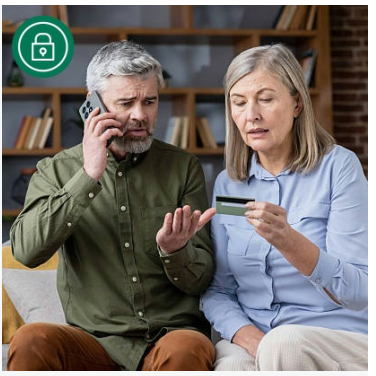
From: M&T Bank
Date: 10/15/26 2:12 PM (GMT-05:00)
Subject: Fighting Fraud: 3 Impersonation Scams to Watch For

M&T Bank

Together we can help **fight fraud.**

Don't Believe What You're Told: Watch Out for These Three Impersonation Scams

Stay Informed



Scammers are increasingly posing as trusted organizations, government agencies, and even family members to steal money and personal information. Knowing what these scams look like is one of the best ways to avoid becoming a victim.

Three common scams to watch for:

1. **Bank Impersonation Scams:** Fake fraud alerts, requests for one-time passcodes, or instructions to move money to a "safe" account. Banks will never ask you to transfer funds to protect them.
2. **Artificial Intelligence Voice-Cloning Scams:** Fraudsters use AI to mimic a loved one's voice and create an urgent emergency requiring immediate money. Always verify requests through a trusted contact method.
3. **Government & Agency Scams:** Messages claiming unpaid tolls, taxes, or legal consequences if you don't pay immediately. Legitimate agencies do not demand payment through gift cards, cryptocurrency, or unsolicited text links.

Remember: Stop. Verify. Protect.

STOP and take a moment to think before acting. **VERIFY** the source through a trusted phone number or website.**PROTECT** your personal and financial information. A few extra moments of caution can help prevent significant financial loss.

Read Article

Questions?
We're here to help.

1-800-724-2440

mtb.com/help-center/banking-security

Why do we ask so many questions?

When you call M&T Bank, you may be asked questions to verify your identity. Fraudsters call us trying to impersonate legitimate customers, so we're always seeking to protect your accounts. Your safety is our top priority and we apologize if this feels frustrating or intrusive.



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