

M&T Bank 2025 Electronic Tax Document Sweepstakes - \$5,000 Prize

Official Rules

NO PURCHASE, ACCOUNT OPENING, LOAN APPLICATION, DEPOSIT OR PAYMENT IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES, NOR WILL IT INCREASE YOUR CHANCE OF WINNING. VOID WHERE PROHIBITED.

ENTRY: The M&T Bank 2025 electronic tax document Sweepstakes ("Sweepstakes") ends at 11:59:59 p.m. ET on December 15, 2025 (the "Sweepstakes Period"). You may enter the Sweepstakes in one of two ways (each an "Entry" or if in the plural, "Entries"):

Online – by enrolling your M&T consumer home equity line of credit, residential mortgage or home equity loan account for 1098 electronic or enrolling in 1099 electronic delivery for eligible retail deposit products through M&T Bank Online Banking during the Sweepstakes Period, remaining enrolled through the end of the Sweepstakes Period. Sponsor's computer system shall be the official timekeeping device for online Entries. Limit of one online Entry per account, and per person regardless of the number of accounts enrolled in electronic delivery of tax documents.

Mail-in – by mailing a postcard with your first name, last name, full address, age, telephone number, and email address (if any) to M&T Bank, 475 Crosspoint Pkwy, Getzville, NY 14068, Attn: 2025 Electronic Tax Document Sweepstakes. Mail-in Entries must be postmarked no later than December 15, 2025.

The "Entrant" is the person whose name appears on the mail-in Entry, or in the case of an online Entry, the lead individual (whose name appears first on statements), regardless of which person enrolled in electronic delivery of tax documents. Each person using the online entry method affirms that they have the consent of the lead individual on their account to enter this Sweepstakes and to agree to these Official Rules on their behalf.

Limit one Entry per person regardless of entry method. All Entries become the property of the Sponsor and will not be acknowledged or returned. Automated mail entries, or those made using script, macro, sweepstakes service, automated entry software, or facsimiles will NOT be accepted. Sponsor is not responsible for Entries that are lost, late, misdirected, illegible and/or incomplete. Entries that are unreadable, inaccurate, unintelligible, or which otherwise do not comply with these Official Rules will be disqualified. Entrant agrees to be bound by these Official Rules.

ELIGIBILITY: The Sweepstakes is open only to legal residents of the United States who are 18 years of age or older at the time of entry. Residents of California are not eligible. Enrollments in electronic delivery of tax documents for M&T business accounts are not eligible as means of entry. Employees or contractors of Sponsor and its affiliates, advertising, promotion and fulfillment agencies, and members of their immediate families or households, are not eligible.

RANDOM DRAWING: On or about January 15, 2026, a drawing will be conducted, at random, from among all eligible Entries received during the Sweepstakes Period. Sponsor's decisions are final in all matters relating to this Sweepstakes. Odds of winning depend upon the number of Entries received.

PRIZE: One \$5,000 prize will be awarded; total Sweepstakes Prize value is \$5,000. A check will be issued in the Winner's name within two weeks following full Winner verification as provided below. **All costs and expenses associated with the acceptance and use of a Prize, including, but not limited to, all federal, state and local taxes, are the Winner's sole responsibility.** No assignment, transfer or substitution of any Prize is permitted by the Winner. Entrant agrees that if a Winner is found to have violated these Official Rules, or otherwise does not meet the eligibility criteria, such Prize will be forfeited and awarded to an alternate Winner in a random drawing from among all remaining valid Entries. Sponsor reserves the right to substitute any Prize for a different prize of equal or greater value, in its sole discretion.

NOTIFICATION OF WINNER: The potential Winner will be notified by email or telephone within two weeks following the drawing and will be required to execute and return documents including an Affidavit of Eligibility and Liability Release, and certification of Social Security Number for tax reporting purposes. In the event (a) a potential Winner does not respond after 3 attempts, (b) a potential Winner's documents are returned to the Sponsor as undeliverable or are not returned completed within 14 days, or (c) a potential Winner is determined to be ineligible in accordance with these Official Rules, such Prize will be forfeited, and an alternate potential Winner will be selected in a random drawing from among all remaining eligible Entries. One properly claimed Prize will be awarded. In the event more Winner notifications are issued, or more Prize claims are received, than set forth in these Official Rules due to computer, printing, human or other error or problem, a random drawing will take place from among all such Entries for the Prize at issue (or from among all persons so notified) to award the Prize as set forth in these Official Rules. Inclusion in such random drawing shall be each Entrant's sole and exclusive remedy under such circumstances.

ADDITIONAL CONDITIONS: Sponsor is not responsible for (a) technical, hardware, software or telephone malfunctions or incompatibility; (b) unavailable, congested or lost network connections; (c) incomplete, garbled or delayed computer transmissions, whether caused by Sponsor, users or by any of the equipment or programming associated with or utilized in the Sweepstakes; (d) human-processing error; (e) printing, typographical or other errors or omissions in these Official Rules or in any Sweepstakes materials; (f) other errors or problems of any kind whether mechanical, human, technical, network, or electronic; or (g) fraud, theft, destruction, loss, non-delivery, or unauthorized access to, or alteration of, Entries.

Entrant assumes all risk of loss, damage, destruction, delay or misdirection of materials/mail/email submitted. Entrant agrees to be bound by these Official Rules and the decisions of Sponsor and to waive any right to claim ambiguity in these Official Rules. The Sponsor shall have no liability whatsoever and shall be released, discharged, indemnified, and held harmless for any injuries, losses, or damages of any kind to persons or property, including death, sustained, in whole or in part, directly or indirectly, in connection with or resulting from the participation and/or entry in the Sweepstakes, including, without limitation, the winning and/or use of the Prize, and Entrant agrees to sign any documents that the Sponsor may request to evidence this release. Without limiting the foregoing, the Sweepstakes and the Prize are provided "AS IS" without representation or warranty of any kind, either express or implied, including but not limited to the implied warranties of merchantability, fitness for a particular purpose, or non-infringement. Some jurisdictions may not allow the limitations or exclusions of liability for incidental or consequential damages, or exclusion of the implied warranties, so some of the aforementioned

limitations or exclusions may not apply. Check local laws for any restrictions or conditions regarding these limitations and/or exclusions.

Sponsor may prohibit individuals from participating in the Sweepstakes and disqualify Entrants if they (a) attempt to enter the Sweepstakes through any means other than as described in these Official Rules; (b) attempt to disrupt the Sweepstakes or circumvent the terms and conditions of these Official Rules in any way; or (c) repeatedly show a disregard for the Official Rules or act in an unsportsmanlike manner or with an intent to annoy, abuse, threaten or harass any other Entrant or Sponsor. CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE ANY WEB SITE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS SWEEPSTAKES IS A VIOLATION OF CIVIL LAW. SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

Sponsor reserves the right, in its sole discretion, to modify, suspend or terminate this Sweepstakes (or any portion thereof) should any computer virus or bug, fraud, non-authorized human intervention, or any other causes, including but not limited to pandemic (including but not limited to any and all associated federal, state or local restrictions resulting therefrom), weather, war or armed conflict (whether or not officially declared), labor controversy or threat thereof, and/or acts of God, corrupt or impair the administration, security, fairness or proper play of this Sweepstakes and, in the event of termination, at its discretion, may select one or more Winners from among all eligible, non-suspect Entries received as of the date of the event requiring such termination.

ARBITRATION: Except where prohibited by law, as a further condition of participating in the Sweepstakes, Entrant agrees that (a) any and all disputes and causes of action arising out of or connected with the Sweepstakes or any Prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively, by final and binding arbitration in accordance with the Federal Arbitration Act ("FAA," Title 9 of the United States Code) under the auspices of the American Arbitration Association ("AAA"); (b) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (c) judgment upon such arbitration award may be entered in any court having jurisdiction. ENTRANT HAS A RIGHT TO OPT OUT OF THIS ARBITRATION PROVISION. IF ENTRANT DOES NOT AGREE TO THIS MANDATORY ARBITRATION PROVISION WITH REGARD TO THIS SWEEPSTAKES, THEN, WITHIN 30 DAYS FROM THE DATE OF ENTRY, ENTRANT MAY OPT OUT OF THIS, AND ONLY THIS, PART OF THESE OFFICIAL RULES BY NOTIFYING THE SPONSOR OF SUCH OPT-OUT REQUEST BY PROVIDING WRITTEN NOTICE AND MAILING SUCH NOTICE TO: M&T BANK, REGULATORY SUPPORT, PO BOX 1468, BUFFALO, NEW YORK 14240-1468 (ATTN: ARBITRATION REJECTION). Under no circumstances will Entrant be permitted to obtain awards for, and Entrant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, and Entrant further waives all rights to have damages multiplied or increased.

GOVERNING LAW: These rules are governed by the laws of the State of New York without giving effect to conflicts of law rules.

PRIVACY: Information collected from any Entrant will be used only for statistical analysis and for purposes of the Sweepstakes and to notify the Winner as set forth in these Official Rules. Such information will not be reused, sold or shared in any other manner by Sponsor unless Entrant has requested to receive additional information and promotional material from Sponsor (in which case,

Entrant can opt out of such communications at any time). Sponsor's privacy policy is available at <https://www.mtb.com/help-center/policies/privacy-policy>.

WINNER LIST: To obtain the name of the Winner of the Sweepstakes, following the drawing date, send a stamped, self-addressed envelope, to be received before January 31, 2026, to: M&T Bank, 475 Crosspoint Pkwy, Getzville, NY 14068, Attn: 2025 Electronic Tax Document Sweepstakes Winner List.

SPONSOR: M&T Bank, One M&T Plaza, Buffalo, NY 14203-2399