



First Niagara helps young entrepreneurs do great things!
*Consumer Bankers Association Announces Regional Banking on Youth
Award Winners*

Buffalo, N.Y. - April 29, 2013 - The Consumer Bankers Association (CBA) Foundation, Ashoka's Youth Venture, First Niagara Bank and other sponsoring CBA member banks from across the country are proud to announce the regional winners of the annual Banking on Youth Competition.

“This is a great opportunity for students to creatively express their business ideas,” said Mark Rendulic, Executive Vice President for Retail Banking at First Niagara, who also served as a judge for the Banking on Youth competition. “I had the honor of reviewing the entries and was inspired and extremely impressed with the quality of the work, the creativity and passion these young adults demonstrated in their videos.”

Banking on Youth invites young people between the ages of 13 and 20 to submit a creative 90-second video and brief entry form to share their idea for an entrepreneurial venture that will directly benefit society. First Niagara is proud to provide the following venture winners with \$1,000 of seed money to help grow their community projects:

CCChampion); offers the missing piece to cancer treatment, inspiring kids to beat cancer & feel like champions through long-term 1-to-1 friendships with pro athletes.<http://youtu.be/3oYI4L6AQoc>

LightUpIndiaprovides solar lamp kits to needy and underprivileged students in rural India who often face chronic power outages every day.
<http://www.youtube.com/watch?v=s3SBXak32jI>

TechLabs(Houston, TX); creates hands-on, open-source engineering design challenges for 8,000 students at 26 village schools in rural Tanzania.
<http://www.youtube.com/watch?v=UEwM8kcrSTM>

The Shirley Penguin's Swim Team); gives families an affordable creative outlet to take part in during the summer.
<http://www.youtube.com/watch?v=hqWKM2T0qa0&feature=youtu.be>

Indepedals(); provides a portable, light-weight, pedal charger that converts the power from pedaling into usable electrical energy.
<http://www.youtube.com/watch?v=uDTUatVi0xc>

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, \$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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