

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Comptroller; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the:

Deputy Comptroller
Large Bank Supervision
Office of the Comptroller of the Currency
400 7th Street, SW
Washington, DC 20219
CRACOMMENTS@OCC.TREAS.GOV

You may send written comments about our performance in helping to meet community credit needs to the CRA Director, Flagstar Bank, N.A., 102 Duffy Avenue, Hicksville, NY 11801, and the Deputy Comptroller. Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of New York Community Bancorp, Inc., a bank holding company. You may request from the Files and Documents Staff, Administrative Support Department, Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045, an announcement of applications covered by the CRA filed by bank holding companies.