



Biography – Audrey M. Toussaint
Vice President/CDARS Manager
First Niagara Bank

AUDREY M. TOUSSAINT is a Vice President in the Wealth Management division of First Niagara Financial Group. She joined First Niagara in 2006 as a Trust Officer in the Trust and Investment Services Group, overseeing and administering Trust accounts. She received her BS degree from the State University of New York in 1989. Audrey was previously employed by Lang Law Firm and Herzog, Engstrom & Koplovitz, P.C., overseeing Trust accounts and working directly with clients in the preservation of assets, establishment of estate planning documents and assisting in the Medicaid application process. She has worked in the fields of Estate Planning and Medicaid Law since 1986. Audrey has co-hosted two call-in talk shows, Legally Speaking, on 1160 AM in the Albany, New York area and The Estate Planning Show on WZOZ, 103.1 FM and WCHN, 970 AM, in the Oneonta, New York area.