



**First Niagara Introduces Newly Enhanced Small Business Offerings**  
*New product launch showing First Niagara's continued commitment to providing products and services that benefit Small Business customers-*

BUFFALO, N.Y., February 26, 2013 – First Niagara Financial Group, Inc. (NASDAQ:FNFG) introduced new checking options for small business customers. The company added a small business segment in 2012 by adding over 40 experienced bankers across its Northeast footprint. The BIZ200 and BIZ500 checking options are designed specifically for the company's growing small business customer base.

"First Niagara recognizes the importance of Small Business and has developed business checking products to save small business owners money," said First Niagara Managing Director of Retail Channels Scott Fisher. "In 2012, we made a tremendous commitment to our small business capabilities. With BIZ200 and BIZ500 we hope to perpetuate the momentum we have generated."

FNFG will start offering BIZ200, which is designed for companies with up to \$250,000 in revenue per month. Features of Biz200 include:

- 200 free transactions per month
- No minimum balances requirements or monthly account maintenance fee.

FNFG also created BIZ500, developed to address the needs of growing small businesses:

- 500 free transactions per month,
- Low average daily minimum balance of \$5,000 to waive the low monthly maintenance fee of \$15 and
- Industry leading tiered Cash Handling fees which includes the first \$50,000 per statement cycle free

First Niagara will continue to evolve its products as the needs of its customers change including digital enhancements to allow business owners to bank when, where and how they wish to do business.

"We are committed to providing the most value to our Small Business clients and will continue to find ways to help them going forward," Fisher said.

## **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 \$37 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).

## **First Niagara Media Contact**

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