



Manufacturers and Traders Trust Company, One M&T Plaza, Buffalo, NY 14203-2399

October 19, 2005

Hi Chip.

Thanks so much for spending the morning with our branch managers. You are nothing short of awesome and inspiring. You really got everyone revved up and as part of many managers daily huddles they are engaging their team with the 1,2,3 YES!!! Phenomenon.

Your message was so applicable to our daily lives. We really left Chautauqua feeling reenergized and motivated. On a personal note, I left there and joined a gym, something I have not been able to get myself to do for a long time.

The board breaking exercise was great. Managers who thought they would never be able to break the board did so and were completely amazed. It gave them a feeling of empowerment and that they can achieve anything!

I am looking forward to seeing you in March at the conference.

Thanks again for everything.

A handwritten signature in blue ink, appearing to read 'Chris Marra', written over the typed name.

Chris Marra
Vice President