



Consumer Bankers Association Honors First Niagara for Creating and Maintaining Affordable Housing Opportunities in the Communities it Serves

WASHINGTON, March 13, 2013 – The Consumer Bankers Association recognized First Niagara Financial Group Inc.’s (Nasdaq: FNFG) work to resolve housing issues in low- and moderate-income communities, in particular its partnership with Habitat for Humanity Capital District, by honoring the regional bank with the national association’s third annual Joe Belew Award.

Together with HfHCD in Albany, N.Y., First Niagara developed and implemented a model for sustained community development to transform neighborhoods, with a specific emphasis on large, scalable residential projects.

“We are honored to share the terrific success of our relationship with HfHCD with the national banking industry through acceptance of the 2013 Joe Belew Award,” Executive Vice President, Retail Banking Mark Rendulic said. “Everywhere we do business, First Niagara employees demonstrate unparalleled passion and commitment to the communities where they live and work. In Albany, our work with HfHCD and the many community partners we’ve engaged together has resulted in large-scale, innovative and sustainable change in some of the area’s most troubled neighborhoods. By sharing our model of collaboration and investment with banks around the country, we hope to demonstrate how productive public-private relationships can be strong catalysts for lasting neighborhood revitalization.”

First Niagara provides multi-faceted support to HfHCD and its projects through loans, grants, technical assistance and employee volunteers. Since 2010, the bank has provided more than \$3 million in loans or investments, more than \$30,000 in direct grants and helped to secure an additional \$150,000 grant from the Federal Home Loan Bank Affordable Housing Program. The bank also provides financial literacy training and family support to the resident families of HfHCD homes and grass-roots fundraising to support HfHCD.

“HfHCD Executive Director Mike Jacobson and his team had a clear vision that required the support of a financial institution with both the expertise and the passion for collaborating with the organization on multiple levels,” said First Niagara Eastern New York Retail Banking Director and Market Leader Nina E. Tyzik. “We were immediately drawn to HfHCD’s innovative approach to expanding the traditional role of Habitat operations in urban areas in the Northeast, and our partnership has been an amazing rallying point for our people, epitomizing the First Niagara culture to be effectively engaged in the communities we serve.”

With First Niagara’s support, [HfHCD](#) saw and seized an opportunity to radically increase the scale and magnitude of community development efforts by acting as a convener and organizer of community partners, encouraging developers of new two-family and apartment-style residences in its targeted communities to complement Habitat’s traditional model of providing single-family housing opportunities.

“The commitment of First Niagara’s employees to this outstanding project represents the vision for the retail banking industry Joe Belew fought for each day,” CBA president and CEO Richard Hunt said. “We could not ask for a better partner to recognize with this prestigious award. The Albany community is fortunate to have First Niagara on their side.”

[The CBA Joe Belew Award](#) was established in 2011 to honor the late CBA president and his commitment to community development. The award encourages and recognizes the community development efforts of CBA member banks to provide innovative industry solutions to pressing social issues. Past recipients of the Joe Belew award were Discover Bank and Wells Fargo. Winners are awarded \$5,000 to donate to the non-profit program partner of the bank's choice, and First Niagara will direct the funds to HfHCD to supplement the regional bank's investments with the Albany organization to date.

In addition to community development and neighborhood revitalization, [First Niagara focuses its corporate citizenship efforts](#) throughout New York State, Pennsylvania and New England on youth and education, as well as programs that enhance the quality of life in the communities it serves.

First Niagara's [regional community grants and regional community sponsorships](#) support the essential work advanced by exceptional nonprofit organizations, while its [Mentoring Matters](#)SM program has provided more than \$3.25 million and employee volunteer support to organized mentoring initiatives impacting more than 15,000 young adults since 2007. In addition, the [Employee Volunteer Council](#) (EVC) harnesses the energy, determination and passion First Niagara's people have for helping others year-round through projects large and small.

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.

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