



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

March 4, 2005

Jaclyn A. Brillling
Secretary
New York State Public Service Commission
Three Empire State Plaza
Albany, NY 12223-1350

Dear Ms. Brillling:

I am writing in response to the solicitation for public comment on the SBC funding program for NYSERDA's energy-efficiency programs. M&T Bank is a participating lender in the NYSERDA Energy \$mart Loan Fund, and we urge you to continue funding of this program because of the many benefits it provides to businesses, as well as the community and our environment.

Since its inception in 2000, M&T has issued over 75 loans totaling \$24MM under the Energy \$mart Loan Fund. This funding has allowed our clients to realize substantial savings through both the benefits of their energy efficiency improvements, as well as the reduced interest rate on their financing.

We have received positive feedback from our clients on the Loan Fund program. In addition, the Administrative Staff of the NYSERDA Loan Fund and KEMA-Xenergy have been supportive in promoting this program and responding to our inquiries.

M&T Bank is in favor of energy efficiency programs and urges the continuation of SBC funding for the NYSERDA Energy \$mart Loan Fund.

Very truly yours,

Carolyn A. Kerl
Commercial Banking Division