

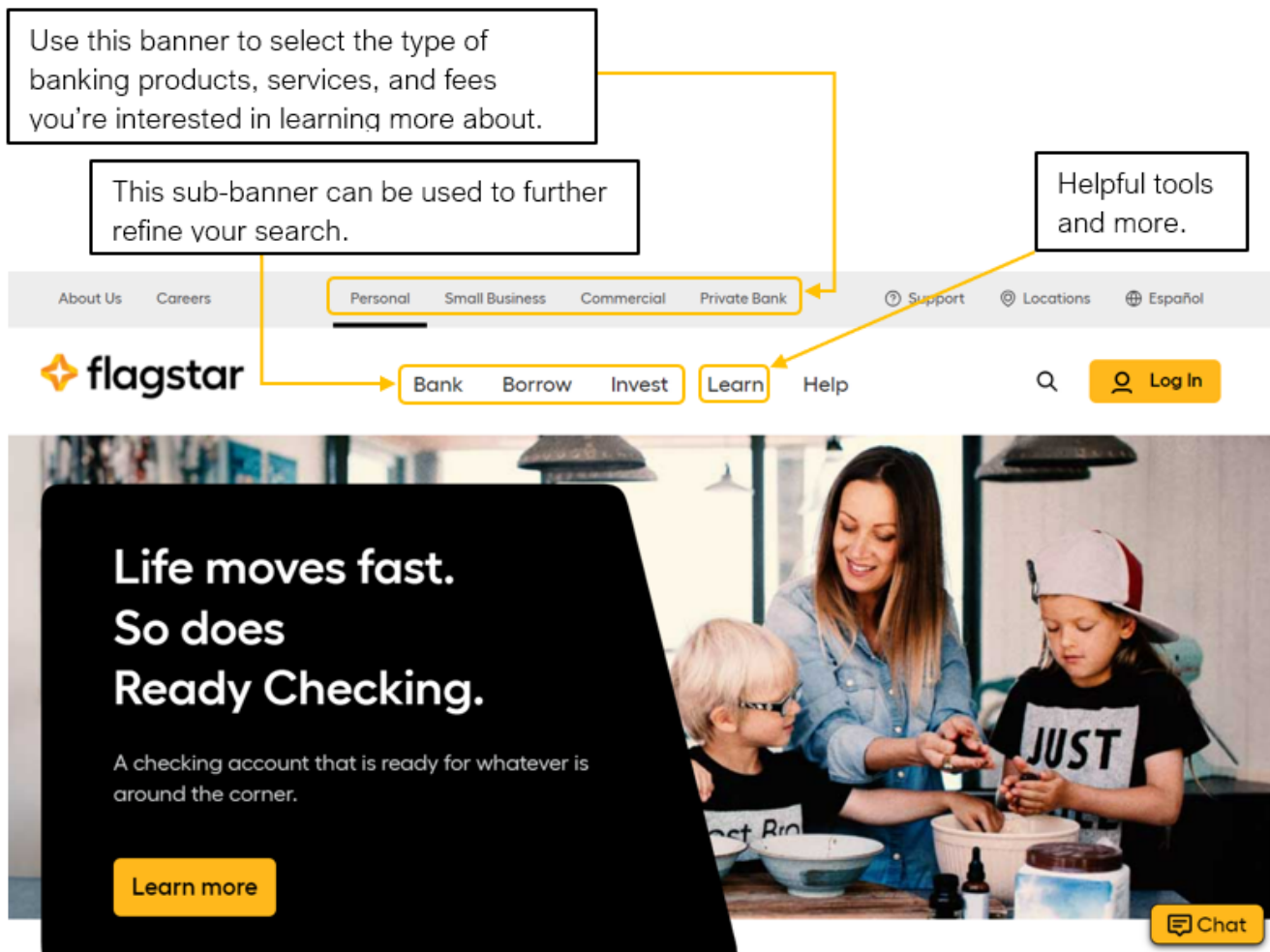
## CRA Public File: Products and Fees

Thank you for your interest in Flagstar Bank’s CRA Public File. We are a dedicated, community-oriented bank with rich history in the communities we serve. We strive to meet the needs of every member within those communities with a full suite of products and services designed to make your life easier and to provide an enjoyable banking experience.

Attached to this document is some informational material, which can be picked up in any of our 400+ banking locations; but we strongly encourage you to explore the product offerings and information that we maintain right here on our website—flagstar.com. By spending some time navigating its pages, we hope you find the website and accompanying tools helpful in selecting whether to bank with Flagstar, expand your relationship with us, or simply to keep up to date with new product and service offerings.

As you explore Flagstar’s website, please utilize the navigational banners and buttons to get the most out of your experience. Some general guidance appears in the graphic below.

Thank you again.



Use this banner to select the type of banking products, services, and fees you're interested in learning more about.

This sub-banner can be used to further refine your search.

Helpful tools and more.

About Us Careers Personal Small Business Commercial Private Bank Support Locations Español

flagstar Bank Borrow Invest Learn Help

Q Log In

**Life moves fast.  
So does  
Ready Checking.**







A checking account that is ready for whatever is around the corner.

Learn more

Chat



### Convenient ways to bank with us:

-  Online at **flagstar.com**
-  Via **Flagstar Mobile**<sup>5</sup>, which includes mobile deposit<sup>6</sup>
-  By phone at **888-248-6423**
-  By chat at **flagstar.com**
-  Via 56,000+ **ATMs** through Allpoint and Presto! networks<sup>7</sup>
-  At one of nearly 400 branch locations

### Ready to open your account?

Need answers? Either way, a client consultant at your local Flagstar branch can guide you through the process.



Learn more at [flagstar.com/checking](https://flagstar.com/checking)

<sup>1</sup> Must be an active online banking user.

<sup>2</sup> Excludes investment accounts.

<sup>3</sup> Higher limits apply within 30 calendar days if you are an existing customer or 60 calendar days if you are a new customer.

<sup>4</sup> This debit card is issued by Flagstar Bank pursuant to a license from Visa U.S.A. Inc.

<sup>5</sup> Not all devices supported. Available for eligible personal and business deposit account customers only.

<sup>6</sup> Not all devices supported. Available for eligible personal and business checking and savings account customers only. Must be an active mobile banking user. Must be a customer for a minimum of two business days. Accounts must be in good standing.

<sup>7</sup> Currency conversion fee may apply to transactions outside the U.S.

Important information will be provided to you in the disclosures you receive during the account opening process.

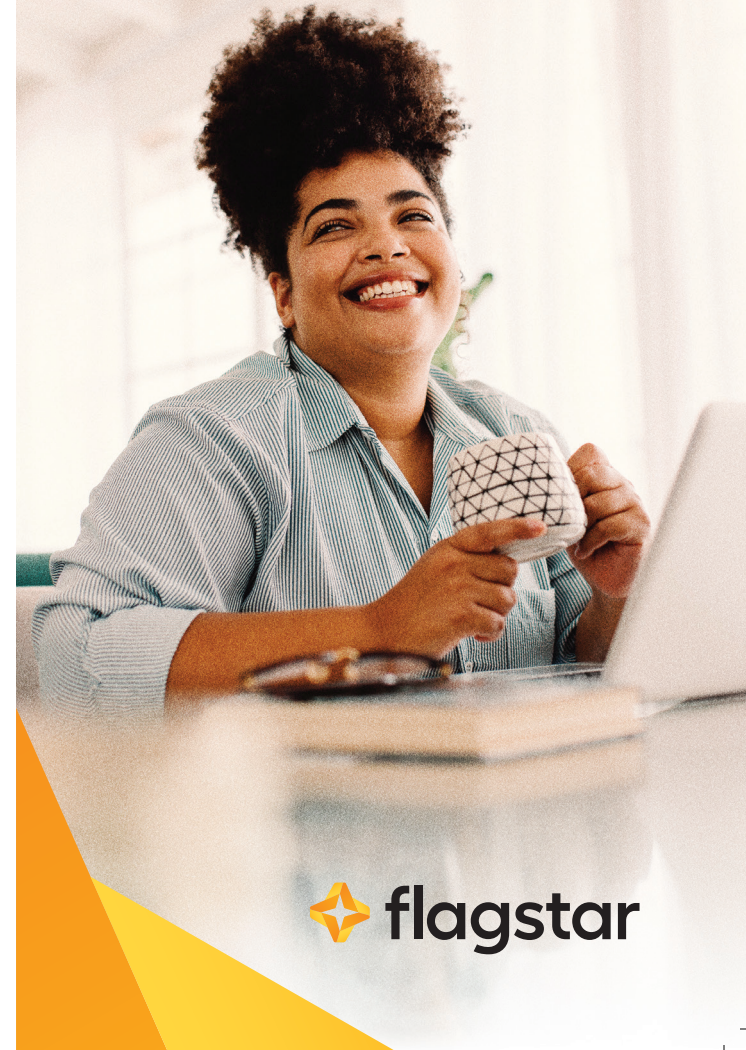
© 2024 Flagstar Bank, N.A., Member FDIC  Equal Housing Lender

FS-400 02/24

Personal Checking

# Let's write your success story.

From bare bones to packed with perks, Flagstar has the checking account for you.



## Choose the checking account that works for you.

	Monthly service charge	Earns interest	Includes these account benefits
<b>Flagstar Ready Checking</b>	\$3 Waived with eStatement enrollment	No	<ul style="list-style-type: none"> <li>No minimum balance required</li> <li>Round Up with Flagstar<sup>1</sup></li> <li>Overdraft Protection options</li> </ul>
<b>Flagstar Elite Checking</b>	\$15 Waived with a \$25,000 average daily balance in combined Flagstar linked personal deposit accounts. <sup>2</sup>	Yes	<ul style="list-style-type: none"> <li>Higher CD rates</li> <li>Higher transfer and mobile deposit<sup>3</sup> limits</li> <li>Free checks (one box per year)</li> <li>Dedicated customer service line</li> <li>Overdraft Protection options</li> </ul>
<b>Flagstar One Checking</b>	\$5	No	<ul style="list-style-type: none"> <li>No overdraft fees</li> <li>No minimum balance required</li> <li>Round Up with Flagstar<sup>1</sup></li> </ul>

### Enjoy these benefits:

- Flagstar Visa Debit Card<sup>4</sup> with optional Round Up<sup>1</sup> to grow your savings (not available on Elite Checking)
- Instant access to your credit score, credit report, and more
- Protection against unauthorized use of your card or account info if your card is stolen
- Optional overdraft protection
- Online banking and bill pay
- Mobile banking<sup>5</sup>/mobile deposit<sup>6</sup>
- Free access to 56,000+ Allpoint and Presto! ATMs worldwide<sup>7</sup>

### Other Checking Options

#### Flagstar Military Checking

This checking account is mission-ready with no monthly fees, no minimum balance, and premium perks.

#### Flagstar Student Checking

Get ahead of the curve with Student Checking. Open to students 18 & above.

Learn more at  
[flagstar.com/checking](https://flagstar.com/checking)









Let's align the stars.





### Convenient ways to bank with us:

-  Online at **flagstar.com**
-  Via **Flagstar Mobile**<sup>3</sup>, which includes mobile deposit<sup>4</sup>
-  By phone at **888-248-6423**
-  By chat at **flagstar.com**
-  Via 56,000+ **ATMs** through Allpoint and Presto! networks<sup>5</sup>
-  At one of nearly 400 branch locations

### Ready to open your account?

Need answers? Either way, a client consultant at your local Flagstar branch can guide you through the process.



Learn more at [flagstar.com/savings](https://flagstar.com/savings)

<sup>1</sup> You should consider whether the overdraft charges avoided will be greater than the amount of interest not earned when funds are transferred from your linked account to cover overdraft transactions.

<sup>2</sup> Consult your tax advisor for details.

<sup>3</sup> Not all devices supported. Available for eligible personal and business deposit account customers only.

<sup>4</sup> Not all devices supported. Available for eligible personal and business checking and savings account customers only. Must be an active mobile banking user. Must be a customer for a minimum of two business days. Accounts must be in good standing.

<sup>5</sup> Currency conversion fee may apply to transactions outside the U.S.

Important information will be provided to you in the disclosures you receive during the account opening process.

Personal Savings

# Let's save up for a sunny day.

Find the right savings account for your goals and peace of mind.



## Choose the savings account that works for you.

	Monthly service charge	Ways to waive monthly service charge	Link to your Flagstar checking account for Overdraft Protection <sup>1</sup>
Flagstar Ready Savings	\$3	<ul style="list-style-type: none"> <li>Maintain an average daily balance of \$300 or more, or</li> <li>Be the owner of a Flagstar checking account, or</li> <li>If you are 18 years old or younger</li> </ul>	Yes
Flagstar Savings Plus	\$15	<ul style="list-style-type: none"> <li>Maintain an average daily balance of \$10,000 or more, or</li> <li>Be the owner of a Flagstar checking account</li> </ul>	Yes
Flagstar High Yield Savings	\$35	<ul style="list-style-type: none"> <li>Maintain an average daily balance of \$50,000 or more, or</li> <li>Be the owner of a Flagstar checking account</li> </ul>	Yes
Flagstar Kids Savings	\$0	N/A	No

### Flagstar Ready Savings

Start saving—for goals and life's surprises—with this no-frills savings account. Your deposits earn interest to grow your savings even faster.

### Flagstar Savings Plus

For savers with \$10,000 or more, choose a savings account that's packed with perks you'll enjoy. Plus, you'll earn a competitive interest rate that's hard to pass up.

### Flagstar High Yield Savings

Are you a serious saver who's ready to see big gains? This account is for you. Your balance of \$50,000 or more will earn our most formidable interest rate.

### Flagstar Kids Savings

If your child is 22 or younger, this account is a great tool for teaching the importance of saving. To kick off their new savings habit, Kids Savings offers a special interest rate on the first \$500.

### Flagstar Money Market

Earn an interest rate that is higher than traditional savings accounts and access your funds by check or your Flagstar Visa® Debit Card. Our Money Market is a flexible, low-risk account that's tailor-made for you.

### Certificates of Deposit

Enjoy the security of earning a guaranteed rate of interest for a fixed period that you choose, from 10 days to 7 years. Plus, CD interest rates are usually higher than traditional savings accounts.

#### Other Savings Options

### PerfectHealth Savings

A PerfectHealth Savings Account (PHSA) is a tax-deductible savings account<sup>2</sup> that works in conjunction with a High Deductible Health Plan (HDHP). The PerfectHealth Savings Account is specifically designed to help pay for qualified health expenses and allows you to build a tax-sheltered nest egg while having the added benefit of allowing a broad range of tax-free withdrawals for qualified medical expenses.

### Flagstar Club Savings

Don't postpone that dream trip or find yourself in a cash crunch over the holidays. Open a Vacation or Holiday Club account and start saving now. The entire balance will arrive in mid-April for your big adventure or mid-October before the holiday sales kick in.

### Retirement Savings

With no maintenance fee and no minimum balance requirement to maintain, a Retirement Savings account is a great, flexible option to save for retirement.

Learn more at  
[flagstar.com/savings](https://flagstar.com/savings)



Let's align the stars.





From no-frills to fully-loaded, there's a checking solution that's right for your business.

## Ready to open your account?

See a branch teammate at a local branch.  
Call 888-757-1140.  
Visit [flagstar.com/business](https://flagstar.com/business).



[flagstar.com](https://flagstar.com)

<sup>1</sup> Monthly transactions allowance at no charge include checks paid, items deposited, deposit ticket, and ACH debits and credits.

<sup>2</sup> Minimum \$100 deposit to open account.

<sup>3</sup> Minimum \$200 deposit to open account.

© 2024 Flagstar Bank, N.A., Member FDIC  Equal Housing Lender

FS405 02/24

Business Checking

# Let's paint your own finish lines.

Find the right checking solution for your business.



## Choose the business checking account that works for you.

	<b>Standard Business Checking<sup>2</sup></b>	<b>Business Solutions Checking<sup>2</sup></b>	<b>Business Solutions Checking w/ Interest<sup>2</sup></b>
<b>Best for</b>	Businesses seeking low cost, basic checking with online banking	Businesses that process a modest to moderate volume of monthly transactions and may need treasury management services	Businesses/nonprofits with moderate transaction volume, higher balances, and treasury management needs, looking to earn interest
<b>Monthly transaction allowance at no charge<sup>1</sup></b>	200 transactions at no charge	500 transactions at no charge	500 transactions at no charge
<b>Interest bearing</b>	No	No	Yes
<b>Monthly fee</b>	\$0	\$15 if balance is \$0 - \$999.99 \$10 if balance is \$1,000 - \$2,999.99	\$15 if balance is \$0 - \$999.99 \$10 if balance is \$1,000 - \$2,999.99
<b>Monthly fee waived with</b>	N/A	\$3,000 average daily balance in checking or \$10,000 in combined eligible linked accounts	\$3,000 average daily balance in checking or \$15,000 in combined eligible linked accounts
	<b>Business Solutions Analysis Checking<sup>3</sup></b>	<b>Business Solutions Analysis Checking w/ Interest</b>	
<b>Best for</b>	Businesses with high transaction volume, high balances, and treasury management needs	Businesses with high transaction volume, high balances, and treasury management needs, looking to earn interest	
<b>Monthly transaction allowance at no charge<sup>1</sup></b>	Unlimited	Unlimited	
<b>Interest bearing</b>	No	Yes	
<b>Monthly fee</b>	\$25	\$25	
<b>Fees offset with</b>	Earnings credit	Earnings credit	

Important information will be provided to you in the disclosures you receive during the account opening process.





Let's make every dollar count.

Ready to open a Flagstar business savings account?

See a branch teammate at a local branch.  
Call 888-757-1140.  
Visit [flagstar.com/business](https://flagstar.com/business).



[flagstar.com](https://flagstar.com)

© 2024 Flagstar Bank, N.A., Member FDIC Equal Housing Lender

FS406 02/24

Business Savings

Let's find your perfect fit.

Making your money work harder is simple with Flagstar's business savings accounts.





## Choose the business savings account that works for you.

	<b>Business Advantage Savings</b>	<b>Business Solutions Savings</b>
<b>Best for</b>	Businesses seeking a liquid interest-bearing account for excess funds	Businesses with higher balances seeking bigger returns
<b>Minimum to open</b>	\$100	\$100
<b>Interest bearing</b>	Yes	Yes
<b>Monthly fee</b>	\$3	\$5
<b>Monthly fee waived with</b>	\$100 average daily balance	\$500 average daily balance

	<b>Business Solutions Money Market</b>	<b>Business Solutions Platinum Money Market</b>
<b>Best for</b>	Businesses seeking higher returns than a traditional business savings account	Businesses seeking higher returns than a basic money market account
<b>Minimum to open</b>	\$1,000	\$5,000
<b>Interest bearing</b>	Yes	Yes
<b>Monthly fee</b>	\$12	\$20
<b>Monthly fee waived with</b>	\$1,000 average daily balance	\$5,000 average daily balance
<b>Check writing capability</b>	Yes	Yes

Important information will be provided to you in the disclosures you receive during the account opening process.

**We're here for you.**

Ask a branch teammate about other banking solutions for your business.



**Let's align the stars.**



## Checking Account Summary

This Checking Account Summary is intended to provide a convenient summary of the important terms of your checking account. This Checking Account Summary is not made in lieu of, or intended to supersede or replace, the Disclosure Guide. Certain words in this Account Summary have specific meanings that are designated in the Disclosure Guide. Some of those word terms include: Item; Business Day; Available Balance. Please review the Disclosure Guide carefully to understand the definitions for those words, as well as the other terms, conditions and disclosures with respect to a checking account.

### Common Features - Fee Schedule

Maintenance Service Charge (each)	varies by product
Money Order (each)	\$5.00
Wire Transfer —domestic incoming (each)	\$15.00
Wire Transfer —domestic outgoing (each)	\$30.00
Stop Payment Charge (each)	\$36.00
Non-Sufficient Funds (NSF) Charge (each)	No charge
Overdraft Charge (each)	\$10.00
Limit of Overdraft Charges	3 per day
Consecutive Days Overdrawn (OD) Fee	No charge
Charge-Off Fee (each)	\$30.00
Flagstar ATM Withdrawal, Deposit, Balance Inquiry, Transfer (each)	Free
Non-Flagstar Domestic ATM Withdrawal, Balance Inquiry, Transfer (each)	\$2.50
Non-Flagstar International ATM Withdrawal, Balance Inquiry, Transfer (each)	\$2.50
Exchange Rate Adjustment (Currency Conversion Factor) - POS or ATM (each)	3%
Linked Account (Deposit Overdraft (OD) Protection) transaction fee	No charge

### Minimum Balance to Open

Minimum Balance to Open	\$50.00
-------------------------	---------

### Bounce Protection Overdraft Program

Bounce Protection is a service for our customers under which we may, in our discretion, pay an Item exceeding your Available Balance presented against your account and charge you an Overdraft Charge, instead of declining the Item or returning the Item unpaid and not charging you a fee for non-sufficient funds transactions. However, we will pay the Item only if your account is in Good Standing. We will not pay Items that would cause the overdraft in your account to exceed your Bounce Protection limit. While we may not pay an Item that would cause the amount of the overdraft in your account to exceed your Bounce Protection limit, we may assess bank fees (such as Overdraft Charges) on your account in excess of your Bounce Protection limit. If we do not pay the Item, the transaction will be considered a non-sufficient funds transaction.

### Overdrafts and Non-Sufficient Funds

If an Item exceeding your Available Balance is presented for payment, we may, at our discretion, pay the Item (this would be considered an overdraft transaction) or return or decline the Item at the point of sale (this would be considered a non-sufficient funds transaction). Your account is overdrawn when your Available Balance is less than zero. If your Available Balance continues to be negative by any amount for 60 consecutive days, we will close your account and may assess a Charge-Off Fee. We do not assess a fee for overdraft or non-sufficient funds transactions posted to accounts not enrolled in Bounce Protection.

#### Exception for Authorized Positive Transactions

We will not charge you an Overdraft Charge for ATM or one-time debit card transactions when the Available Balance in your account is greater than or equal to the ATM or one-time debit card transactions at the time it is authorized (Temporary Debit Authorization Hold is placed).

#### Exception for Small Amounts

We will not return an item unpaid or charge you an Overdraft Charge if your account is overdrawn \$10.00 or less after we finish the process of Posting all debits and credits to your account on a Business Day.

#### Exception for Intraday Deposits

We do not assess Overdraft Charges until after 9 p.m. ET on each Business Day, which allows us to complete the process of Posting all debits and credits received by 9 p.m. ET. This is important to you because it allows you to avoid an Overdraft Charge or non-sufficient funds transaction by making a Qualifying Overdraft Deposit (defined below) by 9 p.m. ET on the same business day.

To be a "Qualifying Overdraft Deposit", the deposit must be: (1) of funds with same-day availability under our Funds Availability Disclosure; (2) in an amount set forth in the next paragraph; (3) made to the overdrawn account; and (4) if the deposit will include cash or check, made at any of our branches up to the daily closing time of the branch on that Business Day, or at a full-service ATM located on the premises of one of our branches by 9 p.m. ET. A "full-service" ATM is an ATM that accepts deposits in addition to dispensing cash.

This means we may determine whether your Available Balance is sufficient to pay an Item at any point between (1) the time the Item is presented to us or we receive notice regarding the Item and (2) the time the Item is paid or returned. We are not required to make this determination more than once. Generally, a subsequent determination cannot be made for ATM and one-time debit-card transactions. Please note that we rely on how your merchant codes a debit-card transaction to determine whether it is a "one-time" or a "recurring" transaction and will not perform an independent review. You can also avoid overdraft and non-sufficient funds transactions by setting up a Linked Account.

If you would like information on adding a Linked Account to avoid overdraft and non-sufficient funds transactions, call (888) 248-6423 or visit one of our branches.

## Posting Order of Items & Credits

The order in which Items are paid is important if there is not enough money in your account to pay all of the Items that are presented. The posting order can affect the number of Items exceeding your Available Balance resulting in overdraft transactions or non-sufficient funds transactions and the amount of the fees you may have to pay. The order we pay your Items may create multiple overdraft and/or nonsufficient funds transactions in a Business Day and you will be charged the applicable fees for overdraft transactions, unless otherwise noted in the Terms and Conditions of Your Account. We encourage you to make careful records and practice good account management. Record every transaction and keep a running total of your Available Balance and Balance and leave extra funds available for potential charges. This will help you to avoid creating Items without sufficient funds and potentially incurring the resulting fees. To assist you in managing your account, we are providing you with the following information regarding how we process those Items and credits.

Our policy is to process all Items and credits in the order they are received, subject to the following conditions. When Items or credits are received at the same time within the same file, credits will be processed first. Wire transfers, phone transfers, online banking transfers, in branch transactions, ATM transactions, debit card transactions, ACH transactions, bill pay transactions, and Items we are required to pay, such as returned deposited items, are processed next (but not necessarily in that order) as they occur on their effective date for the Business Day on which they are processed. Checks and similar Items are processed in batches and in the order in which they are received, for the Business Day on which they are processed. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account.

## Availability of Funds

**Same Day Availability.** Funds from electronic direct deposits to your account will be available (meaning added to your Available Balance) on the effective/settlement day of the deposit. The effective/settlement day may differ from the day we receive the deposit, in which case the deposit may show as "pending" until the Business Day the transaction is dated from the originating company or individual.

If you make a cash deposit in person to one of our employees, the funds will be available on the Business Day we receive the deposit.

**Next-Day Availability.** Funds from the following deposits are available on the first Business Day after the day of your deposit:

- ◆  U.S. Treasury checks that are payable to you
- ◆  Checks drawn on Flagstar Bank

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first Business Day after the day of deposit:

1. State and local government checks that are payable to you.
2. Cashier's, certified, and teller's checks that are payable to you.
3. Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second Business Day after the day we receive your deposit.

**Other Check Deposits Subject to Second-Day Availability.** The first \$225 from a deposit of other checks will be available by the first Business Day after the day of your deposit. The remaining funds will be available on the second Business Day after the day of your deposit.

**Longer delays may apply.**

## Additional Information

If you have inquiries regarding your account, please contact us at:

Flagstar Bank, Item Processing Department, 102 Duffy Avenue Hicksville, NY 11801

Customer Service (including lost/stolen card) call: U.S. & Canada: (888) 248-6423; International: (248) 312-2325

Member FDIC



# Common Features - Fee Schedule

---

Flagstar Bank  
102 Duffy Avenue  
Hicksville, NY 11801  
(888) 248-6423

## Fee Schedule

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Fees are assessed each Business Day, where applicable. "Business Day" means Monday through Friday, excluding federal holidays, for any fees listed, unless otherwise noted. Please review other sections of the Disclosure Guide carefully because Business Day may be defined differently in other sections.

"Calendar Day" means all days in a month including weekends and holidays. Calendar Days are referred to as "day" or "days".

### COLLECTIONS

Cashier's check (each)	\$8
Counter check (per page)	\$2
Money Order (each)	\$5
On-us check cashing fee, non-customer (each)	\$10
Incoming Wire, Domestic, customer (each)	\$15
Incoming Wire, International, customer (each)	\$15
Outgoing Wire, Domestic, customer (each)	\$30
Outgoing Wire, International, customer (each)	\$50
Incoming Collection, Domestic (each)	\$25
Outgoing Collection, Domestic (each)	\$40
Incoming Collection, Foreign (each)	\$40
Outgoing Collection, Foreign (each)	\$40
Account closed within 180 days of opening (each) This fee does not apply to Flagstar SimplyOne accounts	\$30
Returned deposited item or Returned check charge (each)	No Charge
Coin charge (each)	7.5%
Check printing orders	Dependent on type of checks ordered
Direct deposit	No Charge
Charge-Off Fee (each) If your Balance continues to be negative by any amount for 60 consecutive days, we will close your account and will assess a Charge-Off Fee to your account.	\$30

## RESEARCH AND ADMINISTRATION

Stop Payments or Stop Payment Removal (each)	\$36
Non-Sufficient Funds (NSF) Charge (each)	No Charge
Overdraft Charge (each)	\$10
A charge for an overdraft, paid Item (also known as Bounce Protection charge) for all checking and money market accounts other than SimplyOne. There is a limit of three Overdraft Charges per Business Day. Please see the bounce Protection Overdraft Program Terms and Conditions for additional details on how to avoid this charge.	
Linked Account (Deposit Overdraft (OD) Protection) transaction fee	No Charge
Levy, garnishment, child support or other legal action (each)	\$100
Account Inactivity fee (each month)	No Charge
Returned Mail Monthly Processing	\$15
Statement/Notice Mailing to Additional Address (no images)	\$20
Activity Printout/Document Copies (each)	\$5
Account research, per hour charge (one hour minimum charge)	\$50
Reconcile bank statement, per hour (one hour minimum charge)	\$30
Photocopy, each page	\$1
Notary service, customer (each)	No Charge
Ownership change fee (each account)	\$25
ABANDONED PROPERTY	
Escheated account fee (each)	Up to \$10
If and when permitted by law	
Newspaper Publication	Cost varies
Certified Mail Notice	Cost varies
ELECTRONIC SERVICES	
Flagstar ATM Withdrawal, Deposit, Balance Inquiry, Transfer (each)	Free
Non-Flagstar Domestic ATM Withdrawal, Balance Inquiry, Transfer (each, even if in the same session)	\$2.50
Non-Flagstar International ATM Withdrawal, Balance Inquiry, Transfer (each, even if in the same session)	\$2.50
Exchange Rate Adjustment (Currency Conversion Factor) - POS or ATM	3%
Additional or replacement ATM/Debit card (each)	\$5
Expedited Debit Card Delivery (each)	\$75