

# Bank Borrow Plan & Invest Insure & Protect

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## Privacy Notice

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### Privacy Notice

**FACTS** WHAT DOES First Niagara Financial Group, Inc. ("First Niagara") DO WITH YOUR PERSONAL INFORMATION?

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and account balance
- transaction history and credit card or other debt
- investment experience and credit history

**How?** All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Niagara chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Niagara share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

**To limit our sharing** Call 1-855-535-7880 – our menu will prompt you through your choice(s).  
**Please note:**  
 If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.  
 However, you can contact us at any time to limit our sharing.

**Questions?** Call 1-855-535-7880

#### Who we are

**Who is providing this notice?** First Niagara Financial Group, Inc. and its corporate family, which includes: First Niagara Bank, N.A., First Niagara Risk Management, Inc., and First Niagara Securities, Inc. d/b/a First Niagara Investment Services.

#### What we do

How does First Niagara protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  We partner with third parties and use protocols, tools, and auditing to confirm your identity, help keep transactions secure, and enhance your online experience.
How does First Niagara collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• apply for insurance or seek advice about your investments</li> <li>• give us your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.

<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include First Niagara Bank, N.A., First Niagara Risk Management, Inc., and First Niagara Securities, Inc. d/b/a First Niagara Investment Services.</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>First Niagara does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners may include other financial institutions, credit card companies and insurance companies.</i></li> </ul>

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#### Bank

Personal  
Business  
Government

#### Borrow

Personal  
Small business  
Commercial

#### Insure & Protect

Personal solutions  
Business solutions  
Benefits consulting  
About First Niagara Risk Management

#### Plan & Invest

Life planning  
Retirement planning  
Tools & advice  
Private Client Services

#### Customer Service

1-800-421-0004  
Mon. - Fri. 6 a.m. - 9 p.m. ET  
Sat. - Sun. 8 a.m. - 6 p.m. ET  
Automated Telephone Banking:  
1-800-439-8230  
Email customer service  
FAQs

#### About First Niagara

Community Commitment  
Newsroom  
Careers  
Investor relations  
Do Great Things

#### Security Center

Identity theft  
Business identity theft  
Check your credit report  
Email scams  
Social engineering  
Fraud prevention



We applaud the runners and walkers, including our #FirstNiagara teammates, participating in today's @KomenWNY #RaceForACure. #Buffalo

Security Message: First Niagara will never contact a customer on an unsolicited basis and request their electronic banking credentials or any other form of personal identifiable information. (Bank card number, account number, Social Security Number, PIN number or password).

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