



## **First Niagara Launches Mobile Banking Platform**

*-- Customers now able to deposit checks, securely transfer money, and pay bills – all via Smartphone --*

BUFFALO, N.Y., January 22, 2013 – First Niagara Financial Group, Inc. (NASDAQ:FNFG) announced today that it has launched its mobile banking application available for Smartphone users. The app is available on iPhone and Android, with Blackberry coming soon, and allows users to access their accounts anywhere, any time.

“We are truly thrilled to roll out mobile banking at First Niagara. We have worked tirelessly to develop a service to exceed our customers’ expectations,” said First Niagara Retail Planning Director Jay Clark. “We live in a highly mobile world. People are mobile, and now their banking is as well. We at First Niagara are committed to meeting the evolving needs of our customers.”

Features of the app include:

- ***Account Information:*** Account balance, transaction history
- ***Bill Pay:*** view and pay bills to existing payees, modify and cancel existing bills
- ***Internal Transfers:*** Transfer funds between First Niagara accounts
- ***Locations and customer service:*** Locate Branches/ATMs in and out of network; contact the Call Center for assistance

Additional features added throughout 2013 include:

- ***Remote Deposit Capture***
- ***Person to Person payments (mobile and online)***
- ***Tablet application (iPad)***

To ensure a smooth customer experience, more than 1,800 First Niagara teammates participated in pilot testing the new mobile app during the month of December.

“Throughout the mobile pilot, not only did our teammates enjoy mobile banking, they also helped us compile data about the functionality so as we go-live for our customers it is ready to roll,” Clark said. “This is a testament to our culture at First Niagara and our teammates’ commitment to doing great things for our customers.”

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

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