



First Niagara Promotes John Golding to Senior Director of Small Business Banking

BUFFALO, NY - October 21, 2013 – First Niagara Financial Group has promoted John Golding to senior director of small business banking. Golding joined First Niagara in December 2012 as retail banking director for the company’s Tri-State Region. In his new role, Golding will develop and implement First Niagara’s small business strategy across its four-state footprint and will maintain the day to day operations of the company’s small business organization, serving customers with revenues up to \$2MM. Golding will lead a team of 50 small business bankers, as well as First Niagara’s customer contact center organization, serving business customers.

“John’s diverse background makes him an ideal leader for our important small business focus,” said Scott Fisher, First Niagara Managing Director, Retail Channels.

Prior to joining First Niagara, Golding was the Chief Operating Officer of Nova Bank, a community banking operation in suburban Philadelphia. Golding joined First Union/Wachovia in 1997 as a licensed financial specialist in the Washington, DC market and held roles of increasing responsibility including Area Manager in Pennsylvania and Retail Banking Director in Georgia for Wachovia. Golding diversified his banking career with a position in business banking in Philadelphia and served as a Residential Mortgage Director at Wachovia Mortgage.

Golding is a graduate of North Carolina Wesleyan College. Prior to starting his banking career, he was a small business owner and entrepreneur for 10 years and owned and operated a group of restaurants in the North Carolina area.

Golding and his family will be relocating to Buffalo, N.Y. in the summer of 2014.

First Niagara Eastern New York Regional Banking Director Nina Tyzik will assume responsibility for the TriState region as well.

About First Niagara

First Niagara, through its wholly owned subsidiary, First Niagara Bank, N.A., is a multi-state community-oriented bank with approximately 420 branches, \$37 billion in assets, \$27 billion in deposits, and approximately 5,800 employees providing financial services to individuals, families and businesses across New York, Pennsylvania, Connecticut and Massachusetts. For more information, visit www.firstniagara.com.

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