



First Niagara Receives Award of Excellence for Free ATM Campaign

BUFFALO, N.Y. - July 30, 2012 - First Niagara's 425,000 free ATM checking acquisition campaign was awarded top honors in the category of "marketing effectiveness" from the Communicator Awards, a leading international marketing communications competition. Out of over 6,000 entries, only 12 companies besides First Niagara received an award of excellence in the "effectiveness" category. The entry was judged on creative execution as well as campaign results.

"This is certainly high praise," said Mark Rendulic, First Niagara Executive Vice President for Retail Banking. "We were judged against entries internationally including Paris, London and Singapore and from leading brands such as Bank of America, Wells Fargo, HSBC, Kraft Foods, Verizon, Kelloggs, Walgreens, and Samsung."

"Taking top honors in the "results" category is particularly rewarding," Rendulic said. "Our 425,000 free ATM integrated marketing campaign has resulted in over a 30% increase in incremental new checking accounts for First Niagara. The message is resonating not only with new customers, but also with this highly distinguished panel of international marketing experts."

The Communicator Awards are judged by the International Academy of the Visual Arts, a 550+ member organization representing a "Who's Who" of acclaimed media, advertising, and marketing firms including: Condè Nast, Coach, Disney, The Ellen Degeneres Show, Estee Lauder, HBO, Monster.com, MTV, Polo Ralph Lauren, Wired, Yahoo!, and many others.

In addition to the marketing effectiveness award, First Niagara received an Award of Excellence: for

- Sponsorships:
 - Integrated campaign category for its rebranding of the First Niagara Center
 - A 30-second TV spot produced for ESPN as part of the New Haven Open at Yale sponsored by First Niagara
 - Print category for the series of print ads in the Sabres program booklet which featured First Niagara employees
- Commercial Banking:
 - Direct Mail category for a mailing to commercial business prospects whereby prospects received a 3-dimensional mailer that resembled a battery

First Niagara was also recognized with an Award of Distinction for:

- First Niagara Risk Management
 - Series of print ads for First Niagara Risk Management
- Branding of Organizational Development material
 - Culture "Passport" which was developed for the brand rallies as an engaging way to communicate First Niagara's purpose, values and personality.

About First Niagara

First Niagara, through its wholly owned subsidiary, First Niagara Bank, N.A., is a multi-state community-oriented bank with nearly 430 branches, approximately \$35 billion in assets, \$28 billion in deposits, and approximately 6,000 employees providing financial services to individuals, families and businesses across Upstate New York, Pennsylvania, Connecticut and Massachusetts. For more information, visit www.firstniagara.com.