SUPERINTENDENT'S NOTICE TO INTERESTED PARTIES

Manufacturers & Traders Trust Company ("M&T Bank"), a New York state-chartered bank headquartered in Buffalo, New York, applied to both to the Board of Governors of the Federal Reserve System and to the New York Department of Financial Services for approval to merge with People's United Bank, N.A. ("People's United Bank"), a nationally-chartered bank headquartered in Bridgeport, Connecticut. People's United Bank operates 17 branches in Maine, which would become branches of M&T Bank upon completion of the merger.

M&T Bank has filed a notice of the merger with the Maine Bureau of Financial Institutions (the "Bureau"). If the Bureau finds that the merger does not comply with applicable Maine law, it may file an objection with the New York Department of Financial Services. Further, if the Bureau finds that the merger would be adverse to the public interest, it may bring action against M&T Bank.

You may submit written comments on the notice of the merger to the Bureau of Financial Institutions, 36 State House Station, Augusta, Maine 04333-0036 or electronically through the Bureau of Financial Institutions' website at http://www.maine.gov/financialinstitutions. The Bureau will accept written comments through Monday, April 12, 2021.

Lloyd P. LaFountain III

SuperIntendent

Gardiner, Maine April 2, 2021