



## **First Niagara Launches Next Generation of Mobile Banking Services**

*-- New features include remote deposit capture and unique one-swipe balance access --*

BUFFALO, N.Y., February 4, 2014 – First Niagara Financial Group, Inc. (NASDAQ:FNFG) announced today that it has launched new capabilities to its mobile banking application available for Smartphone users. The app, which is available on iPhone, Android and Blackberry, was initially released in January 2013. The bank now has more than 140,000 unique mobile banking users.

“The next phase of our mobile banking services really emphasizes our strong focus on enabling our customers to bank when, where and how is most convenient for them,” said Jay Clark, First Niagara’s Retail Planning Director. “More and more customers are using a variety of online and offline methods to manage their finances. These new mobile features are the next steps to making that experience seamless.”

The newly introduced features include:

- *Remote Deposit Capture*
- *One-Swipe Balance*

**Remote deposit capture** allows customers to take a photo of the check they wish to deposit with their Smartphone and securely make the transaction through the mobile banking application.

**One-swipe balance** gives customers the ability to quickly view their account balance on their mobile device without logging in. No account information is available through this feature other than balances, and transactions cannot be made from this mode, so customer accounts remain secure. Customers may find this feature most convenient if they want to double check the balances in their accounts when making a purchase.

### **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, \$38 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](http://www.firstniagara.com).

## **First Niagara Contacts**

News Media:

Oliver Hays  
Communications Manager  
(716) 819-5923  
[Oliver.hays@fnfg.com](mailto:Oliver.hays@fnfg.com)