

*Open an
eChecking account.
Get a free gift.
Finals should be this easy.*

**Students get a FREE gift when they open
a new First Niagara eChecking Account.***

- Free First Niagara Debit MasterCard®
- Free online banking and bill pay
- 24/7 access to over 290 First Niagara ATMs
- Unlimited free ATM transactions at Non-First Niagara ATMs**
- No minimum balance requirement
- 5 Free checks per month

Visit us at fnfg.com to find your nearest branch.



MEMBER FDIC

*Minimum deposit to open an eChecking account is \$25.00. One free gift per customer while supplies last. First Niagara employees not eligible for this promotion.

**Surcharges by ATM owners may apply.