

**M&T Bank PAC**  
**One M&T Plaza, 19th Floor**  
**Buffalo, NY 14203**

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2006 FEB 27 P 1:00

February 24, 2006

**VIA UPS**

Ms. Maureen Benitz  
Senior Campaign Finance Analyst  
Reports Analysis Division  
Federal Election Commission  
Washington, D.C. 20463

Dear Ms. Benitz:

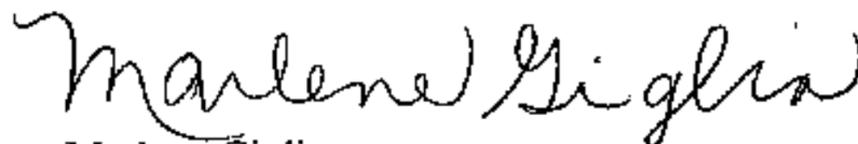
Re: M&T Bank PAC C00137273  
Mid-Year Report (1/1/05-6/30/05)

This letter is in further response to your letter to me dated January 13, 2006, wherein you requested additional information concerning a contribution received by the Manufacturers and Traders Trust Company PAC from the Allfirst Financial Inc. State PAC on April 13, 2005.

After further discussion with Brian Yoshida, legal counsel at M&T Bank, who discussed this transaction with you, I understand that the \$6,000 check should not have been accepted and issued a reimbursement of these funds to Allfirst Financial Inc. State PAC on February 22, 2006. A photocopy of the refund is attached to verify this corrective action.

I sincerely apologize for this error. Please let me know if you have any questions or require additional information.

Sincerely,



Marlene Giglia  
Treasurer

attachment

26039003258

26039005260

2979

M & T BANK PAC  
SEC MULTICANDIDATE PAC

10-1-00  
220

DATE 2/22/06

PAY TO THE ORDER OF Allfirst Financial, Inc. State Political Action Committee \$: 6000.00

10-1-00  
220

----- DOLLARS

Six thousand



*Margaret Highland*

FOR Return of Check 2925, 4/12/05

⑆002979⑆ ⑆022000046⑆

7888365⑈

Federal Election Commission  
**ENVELOPE REPLACEMENT PAGE FOR INCOMING DOCUMENTS**  
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<input type="checkbox"/> Postmark Illegible	
<input type="checkbox"/> No Postmark	
<input checked="" type="checkbox"/> Overnight Delivery Service (Specify):	Shipping Date 2/24/06
Next Business Day Delivery <input checked="" type="checkbox"/>	
<input type="checkbox"/> Received from House Records & Registration Office	Date of Receipt
<input type="checkbox"/> Received from Senate Public Records Office	Date of Receipt
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<input type="checkbox"/> Other (Specify):	Date of Receipt or Postmarked

*ju*  
 PREPARER  
 (3/2005)

2/27/06  
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