

HUMAN RIGHTS COMMITMENT

The purpose of this commitment is to raise expectations of what a bank can be, for our team members, customers, and communities.

Our Stance on Human Rights

Flagstar Bank, National Association, a wholly owned subsidiary of New York Community Bancorp, Inc. (“Flagstar”) is unwavering in its support of human rights principles throughout all of our businesses and subsidiaries. As evidenced by this Human Rights Commitment (this “*Commitment*”), our words, and our actions, we are committed to providing a work environment where everyone is treated with dignity, respect, and is free from discrimination and harassment. Our commitment to human rights extends to all individuals, irrespective of race, sex, nationality, ethnicity, language, religion, or any other status. Human rights include the right to life and liberty, freedom from slavery and torture, freedom of opinion and expression, the right to work and education, and many more.

We embrace and uphold the principles outlined in the [United Nations Guiding Principles \(UNGP\) and the Universal Declaration of Human Rights](#). We recognize our responsibility to respect human rights in our operations, products, and services, guided by these global principles. We have a particular focus on salient human rights issues, recognizing that some sectors may have more significant potential impacts on the environment and local communities, and we believe all organizations in such industries should operate in a responsible manner.

At Flagstar, we strive to create an environment of respect for all individuals. We do not tolerate corruption, discrimination, harassment, child labor, prison labor, forced labor or slavery in any form. We support the protection of the rights of individuals who have been historically disadvantaged in the workplace and in society, including the rights of women, individuals from underrepresented ethnic/racial backgrounds, people with disabilities and LGBTQ+ individuals.

Our commitment to human rights applies to Flagstar in each local context through efforts to prevent or mitigate actual or potential adverse impacts from our operations and relationships. We are committed to complying with the various laws and regulations in jurisdictions where we operate and conduct business.

Our Values

Our [vision](#) is to create a one-of-a-kind banking experience grounded in relationships, nurtured through service, and excel in all we do for our customers, communities, teammates, and shareholders.

What We Believe:

Unity: We believe that growth is achieved when our team members act with a common purpose in support of shared goals.

Customer-Centric: We put our customers at the center of every conversation and make their satisfaction our highest priority.

Innovation: We encourage a culture of bold curiosity, where any idea has a chance to be heard.



Social Responsibility: We value empathy and integrity as we work to create a more diverse, inclusive, and sustainable workplace and world.

How We Deliver:

Trust, Act, Own: Everyone at Flagstar is empowered to do what is best for both our customers and teammates. We encourage open communication, enabling teammates to speak up, be heard, and make things happen.

Teammates

Flagstar is dedicated to creating a work environment where discrimination, harassment, and retaliation are not tolerated, and where diversity, equity, and inclusion is promoted. All teammates are required to complete annual regulatory compliance training, which covers important topics, including Anti-Money Laundering, [Business Conduct and Ethics](#), Information Security, HIPAA, Information Privacy and Protection, Sexual Harassment Prevention, Complaint Management, and Diversity, Equity, and Inclusion. We regularly review and refine our workplace practices and policies to provide a safe, healthy, and accessible environment to all teammates. We also provide comprehensive health benefits and services to our teammates.

Our commitment to [diversity, equity, and inclusion](#) includes age, gender, ethnic heritage, race, physical or mental abilities, sexual orientation, values, religion/spiritual practice, income, family status, education, and geographic location. We recognize and appreciate both similarities and differences among our teammates and strive to create a work environment that encourages creative thinking and solutions. We stand for social justice and racial equality for all communities, and against policies and actions that create inequities. We embrace all talented and qualified individuals, regardless of differences in beliefs, experiences, backgrounds, or physical characteristics, and treat all teammates with dignity and respect.

Customers

Flagstar places a high priority on protecting our customer's personal information and corporate sensitive information in compliance with all applicable laws and regulations. We have policies to ensure the responsible use and sharing of this information, available in our [Privacy Statement](#) on our website.

Community

Flagstar is committed to supporting the communities we serve through the philanthropic efforts of the [Flagstar Foundation, New York Community Bank Foundation and Richmond County Savings Foundation](#), and meeting the banking and credit needs with the [Community Reinvestment Act](#). We invest in education, economic and community development, and human services for those in need. We understand our role in preventing and mitigating adverse human rights impacts linked to our operations and relationships in our communities.

We support charitable organizations that align with our priorities, including those that help close gaps in homeownership and wealth-building for minority and low-moderate income families. As one of the nation's largest bank home lenders, we acknowledge our unique opportunity to help close these gaps.

Supplier Diversity

Flagstar is committed to working with a network of [diverse suppliers](#) that provide quality products and services, competitive pricing, and first-rate performance and delivery within the communities we serve. Diversity among our business partners helps us innovate, create value, and puts us at a competitive business advantage while giving back to the community.

Monitoring

Flagstar actively monitors and addresses human rights concerns in accordance with its Anti-Harassment Policy, its Code of Professional Conduct, and various other company policies, procedures, and guidelines. Flagstar expects all vendors it engages to conduct their business responsibly and to commit to acting with integrity, honesty, and transparency when providing services to the Company. To meet this commitment, vendors should adhere to the principles outlined in our [Statement of Vendor Principles](#).

We utilize an Ethics Hotline, managed by an independent third-party service, to allow teammates to anonymously report human rights violations or concerns.

We expect our clients, suppliers, and partners to have policies and channels in place to enable stakeholders to report grievances and resolve concerns. When we become aware of impacts to stakeholders outside of our operations and control, we strive to use our leverage to encourage our clients and suppliers to have these mechanisms in place.

Governance

This Commitment was developed (in collaboration with external stakeholders and teammates across the organization) by our ESG & DEI Management Committee, which is responsible for providing strategic direction and oversight of our efforts in support of human rights and is regularly reviewed to ensure it remains aligned with best practices and the evolving expectations of our teammates, customers, and communities.

For any question(s) regarding this Commitment or our efforts in support of human rights, please contact:

