

**November 2011**

**M&T Bank**

**Banking the UnBanked**

As a community bank, M&T strives to support regionally specific responses to the needs of the unbanked in the communities in which we do business. This is accomplished by partnering with national and local non-profits to deliver programs designed to meet the specific needs of the local population. For example:

**Delaware**

First State Community Loan Fund

DelawareansSave! IDA program: customer savings accounts will be matched (1.5x) by funds raised by First State Community Fund; savings to be used for either 1) home purchase, 2) school/training, 3) starting/growing a business

<http://firststateloan.org/assetbuilding.html>

**Mid-Atlantic Region**

Alliance for Economic Inclusion, part of NHS of Baltimore

<http://www.fdic.gov/consumers/community/AEI/>

Operation Hope

<http://www.operationhope.org/>

**New York**

CASH Coalition Activities in Albany, Rochester and Buffalo:

Creating Assets, Savings & Hope (CASH) increases the stability of low-to-moderate income families by increasing access to tax credits and income supports; improving financial literacy, and providing opportunities for affordable housing and other asset development.

[http://www.cashbuffalo.org/sitepages/ABOUT\\_mission\\_principles.html](http://www.cashbuffalo.org/sitepages/ABOUT_mission_principles.html)

Jericho Road Ministries, Buffalo

Financially Fit provides financial education to refugee adults.

<http://www.jrm-buffalo.org/Services/Adult-Empowerment/Financially-Fit.aspx>

Bank on Manhattan, New York City

<http://bankonmanhattan.com/>

**Pennsylvania**

Community Action Commission, Harrisburg

[www.cactricounty.org](http://www.cactricounty.org)

YWCA, York

ACCESS-York program

[www.ywcayork.org](http://www.ywcayork.org)