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August 22, 2005

Honorable Jaclyn A. Brillling
Secretary
New York State Public Service Commission
Three Empire State Plaza
Albany, NY 12233-1350

Dear Secretary Brillling:

The New York State Public Service Commission will soon be ruling on the proposed acquisition of MCI by Verizon. First Niagara, the 4th largest bank in net income in Western New York, would like to submit a testimonial in support of this merger.

First Niagara has been a customer of Verizon for a number of years. Verizon provides us with phone lines, local and long distance service, as well as data lines and supporting services. Over the span of this relationship, Verizon has consistently provided us with excellent service along with a variety of products and services to suit our distinctive needs. We are confident that after the acquisition of MCI, Verizon will continue to provide superior, reliable service, and an even larger array of products and services.

First Niagara does not stand alone in expressing appreciation for the service we receive from Verizon. J.D. Power and Associates recently ranked Verizon #1 in Customer Satisfaction for the 2nd year in a row in their Major Provider Business Telecommunications Services Study. Verizon's consistent above average scores in this study are proof that the company provides excellent customer service and is an asset to this community.

As a major employer in New York State, Verizon contributes in many different ways to the communities it serves. Verizon and its Foundation provide monetary support to communities, while employees and retirees give their time as corporate volunteers. The company is on the forefront of fighting illiteracy in America.

Verizon is a solid and strong organization that is committed to the community, customer-focused, reliable and sensitive to the needs of our business.

Thank you for allowing us the opportunity to share our experience with you.

Sincerely,

Paul J. Kolkmeier
President & CEO