



M&T Bank Expands ATM Network Through 40 Noco Stores

Customers Can Avoid Paying ATM Fees at More Locations in W.N.Y.

BUFFALO, NEW YORK - Starting March 1, M&T Bank customers will have more automatic teller machines ("ATMs") they can use without paying ATM fees as a result of a joint venture between M&T and NOCO Express Shops.

Under terms of the agreement, M&T Bank's current network of 426 ATMs will grow by 40 new cash machines located within NOCO Express Shops and gas stations throughout the Buffalo and Rochester regions.

"M&T Bank is joining with NOCO to make it more cost-effective and more convenient for people to do their banking when they are on the run," explained M&T Executive Vice President Emerson L. Brumback.

"Soon, M&T customers can avoid paying ATM fees inside any of 40 conveniently located NOCO stations - and they can get cash at the same time they pump gas or pick up groceries," Brumback said. "Together with NOCO, we're giving our customers the money-saving and time-saving convenience of one-stop shopping."

M&T's agreement with NOCO is part of the bank's comprehensive strategy to meet its customers' changing demands, according to Brumback. "People today rely less on traditional branches to do their banking and more on ATMs," he said. "We want people to be able to bank with M&T whenever they want, wherever they want, however they want."

"NOCO is excited to expand our special service offerings to include M&T customers. M&T is Upstate New York's premier bank and fits well into our format of making life easier for our customers," said Robert L. Newman, President of NOCO Express Shops.

The new NOCO locations will expand M&T's network of off-site ATMs by 30 percent. M&T already has 138 ATMs located outside its traditional branches - including 86 ATMs inside other convenience stores, 27 at rest areas along the entire New York State Thruway and others in major shopping malls.

"M&T continues to expand its unparalleled ATM network - providing our customers with access to their cash at more locations across Western New York without ATM fees," said Brumback.

M&T Bank is the principal bank subsidiary of Buffalo-based M&T Bank Corporation (NYSE:MTB), the nation's 33rd largest independent, publicly-owned commercial bank holding company, with \$22.4 billion in assets as of December 31, 1999. M&T Bank has 279 branch offices throughout New York State and in northeastern Pennsylvania.

Headquartered in Tonawanda, N.Y., NOCO Express Shops is a division of NOCO Energy Corp., a family-owned and locally-operated petroleum distribution business founded in 1933.