

Bank Borrow Plan & Invest Insure & Protect

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| rivacy Notice | Home / Privacy Notice | | | | | | |
| Online Privacy Policy | Priva | cy Notice | 9 | | | | |
| | | FACTS WHAT DOES First Niagara Financial Group, Inc. ("First Niagara") DO WITH YOUR PERSON INFORMATION? | | | | | |
| | | 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? | What? The types of personal information we collect and share depend on type 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 | | | | | |
| | | business. In the section customers' personal | l financial companies need to share customers' personal information to run their everyday isiness. In the section below, we list the reasons financial companies can share their istomers' personal information; the reasons First Niagara chooses to share; and whether bu can limit this sharing. | | | | |
| | Reasons v | ve can share your p | personal information | Does First Niagara share? | Can you limit this sharing? | | |
| | For our eve your transa court orde bureaus | eryday business purp actions, maintain you rs and legal investiga | oses – such as to process ir account(s), respond to itions, or report to credit | Yes | No | | |
| | For our ma services to | | o offer our products and | Yes | No | | |
| | For joint m | arketing with other fi | nancial companies | Yes | No | | |
| | For our aff about your | iliates' everyday busi transactions and exp | ness purposes – informatio periences | on Yes | No | | |
| | | iliates' everyday busi creditworthiness | es' everyday business purposes – information editworthiness | | Yes | | |
| | For our aff | iliates to market to yo | ates to market to you | | Yes | | |
| | For nonaffi | onaffiliates to market to you | | No | We don't share | | |
| | To limit our shariı | Please note: If you are a <i>new</i> date we sent thi your informatio | 5-7880 - our menu will pro v customer, we can begin s is notice. When you are <i>no</i> n as described in this notic an contact us at any time t | haring your information <i>longer</i> our customer, we | 30 days from the | | |
| | Questions | Call 1-855-535 | 5-7880 | | | | |
| | Who we a | re | | | | | |
| | Who is pro this notice | ? 🕺 Niagara Ba | ara Financial Group, Inc. an ank, N.A., First Niagara Risk Inc. d/b/a First Niagara Inv | < Management, Inc., and | | | |
| | What we | do | | | | | |
| | How does l Niagara pr my person informatio | otect security m al computer n? We partne | your personal information easures that comply with f safeguards and secured fil with third parties and use | ederal law. These measu les and buildings. e protocols, tools, and au | ures include diting to confirm | | |
| | | your ident | ity, help keep transactions | secure, and enhance yo | ur online experience. | | |

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

• open an account or apply for a lean

How does First Niagara collect

| my personal information? | open an account of appry for a roam apply for insurance or seek advice about your investments give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. | | | | | |
|---|---|--|--|--|--|--|
| Why can't l limit all sharing? | Federal law gives you the right to limit only: sharing for affiliates' everyday business purposes - information about your creditworthiness affiliates from using your information to market to you sharing for nonaffiliates to market to you 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 | | | | | |
| Definitions | | | | | | |
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. 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. | | | | | |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. • <i>First Niagara does not share with nonaffiliates so they can market to you</i> . | | | | | |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners may include other financial institutions, credit card companies and insurance companies. | | | | | |

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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 | Congratulations to all the outstanding #musicians being honored at tonight's @RocHalloffame Induction Ceremony. #ROC |
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| MEMBER EQUIR FDIC ENTERNE NMLS#4130 | ²⁵⁹ information ²⁵⁹ Copyright Financial | on. (Bank card number, acco | ount number, Social Secu cial Group. All rights rese | r on an unsolicited basis and re rity Number, PIN number or pa erved. Reproduction in whole o S.A.F.E. Act Site Map | ssword). | | |