



First Niagara Promotes Avi Patel to Serve as Chief Marketing Officer

BUFFALO, N.Y. – December 13, 2012 - First Niagara Financial Group, Inc. (NASDAQ:FNFG) has promoted Avi Patel to serve as the multi-state bank's chief marketing officer.

As CMO, Patel is responsible for First Niagara's branding and marketing strategies, as well as management of departments and agency partners tasked with implementing those strategies through traditional and interactive advertising, marketing, and promotions.

"Avi empowers his teams to collaborate and succeed, providing leadership that is at once visionary and practical," Executive Vice President, Retail Banking Mark Rendulic said. "Most recently, he led the successful launch of our new 'Do Great Things' campaign, sharing First Niagara's conviction that good isn't good enough when it comes to helping our customers and neighbors achieve the goals they're pursuing for their families, businesses and communities. We look forward to Avi's contributions and continued leadership as First Niagara's CMO."

Patel will remain based in Buffalo and will continue to head First Niagara's retail product development and management group, which he has led as its director since joining the bank in January 2011 as a senior vice president.

Prior to joining First Niagara, he served as a vice president at Wilmington Trust Co., where he was responsible for sales and marketing strategy, product development and management, and consumer and business banking channel development over more than seven years at the Wilmington, Del. bank. Earlier in his career, he was at Citibank and FirstUSA Bank, with responsibility for marketing analytics on the banks' industry leading credit card portfolios.

Patel holds NASD series 7, 66 and 24 licenses and the CAIA designation from The Chartered Alternative Investment Analyst Association. He earned his bachelor's degree in economics from the University of Pittsburgh.

About First Niagara

First Niagara, through its wholly owned subsidiary, First Niagara Bank, N.A., is a multi-state community-oriented bank with approximately 430 branches, approximately \$36 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.

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