



First Niagara Offers Low Interest Loans to Aid in Recovery from Recent Flooding

Syracuse, N.Y. July 11th, 2013---First Niagara Bank, N.A. is making low-interest loans available to its Central New York customers in response to an immediate need for emergency funds following recent flooding. The special loan program is available to individuals in the Chenango, Herkimer, Madison, Oneida and Montgomery counties who have been affected by the recent flooding.

First Niagara's "YouFirst Neighbor" unsecured loan program for eligible consumers is a one to five-year loan, between \$1,000 and \$10,000, with a 4.99% fixed-rate APR. No title search, appraisal, closing costs or prepayment fees are necessary, but certain conditions and restrictions may apply. Customers may submit applications through August 31, 2013, and will be provided a decision within 15-30 minutes.

"Many residents in the local communities we serve have felt the effects of the severe flooding. We want to be sure we help these people out in any way we can," said Lena Prohaska, First Niagara's Central New York Retail Banking Director. "We have strong ties to this community, and we know first-hand the impact the flooding has had on our region. This new loan program will allow us to quickly and effectively offer financial support to our customers and neighbors in the aftermath of the storm."

Customers can get more information at any First Niagara branch or by calling its Customer Contact Center at 1-800-421-0004.

About First Niagara Bank, N.A.

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. First Niagara Bank, N.A. is a member of the FDIC and an Equal Housing Lender. For more information, visit www.firstniagara.com

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