each of these essential guides will be extremely helpful to people with disabilities."

Disabled Family Members Helped Develop the Product

WNY DAN member Stephanie Tisdale, a vice president and strategic initiatives lead at M&T, also played an important role in launching M&T's MagnusCards. She asked her 17-year-old brother, Diarillo, who is on the autism spectrum, to serve as the "acting talent" in the production of the visuals for the Card Decks. While the ask was a bit outside his comfort zone, he jumped at the opportunity when he learned how his participation would help other people with disabilities.

"The Disability Advocacy Network wanted real people involved. We didn't want actors, but people who would directly benefit from our collaboration with Magnusmode," Tisdale said. "My brother is never one to be the center of attention, but when he heard it would help people, he was all over it. It was inspiring to see Diarillo contribute to something so important. I want my brother to have the opportunity to live independently, to be able to access the services he needs and to feel like he belongs. The MagnusCards app will be so empowering for him and all people with cognitive disabilities."

A New Wave of Digital Banking Tools

M&T's MagnusCards launch comes amid the bank's ongoing push to provide new and innovative digital tools and resources to help customers manage their money. A few highlights include:

- Money Smart's Cash Flow - M&T has expanded [M&T Money Smart](#), the budgeting and money management tool available through its online and mobile banking platforms, with new features that help customers plan for the future. Cash Flow is a

tool that allows users to visualize how money moves into and out of their accounts each month. It uses advanced analytics informed by past transactions to provide users with a simple display of their daily spending power.

- Money Smart's Net Worth and The Goals - Money Smart was also updated with a Net Worth tool to help users track financial worth in real time. It combines checking and savings accounts, retirement accounts, property, investments, bonds, debt and more to show a visualization of net worth and how it changes over time. The Goals tool in Money Smart helps users achieve savings, debt payoff and retirement goals. It creates timelines and visualizations that are automatically updated as users put money toward a savings goal or pay down debt.
- Financial Education Center - M&T created an online Financial Education Center to help its customers and communities access educational resources that deepen their financial literacy. Its self-directed learning materials are organized into life-stage educational bundles – such as Banking for Families, Becoming a Homeowner, Banking for Entrepreneurs and others – to help people find the insights and information they need for their moment in life. The Financial Education Center can be visited at mtb.com/financialeducation.

About M&T Bank

M&T Bank Corporation (NYSE: MTB) is a financial holding company headquartered in Buffalo, New York. M&T's principal banking subsidiary, M&T Bank, operates banking offices in New York, Maryland, New Jersey, Pennsylvania, Delaware, Connecticut, Virginia, West Virginia and the District of Columbia. Trust-related services are provided by M&T's Wilmington Trust-affiliated companies and by M&T Bank.

About Magnusmode

Founded in Toronto, Ontario, Magnusmode was a 2018 winner of the Buffalo-based startup competition 43North. The company is currently based in 43North's accelerator and office space at Seneca One in downtown Buffalo, where M&T recently launched its [Tech Hub](#).

Media Contacts:

New York Media (excluding NYC & LI), National Media and Trade Publications:

Julia Berchou
(716) 842-5385
jberchou@mtb.com

New Jersey, Connecticut and New York City Media:

David Samberg
(201) 368-4515
dsamberg@mtb.com

Delaware, Maryland, Pennsylvania, Virginia and Washington, DC Media:

Scott Graham
(410) 244-4097
sgraham1@mtb.com

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