

1. Tell us about your new role with M&T Bank and what are your responsibilities?

Proactively and intentionally conducting outreach to minority and women entrepreneurs in an effort to support them on their entrepreneurial journey. Some of the ways that we're doing that are by assisting them with access to resources and a network of individuals that can add value to their business, conducting access to capital and other technical assistance workshops as well as organizing networking events to assist in making business connections.

2. What significant qualities you possess that distinguishes you as a banker?

A burning desire to help business owners make the right connections so those connections turn into business opportunities.

3. Why is diversity and inclusion important today in the banking industry?

I saw a very interesting quote that is circulating on social media as it pertains to diversity and inclusion which states: Diversity is being invited to the party; Inclusion is being asked to dance. It's very important to make sure women and people of color have access to resources that will give them the opportunity to compete in the market. Segments which have historically been under-represented in the market are asking for a seat at the table and we would like for them to be able to come to the table ready and prepared for those opportunities.

4. What type of businesses make your list as ideal banking prospects?

The ideal banking prospect is a business that is interested in understanding the revenue cycle of their business and open to learning more about products and services which will simplify their banking relationship. I have worked with various industries over the years such as retailers, wholesalers, manufacturers, and healthcare clients. My job is to simplify the banking relationship, to help the client mitigate/prevent theft, and to provide access to capital which will help to facilitate growth.

5. What separates M&T Bank from its competitors when banking small, diverse and minority owned businesses?

M&T Bank recognized a need to address a concern that had been overlooked by financial institutions for years. As a result, the Bank launched an initiative that addresses those issues in the form of the newly developed Women and Minority owned businesses segment.

6. What are the most important qualities that the bank looks for in underwriting small business loans?

At M&T Bank we are interested in making the most appropriate product recommendation for clients seeking credit and being able to discuss the positives and negatives of a transaction with the client prior to submitting the application for approval. We would

like to be certain that we are putting the client in the best position for approval before submitting an application by addressing all perceived issues upfront.