



Date: September 30, 2008
To: M&T Credit Services, LLC Business Banking Lessors & Brokers
From: Alfred Luhr, M&T Business Banking Market Manager
Re: Notification of Business Banking Equipment Services Change

I am writing to inform you that, effective October 1, 2008, M&T Credit Services, LLC (M&T Credit) will no longer offer equipment lease and finance services for business and professional banking customers.

M&T will honor approved applications up to 90 days after the approval date, and existing contracts will continue to be serviced through their expiration dates.

Should you have any questions regarding existing M&T applications or accounts please continue to contact the M&T Equipment Lease and Finance Customer Service department at (800) 724-2345. A customer service representative would be glad to assist you.

Thank you for your understanding.

Sincerely,

Alfred Luhr
M&T Business Banking Market Manager