**BNY Mellon Pennsylvania Intermediate Municipal Bond Fund**

**Class M MPPIX  Investor Shares MIPAX**

**Goal/Approach**
The fund seeks as high a level of income exempt from federal and Pennsylvania state income taxes as is consistent with the preservation of capital. To pursue its goal, the fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in municipal bonds, the interest from which is exempt from federal and Pennsylvania state personal income taxes. The fund also may invest in municipal bonds that are exempt from federal income taxes, but not Pennsylvania personal income taxes, and in taxable bonds.

<table>
<thead>
<tr>
<th>CUSIP</th>
<th>Class M 05569M715</th>
<th>Investor Shares 05569M699</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets for the Fund</td>
<td>$196,464,662</td>
<td></td>
</tr>
<tr>
<td>Holdings²</td>
<td>136</td>
<td></td>
</tr>
<tr>
<td>Dividend Frequency</td>
<td>Monthly</td>
<td></td>
</tr>
<tr>
<td>Avg. Effective Maturity²,³</td>
<td>9.86 Years</td>
<td></td>
</tr>
<tr>
<td>Avg. Effective Duration²,⁴</td>
<td>4.76 Years</td>
<td></td>
</tr>
<tr>
<td>SEC 30-Day Yield (as of 9/30/19)</td>
<td>Class M 1.17%</td>
<td>Investor Shares 0.92%</td>
</tr>
<tr>
<td>Morningstar Category</td>
<td>Municipal Pennsylvania</td>
<td></td>
</tr>
</tbody>
</table>

**Growth of a $10,000 Investment⁵**
A hypothetical $10,000 investment in the fund's Class M shares on 1/1/87 would have been worth $45,063 on 9/30/19.

Assumes reinvestment of dividends and capital gains.

**Historical Performance⁶**

**Average Annual Total Returns (9/30/19)**

<table>
<thead>
<tr>
<th>Share Class/Inception Date</th>
<th>3 M</th>
<th>YTD</th>
<th>1 Yr</th>
<th>3 Yr</th>
<th>5 Yr</th>
<th>10 Yr</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class M (NAV) 01/01/87⁶</td>
<td>1.46%</td>
<td>6.26%</td>
<td>7.77%</td>
<td>2.75%</td>
<td>2.87%</td>
<td>3.05%</td>
</tr>
<tr>
<td>Investor Shares (NAV) 07/11/01</td>
<td>1.40%</td>
<td>6.16%</td>
<td>7.60%</td>
<td>2.52%</td>
<td>2.61%</td>
<td>2.82%</td>
</tr>
<tr>
<td>S&amp;P Municipal Bond Investment Grade Intermediate Index⁷</td>
<td>1.25%</td>
<td>6.14%</td>
<td>8.15%</td>
<td>2.83%</td>
<td>3.28%</td>
<td>—</td>
</tr>
<tr>
<td>S&amp;P Municipal Bond Intermediate Index⁸</td>
<td>1.27%</td>
<td>6.18%</td>
<td>8.14%</td>
<td>2.90%</td>
<td>3.35%</td>
<td>4.00%</td>
</tr>
</tbody>
</table>

The performance data quoted represents past performance, which is no guarantee of future results. Share price and investment return fluctuate and an investor's shares may be worth more or less than original cost upon redemption. Current performance may be lower or higher than the performance quoted. Performance for periods of less than 1 year is not annualized. Go to im.bnymellon.com for the fund's most recent month-end returns. Total Expense Ratios: Class M 0.70%, Investor Shares 0.95%. Not all classes of shares may be available to all investors or through all broker-dealer platforms.

Effective 7/1/13, the fund changed its benchmark index to the S&P Municipal Bond Investment Grade Intermediate Index. The index was first calculated on 3/19/13. Accordingly, the fund will continue to report the performance of the S&P Municipal Bond Intermediate Index until the S&P Municipal Bond Investment Grade Intermediate Index has been calculated for a 10-year period.

¹Before the fund commenced operations on 10/2/00 (fund inception date), substantially all of the assets of a predecessor common trust fund (CTF) that, in all material respects, had the same investment objective, policies, guidelines and restrictions as those of the fund were transferred to the fund. The performance figures presented represent the performance of the predecessor CTF from its inception date (1/1/87) through 10/1/00, adjusted to reflect the fund's fees and expenses, by subtracting from the actual performance of the CTF the expenses of the fund's class M shares (net of any fee waivers and expense reimbursements), and the performance of the fund's Class M shares thereafter. The predecessor CTF was not registered under the Investment Company Act of 1940 and therefore was not subject to certain investment restrictions that might have adversely affected performance. ²Portfolio composition is as of 9/30/2019 and is subject to change at any time. ³Average Effective Maturity is the weighted average of the effective maturity dates of the fixed-income securities in the fund's holdings. ⁴Average Effective Duration is used to measure the market price sensitivity of the fund's portfolio holdings to changes in interest-rates. ⁵Performance figures may reflect reimbursements or fee waivers, without which the performance would have been lower. ⁶Represents the CTF Inception Date. ⁷Source: FactSet. The S&P Municipal Bond Investment Grade Intermediate Index consists of bonds in the S&P Municipal Bond Index that are rated at least BBB- by Standard & Poor's, Baa3 by Moody's or BBB- by Fitch Ratings. All bonds must also have a minimum maturity of 3 years and a maximum maturity of up to, but not including, 15 years as measured from the rebalancing date. ⁸Source: FactSet. The S&P Municipal Bond Intermediate Index consists of bonds in the S&P Municipal Bond Index with a minimum maturity of 3 years and a maximum maturity of up to, but not including, 15 years as measured from the rebalancing date. Investors cannot invest directly in any index.

Credit Quality Breakdown

- AAA 4.32%
- AA 56.02%
- A 3.50%
- BBB 4.37%
- BB 0.82%
- B 0.11%
- Not Rated 1.85%

Industry Allocation

- Revenue Bonds 78.99%
- General Obligation Bonds 12.89%
- Other 3.14%
- Other Revenue 3.06%
- Special Tax 2.35%

Allocation by Maturity

- < 1 Year 1.43%
- 1-3 Years 14.50%
- 3-5 Years 23.10%
- 5-7 Years 32.25%
- 7-10 Years 28.09%
- 10-20 Years 0.63%

Portfolio Management

The investment adviser for the fund is BNY Mellon Fund Advisers, a division of BNY Mellon Investment Adviser, Inc. Mary Collette O'Brien and Gregory J. Conant are the fund’s primary portfolio managers. Ms. O’Brien has held that position since the fund’s inception in October 2000. Mr. Conant has held that position since September 2015. Ms. O’Brien and Mr. Conant are managing director and vice president, respectively, of The Bank of New York Mellon. Ms. O’Brien and Mr. Conant manage the fund as employees of BNY Mellon Investment Adviser, Inc.

Risks:

- Bonds are subject to interest-rate, credit, liquidity, call and market risks, to varying degrees. Generally, all other factors being equal, bond prices are inversely related to interest-rate changes and rate increases can cause price declines. Municipal income may be subject to state and local taxes. Capital gains, if any, are taxable.

- This material has been distributed for informational purposes only and should not be construed as investment advice or a recommendation of any particular investment, strategy, investment manager or account arrangement. Please consult a legal, tax or investment advisor in order to determine whether any investment product or service is appropriate for a particular situation.