It’s break time!

Get $100 and a break on your banking with our value-packed First Niagara Works program!

As an employee of a First Niagara Works — participating employer, you are entitled to a new program that offers all kinds of money-saving benefits and convenience — just for opening a First Niagara checking account. Savings, bonuses, hassle-free paydays with direct deposit...it’s banking made simple. Just another great perk from your employer.

- **$100 bonus** when you open a checking account with direct deposit¹
- **FREE debit card** with cash back options at major retailers
- **No annual-fee rewards credit card²**
- **$50 annual fee waived** for Home Equity Lines of Credit
- **Lower rates** for home equity lines of credit/loans and personal installment loans³
- **Special group rates** on home and auto insurance⁴
- **$150 savings on** mortgage closing costs⁵
- **Personalized assistance** and more

¹ To qualify for the $100 cash bonus you must open a new First Niagara Choice, Pinnacle or Pinnacle Plus checking account, establish direct deposit and maintain that account throughout the bonus payment period. Direct deposits must total at least $250 within 45 days from the time the account was opened, and once satisfied, an initial $50 cash bonus will be deposited within 60 days. For up to five (5) consecutive months following, $10 cash bonus will be deposited into your new account by the 15th of each month when a positive balance of $0.01 or greater is maintained in the account at the time the bonus is paid. If the new checking account does not qualify for any one of the monthly $10 bonuses, all future monthly bonuses remaining are also forfeited.

² Subject to credit approval. Restrictions apply.

³ This is not a commitment to lend or extend credit. All loans are subject to credit approval.

⁴ Subject to your company's participation in a group rate program. Insurance products are offered through First Niagara Risk Management, Inc., a wholly owned subsidiary of First Niagara Bank, N.A. and a licensed insurance broker and agent. Insurance policies are obligations of the insurers that issue the policies. Insurance products may not be available in all states.

⁵ This is not a commitment to lend or extend credit. All loans are subject to credit approval. Closing cost discount cannot be combined with any other discount or promotion. Limit one closing cost discount per loan.