

# Bank Borrow Plan & Invest Insure & Protect

## Privacy Notice

Online Privacy Policy

[Home](#) / [Privacy Notice](#)

## 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

We collect your personal information, for example, when you:

- open an account or apply for a loan

my personal information?	<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> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <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> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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.

Rev 12/2012