

## **M&T Bank Decreases Prime Rate**

BUFFALO, N.Y., Dec 17, 2008 /PRNewswire-FirstCall via COMTEX News Network/ --

M&T Bank will lower its prime-lending rate from 4.00% to 3.25% effective today, December 17, 2008.

M&T Bank is the principal subsidiary of Buffalo-based M&T Bank Corporation (NYSE: MTB), which has offices in New York, Pennsylvania, Maryland, Virginia, West Virginia, New Jersey, Delaware, and the District of Columbia.

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