

Conversion weekend facts.

Starting October 7, KeyBank will begin converting First Niagara customer account information and First Niagara systems to KeyBank, with client account and systems conversion expected to be complete by Tuesday, October 11. At every turn, KeyBank has taken extra steps to ensure First Niagara customers have a seamless transition to KeyBank.

Customers with questions about their accounts can call First Niagara's Contact Center at 1-800-421-0004 during conversion weekend. KeyBank Contact Center teams can answer general questions but cannot access First Niagara client information to resolve specific customer problems. Reach KeyBank at 1-800-539-2968.

Customers can find more information about KeyBank by visiting meetkeybank.com, KeyBank's digital introduction to KeyBank.

Making purchases and paying bills during Conversion Weekend (Oct. 8–10)

- First Niagara customers can access cash from First Niagara and KeyBank ATMs throughout the conversion but will not be able to make deposits at KeyBank ATMs until October 11.
- Checking account balances will be updated throughout the conversion weekend to reflect deposits. Deposits – including ACH deposits made Friday, October 7 – will be reflected Saturday morning. Customer service representatives will be able to update customer account balances. Customers can reach customer service by calling First Niagara's contact center at 1-800-421-0004.
- First Niagara branded credit and debit cards will function as they do today. Customers can continue to use their existing cards throughout the conversion and beyond. KeyBank will replace the First Niagara credit and debit cards with Key Bank branded cards, as the existing FNB cards expire.
- Customers can continue to use their First Niagara branded checks throughout the conversion and until their personal check supply dwindles and they need new checks from KeyBank.
- A special note for First Niagara customers who use online bill pay: First Niagara online bill pay will not be available after 11:59 p.m., Thursday, October 6. First Niagara customers should be sure to schedule or change online bill payments accordingly. Payments with delivery dates October 11–14 will not appear in KeyBank's online bill pay until the payments have been processed via First Niagara's online bill pay. Online bill pay history will be available for viewing after October 17.

First Niagara branches and online banking

- All First Niagara branches will be open until 3:00 p.m., Friday, October 7. First Niagara branches that are becoming KeyBank branches are expected to open at 9 a.m., Tuesday, Oct. 11.
- First Niagara online banking will be available until 6 p.m., Friday, October 7. Starting Tuesday, Oct. 11, First Niagara online banking customers can use their current online banking ID and password to log in at key.com/welcomefirstniagara. Customers currently not signed up for online banking can enroll by visiting Key.com.

Here's what First Niagara customers coming to KeyBank can expect beginning Tuesday, October 11

- Customers can expect a warm welcome from branch employees at more than 300 new KeyBank branches on Tuesday, October 11.
- In most cases, customers will have the same account numbers for their new Key Bank checking, savings, and money market accounts. This will make it easier for customers to use their KeyBank accounts to make scheduled automatic payments and direct deposits.
- Customers can check out their new KeyBank accounts, knowing the KeyBank accounts are a close match to their First Niagara accounts. (KeyBank is waiving monthly maintenance fees, paper statement fees, and inactive account fees for a full year so clients can be sure they're using the KeyBank account that best suits their individual needs.)

