



Important updates for First Niagara Online & Mobile Banking clients

As you may know, First Niagara and KeyBank are joining together, subject to regulatory approval, and will soon begin to serve you under the KeyBank name.

As part of this transition, First Niagara Online Banking (online and mobile) will convert to KeyBank Digital Banking (online and mobile) the weekend of October 8, 2016. With KeyBank Digital Banking, you'll have access to an exciting new digital banking experience, with:

- **Enhanced tools and resources:** Like your Financial Wellness Score – a free interactive service that lets you know where you stand, and gives you personalized, actionable advice on how to improve your financial position.
- **The latest security measures for mobile devices:** KeyBank's mobile app includes Touch ID® and PIN-based security features for easy and safe transactions.
- **QuickView:** View account balances and recent transactions on your mobile device with one swipe.
- **Account Alerts:** Reduce the risk of identity theft and fraud by staying informed of account activity.
- **Mobile Wallets:** Samsung Pay®, Android Pay™, and KeyBank MasterPass™ will be available in late October 2016.

You'll find more information about KeyBank Digital Banking and any changes you can expect inside this letter. We've also provided instructions for signing on to KeyBank Digital Banking your first time.

If you have any questions, our customer service specialists can provide answers and assistance. Just call 1-800-539-1539, weekdays, 7:00 a.m.-12:00 midnight; weekends, 8:00 a.m.-9:00 p.m. ET (TTY/TDD: 1-800-539-8336 for our hearing impaired clients).

Thank you for banking with us. We look forward to serving you at KeyBank.

Sincerely,

Matt Lehman
SVP, Head of Online and Mobile Banking
KeyBank

QUICK REFERENCE

- First Niagara Online Banking will no longer be available after 6:00 p.m. ET on Friday, October 7, 2016.
- Bill Pay will no longer be available as of 11:59 p.m. on Thursday, October 6, 2016.
- KeyBank Digital Banking will be available beginning October 11, 2016. See the instructions for logging in your first time.
- See the rest of this letter for details about changes to your online banking experience at KeyBank.



IMPORTANT UPDATES

ONLINE BANKING

We'll be updating our system, starting at 6:00 p.m. ET on Friday, October 7, 2016

- From this time until October 11, you will not have online access to your banking information. We realize that any interruption to your service is an inconvenience, and thank you in advance for your patience during this transition.

Log in to KeyBank Digital Banking beginning Tuesday, October 11, 2016

- **If you are currently enrolled in online banking at both First Niagara and KeyBank**, beginning October 11, you will only need to use your KeyBank Digital Banking User ID and Password to access all your accounts online including those previously at First Niagara.
- **If you are not already enrolled in online banking at KeyBank**, the first time you sign in to KeyBank Digital Banking on or after October 11, you'll first need to complete a one-time authentication process at key.com/welcomefirstniagara. See the brochure for instructions.
 - After you've completed this step, you'll be able to log in at key.com.
- Your current First Niagara Bank User Name and Password will be deactivated as of 6:00 p.m. ET on Friday, October 7.
- We will automatically transfer 30 days of transaction history and two years of statements for your First Niagara accounts. If you wish to keep additional history or statements, you should download and/or print this information prior to October 7. At Key, you will continue to accumulate seven years of statements online.
- **PLEASE NOTE:** If you currently have online banking at KeyBank, you may see some First Niagara accounts in your KeyBank Digital Banking profile beginning October 3, 2016, and balances for these accounts may be temporarily shown as "\$--.--". Rest assured, balances will be updated as of Tuesday, October 11, after the transition.

BILL PAY

First Niagara Online Bill Pay will be unavailable beginning 11:59 p.m., Thursday, October 6, 2016

- From this time until October 11, you will not have access to First Niagara Online Bill Pay.
- **ACTION STEP:** Schedule any upcoming payments or make modifications by Thursday, October 6, at 11:59 p.m.

If you currently have Bill Pay at both KeyBank and First Niagara

- **ACTION STEP:** If you already have Bill Pay at KeyBank, we are unable to merge your First Niagara Bill Payees, history and future-dated and/or recurring payments with KeyBank's Bill Pay system – you will need to maintain either your First Niagara Bill Pay profile or your KeyBank profile. You can contact us about this matter at 1-800-421-0004 (TTY/TDD: 1-716-625-7583 for our hearing impaired clients).
 - If you choose your First Niagara profile, we suggest that beginning October 11, you log in to KeyBank Digital Banking to verify your Bill Pay payee and payment information. Please note: 12 months of bill payment history will transfer but will not be displayed until October 17.
- Payments with a delivery date between October 7 and October 14 will be processed as scheduled.

If you only have Bill Pay at First Niagara, online Bill Pay payments, history, and payees will transfer to KeyBank

- In most cases, we'll automatically transfer your active online Bill Pay payees and future-dated and recurring scheduled payments to KeyBank Digital Banking.
- **ACTION STEP:** We suggest that beginning the week of October 11, you log in to KeyBank Digital Banking to verify your Bill Pay payee and payment information.
- 12 months of bill payment history will transfer but will not be displayed until October 17.
- Payments with a delivery date between October 7 and October 14 will be processed as scheduled but will not be immediately viewable as pending or in your payment history.

Important differences in scheduling and processing your Bill Pay payments

- At KeyBank, you will select the date you wish your payment to be sent, not the "Delivery Date" as you currently do at First Niagara. **Important Note: At KeyBank, funds will be deducted from your account on the "Send On" date.** Please be sure funds are available when you schedule your payment, because funds are deducted immediately for same-day payments and in the morning for scheduled payments.
- Once you select the "Send On" date, you will see the "Guaranteed By" date of your payment, so you know when it will arrive.

- Any bill payment with a “Delivery Date” between October 7 and October 14 will be processed via First Niagara’s Bill Pay system. You will not see these payments showing as pending in KeyBank’s Bill Pay system. Your bill payment history will be viewable by October 17.
- If you have more than one recurring payment to the same payee, only one payment can be converted; additional payments to this payee will not be processed.
- **ACTION STEP:** If you have recurring payments where the “final payment” is a different amount than your other payments, the final payment instruction will not be converted. As the time approaches to make the final payment, please be sure to edit the payment amount appropriately.
- **ACTION STEP:** Recurring payments can be scheduled for the following frequencies – weekly, every two weeks, twice monthly, monthly, every two, three or six months, and annually. Any payment currently scheduled for every four weeks will not be transferred into the KeyBank Digital Banking system. You will need to set up these payments using the new available options, which can be done on First Niagara Online Banking prior to October 7, or on KeyBank Digital Banking beginning October 11.

Additional Bill Pay information

- Bill Pay limits are \$25,000 per payment.
- Email alerts will only be sent when you have insufficient funds or when you add a payee.
- **ACTION STEP:** Some payments will have different processing methods (i.e., check vs. electronic) after the conversion. Be sure to review the “Guaranteed By” date to ensure payments are received by the desired due date.
- Some payees will have their address listed as “On File”, which means the address will not be viewable online.

MOBILE BANKING

Download our new Mobile Banking app after logging in at key.com

- To access Mobile Banking, you must first log in from a browser.
- Follow the instructions enclosed for your first-time log in to KeyBank Digital Banking. Then you will be able to download KeyBank’s Mobile Banking app.

Updates for Mobile Deposit users

- There is no charge for using this service¹.
- Mobile deposits made by 11:00 p.m. ET on any business day will be available the next business day.
- Deposit limits may vary based upon your account relationship – go to key.com/mobiledeposit for more information.

¹ Download our Mobile Banking apps available for iPhone® and Android™ devices at no charge. For other devices, Mobile Banking can be accessed via m.key.com from your mobile device.

MAKING PAYMENTS (VIA ACCOUNT-TO-ACCOUNT TRANSFERS)

- **All credit accounts:** At KeyBank, you will not be able to make future-dated or recurring transfers to your credit accounts using non-KeyBank or non-First Niagara checking or savings accounts. If you currently have a future-dated or recurring transfer to a credit account from a non-First Niagara checking or savings account, these payment instructions will not convert.
 - **ACTION STEP:** To ensure your payments continue, you can set up Auto Pay using an external account – contact your branch for more information. Another option is to make one-time only transfers from your non-KeyBank account using the “Make Payment” option in KeyBank’s Digital Banking.
- **Mortgages:** KeyBank does not offer the ability to make your mortgage payment through a transfer from a KeyBank deposit account. If you have a recurring transfer set up to automatically pay your mortgage from a First Niagara account, in most cases, we will transfer it to Auto Pay through the mortgage system. If we are unable to transfer your record, you will be sent a separate letter with more information. Alternatively, you can use KeyBank Online Bill Pay to schedule your mortgage payments. Please note that payments made from a KeyBank account via Bill Pay will be processed the same day the payment is made.
 - **ACTION STEP:** Transfers you have established from a non-First Niagara account to pay your mortgage will not convert. In addition, any one-time transfer instructions to pay your mortgage dated after October 7 will not be converted. You will need to use Bill Pay to schedule your payment or make alternate payment arrangements. Please refer to the letter you will receive shortly related to your mortgage account for additional details.

- **Credit Cards:** Future-dated and recurring transfers created in Online Banking using a First Niagara account will convert.
 - Note: If you had a credit card payment scheduled for future-dated or recurring payments through the First Niagara Credit Card Services Online Portal on firstniagara.com, your payment and payment instructions will convert as scheduled. If you require any changes to your payment instructions or funding account beginning October 11, please call 1-800-KEY2YOU (1-800-539-2968).
- **Loans:** Future-dated and recurring transfers created in Online Banking using a First Niagara account will convert.
 - **ACTION STEP:** If you had loan payments scheduled for future-dated or recurring payments through a non-First Niagara checking or savings account, your payment and payment instructions will not convert. You can continue to make your loan payments from a non-KeyBank account via the “Make Payment” option in Digital Banking, or make alternative arrangements.

TRANSFER MONEY

- We will automatically transfer your active online future-dated and recurring scheduled transfers where applicable.
- Any non-First Niagara (external) accounts added to your set-up will be converted for future transfer or payment use.
- **ACTION STEP:** Recurring transfers can be scheduled for the following frequencies - single, weekly, every other week, every two weeks, monthly, every three or six months, and yearly. Any transfer currently scheduled for every two months will not be processed. You will need to set up these transfers using the new available options listed above, which can be done on First Niagara Online Banking prior to October 7, or on KeyBank Digital Banking beginning October 11.
- Your current Customer-to-Customer transfers (transfers between First Niagara customer accounts) will be converted, and will now have the following limits at KeyBank: \$2,000 daily, \$10,000 weekly, and \$20,000 monthly.
- Incoming transfers from a non-KeyBank account will have a four (4) day hold.
- KeyBank does not offer the ability to attach a note to a transfer.

ALERTS

You will now have access to account Alerts to notify you via email or text message of important events occurring on your account.

- Balance Alerts (e.g., “Available balance is below \$ ____.”)
- Transaction Alerts (e.g., “Total deposit/credit transaction posted greater than \$ ____.”)
- Bill Pay Alerts (e.g., “New bill payee has been added.”)
- Security Alerts (e.g., “Online Banking password has changed.”) These alerts are sent automatically.
- “Quiet Times” allows you to set periods when you don’t want to be disturbed by Alerts to your mobile device. You will then receive them when your Quiet Times expires.

EBILLS

Re-enroll in eBills as of October 11, 2016 (if you have converting information from First Niagara)

- Review all payments tied to eBills on or before October 7. **Note:** Scheduled payments will convert, but if you expect to receive eBills after this date, you will need to make your payment outside of eBills (by contacting the biller, sending a check, or via ACH transfer).
- Print or save all payees’ eBill statements prior to October 7 for your records.
- Re-enroll in eBills through KeyBank Online Banking on or after October 11, and re-establish any recurring payments.

DIGITAL WALLETS

- Apple Pay® will continue to be available to enrolled clients without any break in service. If you are currently enrolled, there is no need to re-enroll. **Note:** There will be a blackout period for new enrollments into Apple Pay from October 6-10; the service will be available for new enrollments beginning October 11.
- Samsung Pay®, Android Pay™, and KeyBank MasterPass™ will be available to you on October 21.

Apple Pay® is a registered trademark of Apple Inc. MasterPass™ is a trademark of MasterCard International Incorporated. Samsung Pay® is a registered trademark of Samsung Electronics Co., Ltd. Android Pay™ is a registered trademark of Google Inc.

CREDIT CARD ONLINE ACCESS

Use key.com to access your credit card information beginning October 11, 2016

- The First Niagara Credit Card Services Online Portal at firstniagara.com will no longer be available after 4:00 p.m. ET on October 6. This means that from October 7-10, there will be no online credit card access. During this time frame, you will be able to get credit card information by phone at 1-800-626-0900.
- Payments will continue to be processed during this time, however, no changes will be able to be made to these payment instructions.
- Beginning October 11, you'll be able to access all account information, including for your credit card, in KeyBank Digital Banking. Any future-dated or recurring payments as well as statement and transaction history will transfer to KeyBank Digital Banking.

POPMONEY

Use Bill Pay in place of PopMoney

- As a reminder, the PopMoney service was discontinued as of September 1, 2016.
- Any send or receive money transactions scheduled before September 1 will be processed as usual.
- Any recurring payments scheduled after August 31, 2016 will be cancelled. You can reschedule them using Key Online Bill Pay as of Tuesday, October 11.

If you have any questions or need assistance, please visit our website at meetkeybank.com.

Or call us at **1-800-539-1539**, weekdays, 7:00 a.m.-12:00 midnight; weekends, 8:00 a.m.-9:00 p.m. ET (TTY/TDD: 1-800-539-8336 for our hearing impaired clients).