

Join Our Mortgage Team



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M&T Bank

About M&T Bank

Service, strength and stability.

M&T Bank is a regional bank with a dedicated focus on the communities we serve within Connecticut, Delaware, Florida, Maine, Maryland, Massachusetts, New Jersey, New Hampshire, New York, Pennsylvania, Vermont, Virginia, Washington D.C., and West Virginia. Founded in 1856, M&T and its affiliates provide banking, lending, investment and insurance solutions to consumers and business clients.



Our Commitment

At M&T Bank, we strive to be the best.

Our historic success in retail lending can be attributed to our commitment to providing an outstanding customer experience that extends through all levels of our organization. Our customer-oriented approach is our north star and guides the way we operate. This drives M&T's high ranking in providing a best-in-class customer experience.

Our success, as a company and as individuals, is driven by our ability to meet our customer's needs. We're committed to understanding what's important for everyone's unique situation. At M&T, we all share the same vision and that's why we're here.

M&T strives to be...

- *the best company our employees ever work for*
- *the best bank our customers ever do business with*
- *the best investment our shareholders ever make*

FAST FACTS

- One of the 20 largest U.S.-based commercial banks
- \$204 billion in assets as of June 30, 2022
- \$5.8 billion+ in mortgage closings
- \$109 billion+ mortgage servicing portfolio
- 680,000+ homeowners nationwide
- 1,000+ domestic, full-service branches
- 2,200+ ATMs
- 22,000+ team members
- Online and mobile services, built for both personal and business customers



Mortgage Products

Competitive lending solutions.

At M&T Bank, we keep our competitive edge by offering a wide variety of lending solutions to meet the vast needs of our customers. We provide a full suite of competitively priced mortgage products which gives us the opportunity to win.

M&T MORTGAGE PRODUCTS

Conforming Loans (FNMA/FHLMC)

- Fixed and Adjustable Rate Mortgages
- HomeStyle Renovation loans
- Co-ops eligible (DC, MD, NJ, NY and VA)
- Condominiums eligible
- Bi-weekly payment option available

Community Reinvestment Act

- M&T Home Starter program
- FHA, VA and USDA (discounted rate or lender credit, geographic restrictions apply)
- Fannie Mae HomeReady® program
- Freddie Mac Home Possible® program

Government

- FHA
 - FHA 203(k) Renovation loans available
- State Sponsored Housing Programs
 - CHFA (Connecticut)
 - NHHFA (New Hampshire)
 - SONYMA (New York)
 - VHFA (Vermont)
- USDA
- VA



Jumbo Mortgages

- Offers large loan amounts up to \$2 million
- Bi-weekly payment option available
- Condominiums eligible
- Fixed and Adjustable Rate Mortgages
- Co-ops eligible (DC, MD, NJ, NY and VA)

Renovation (FHA 203(k) & HomeStyle Loans)

- Over 30 years' experience originating and servicing renovation loans
- Combined purchase/refinance and home improvement financing, so your customers can buy and improve a home using the same loan
- "As-completed" valuation for financing almost any type of home improvement, so home improvements are not limited by the amount of equity currently available
- Best-in-class in-house draw administration

Niche Products

- Swing (Bridge) Loans
- New Construction Loans
- Home Equity Line of Credit (HELOC)
- Special Programs for our VIP, Private Banking and High Net Worth bank customers

M&T's product set is further strengthened by our portfolio lending capabilities which allow us to offer our customers a wider range of loan options while permitting M&T to benefit from additional investment opportunities.

Mortgage Marketing Support Tools for you.

M&T supports our mortgage Loan Officers (LOs) with marketing materials to engage homebuyers and promote our products and services:

- Personal LO webpage and mobile app
- Customizable product and information flyers
- Automated and self-service tools for LOs to communicate with prospects, customers, and Centers of Influence

Personal loan officer webpage

M&T Bank

Madison Foxwell
Loan Officer
M&T Bank
Call: 505-555-4526
mfoxwell@mnb.com
800 Main Street
Cheektowaga, NY

CONNECT WITH ME:
Download My app
Return to my website

FIND THE RIGHT LOAN IN A FEW QUICK STEPS
Purchase Refinance
Get Pre-Approved

It's nice to meet
Madison Foxwell invests in helping customers achieve their dreams. Whether you're buying, selling, refinancing, or looking for a new home, she has the knowledge and expertise to help you make the right choice. I'm committed to providing my customers with the best service, and I look forward to working with you.

Understanding what to expect is important.

- Home Loan Process**
I'll guide you through an easy process to unlock your best mortgage.
- Buying a new home?**
Working with M&T gives you unique advantages.
- Refinancing?**
Let's talk about how it can save you money.

Self-serve emails

M&T Bank

Understanding what's important*

It's just about time.
Don't forget to Spring Forward!

On the second Sunday in March, Daylight Saving Time begins. Before you lose that extra hour, it's a good time for a seasonal home preparedness check:

- Set your clocks forward an hour.**
While most smartphones and computers update the time automatically, you'll still need to manually set some of the clocks in your home forward an hour to Daylight Saving Time – such as your oven and alarm clocks.
- Replace your detector batteries.**
Safety experts recommend replacing batteries in smoke and carbon monoxide detectors twice a year – even if you have hardwired detectors, battery backups are essential in the event of a power failure.
- Check your fire extinguishers.**
Most fire extinguishers come with a pressure gauge that indicates the pressure level of the internal contents – if the gauge needle falls too low outside the green zone, it's time to replace your extinguisher.

Thank you for being an M&T Bank customer.
I appreciate your business and referrals. If I can assist you or someone you know with home financing needs, please contact me.

Regards,
LO Name, NMLS #
LO Title
LO Phone
LO Email
LO Website

Flyers

Open House
123 Main Street
Anytown, NY 10000

ABOUT THE PROPERTY:
2,100 SQ FT | 3 Bedrooms | 2.5 Bathrooms

LISTED PURCHASE PRICE: \$310,000

- Lorem ipsum dolor sit amet
- Ut enim ad minim veniam
- Nisi ut aliquip ex ea commodo consequat strud exercitation ullamco laboris nisi ut aliquip ex ea
- Duis aute iure dolor in reprehenderit in
- Excepteur sint occaecat cupidatat non proident quip ex ea

Let's work together to get you in your new home.

Realtor Name Name
Company Name, Agent
000-000-0000
email@xxxxxxxx.com
web@xxxxxxxx.com

LO Name Name
M&T Bank, Loan Officer
NMLS # XXXXX
000-000-0000
email@mnb.com
mtb.com/vanity url

You find the right home and we'll find you the right mortgage.
With over 165 years of experience under our belt, M&T Bank is a reputable lender you can count on. Whether you're a first-time home buyer or looking to make a move, we offer a wide range of mortgages to meet your needs.
We're committed to providing an outstanding mortgage experience to make for a quick and smooth mortgage process to get you in your new home. When you work with us, you'll have a dedicated Loan Officer and a team of experts in your corner.
As a good neighbor to the communities we serve, it's important to us to make the dream of homeownership a reality. In order to help, we offer grant funds* to help make buying a home more affordable.
Ask about our loyalty discount* and see how you can save with M&T.

*Equal Housing Lender.
1. Grant funds will be used to purchase mortgage loans when the property security eligible criteria. Grant is mortgage production for grant eligible.
2. Discount applies to M&T customers with an existing mortgage or with an active mortgage. Grant funds program is subject to M&T Bank approval. M&T Bank.
The information is being provided for informational purposes only and is not a solicitation. The information is being provided for informational purposes only and is not a solicitation. The information is being provided for informational purposes only and is not a solicitation. The information is being provided for informational purposes only and is not a solicitation.

The power of a pre-approval.

A mortgage pre-approval show sellers that you're a serious buyer. To apply for a pre-approval, simply contact a Loan Officer and they'll walk you through the pre-approval process.

Getting pre-approved:

- Lets you know how much home you can afford
- Allows you to shop for homes with confidence
- Is helpful when making an offer on a home
- Creates a smoother homebuying process

At M&T, you can apply for a pre-approval online, over the phone, or in person with a Loan Officer in one of our branches. The process is quick, easy, and best of all it's free. You'll be prepared with a pre-approval letter in hand when you start looking at homes and are ready to make an offer.

Contact me to learn more or to get pre-approved today.

Name
Title
NMLS # 000000

M&T Bank

Making the dream of homeownership more affordable.

We have mortgage solutions to make homeownership more affordable, whether you're a first-time homebuyer or looking for your next home.

We're here to help you find a mortgage that's right for you.

- We offer mortgages with low downpayment options
- Explore regional mortgage programs and grant offerings
- Get pre-approved to see how much home you can comfortably afford

Let's connect to talk about your options.

Name
Title
NMLS # 000000
Phone #
Email
LO Website Vanity URL

M&T Bank

*Equal Housing Lender.
Grant information only. Subject to credit and program approval.
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M&T Bank Benefits

You'll be rewarded.

At M&T, you can make the most of your skills. We reward drive and ambition with a compensation plan that provides a high earnings potential. M&T is also committed to providing its employees with a benefits package designed to give them the flexibility and protection they need to ensure a healthy life/work balance. In addition to your compensation, you will receive:

- **Health Care Benefits:** We offer a Consumer Driven Health Plan that combines traditional medical coverage with a health savings account feature that provides various tax benefits. Additional health care benefits include a dental and vision plan. Our plan also includes a telemedicine benefit for non-urgent care and a free medical advisory service for complex medical issues
- **Parental Leave Policy:** 100% paid time off for the birth or adoption of a child
- **Employee Wellness:** We offer employee wellness programs on various topics including healthy eating, exercise, financial wellness and more. We also offer an annual flu shot program to employees and their immediate family members. In addition, employees can view wellness calendars and related articles centered on monthly wellness topics. SmartDollar, a financial wellness tool, is free to use for all employees
- **Tuition Reimbursement/Professional Development:** Employees can apply for tuition reimbursement for job-related courses and programs that either increase their skills in their current position or develop skills to help them in their future positions.¹ Expense reimbursement is tiered depending on the employee's performance in the course

- **Retirement Savings Plan:** Our retirement savings plan has two features to help you prepare for a stronger future: a 401(k) plan with an employer match and a 401(k) plan and a Discretionary Employer Contribution. The 401(k) plan allows for pre and/or post-tax contributions
- **Financial Benefits:** We offer several financial benefits, including life insurance, paid short-term disability, long-term disability coverage, flexible spending accounts, and an employee stock purchase plan
- **Employee Banking:** We show our appreciation for the dedication and effort of our employees by offering a MyChoice Plus checking account with no monthly service charge² and additional discounts on products and services
- **Employee Referrals:** Our Employee Rewards Program recognizes employees who assist in recruiting qualified applicants to the bank. Monetary awards for qualifying referrals can range from \$250 to \$15,000 depending on the position
- **Employee Discounts:** With hundreds of exclusive discounts online via a quick and convenient portal, employees can take advantage of bank-specific discounts on cultural activities, sporting events and theme parks

M&T also believes in rewarding and celebrating the success of its employees. For this reason, M&T top performing loan officers receive a variety of awards and special incentives each year recognizing their achievements

¹ Employee must meet eligibility criteria and have approval from management.

² There is no monthly service charge, but transaction and service fees, including insufficient funds and overdraft fees, may apply to these accounts.

Mortgage Training Support

Train your way to success

M&T Bank strongly believes in providing our LOs the support they need to be successful. We offer a comprehensive training program to prepare you from a product, process, procedures, and systems perspective. The key to success for an LO joining our organization is to provide them with the training, tools, and support needed to hit the ground running.

Course name	Description
Mortgage 101	This course is designed as a “boot camp” for LOs that are new to the organization. We'll ensure that you get the basics you need if you're new to the industry, or if you have mortgage sales experience, this will serve as a great refresher.
Product Training	This training session will focus on the mortgage product offerings at M&T Bank. Product training will include guest speakers from the Product and Sales teams.
Blend/Velocify	This training session introduces our technology platforms for lead management and our customer-facing portal for potential borrowers to start their mortgage application. The session will include instructor demonstrations and hands-on test cases.
Empower	This training session introduces our Loan Operating System (LOS). The session includes instructor-led demonstrations and hands-on test cases. LOs will become familiar with the platform and learn how to generate mortgage application packages.

In addition to the courses referenced above, M&T Bank offers on-going training through [M&T University](#), a series of interactive online courses.

M&T Bank Business Partners

Together we can.

At M&T Bank, we believe that working together is the best way to meet the financial needs of our customers. Beyond your existing network, you'll have the opportunity to partner with our retail branch network and other business lines within the bank. We encourage our LOs to establish strong working relationships and collaborate with other M&T business partners to cross-sell business opportunities.

As one of the leading regional banks in the U.S., we have over 165 years under our belt as a reputable lender. M&T offers employees tremendous opportunities for growth and career progression.

M&TBank



Equal Housing Lender.

M&T Bank Corporation is an Equal Opportunity/Affirmative Action Employer, including disabilities and veterans.

M&T Bank Corporation does not sponsor individuals for the purpose of obtaining H-1 Visas.

M&T Bank Corporation has policies and procedures in place to promote a drug free workplace.

Unless otherwise specified, all advertised offers and terms and conditions of accounts and services are subject to change at any time without notice. After an account is opened or service begins, it is subject to its features, conditions, and terms, which are subject to change at any time in accordance with applicable laws and agreements. Please contact an M&T representative for full details.

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