



FLAGSTAR BANK, N.A.

IMPORTANT NOTICE

THIS NOTICE HIGHLIGHTS IMPORTANT UPDATES CONCERNING YOUR ACCOUNTS AND SERVICES AT FLAGSTAR BANK, N.A. THE UPDATES TOOK EFFECT MARCH 20, 2023. YOUR CONTINUED USE OF YOUR ACCOUNT AND SERVICES INDICATES YOUR ACCEPTANCE OF THE UPDATED TERMS.

Flagstar Bank, N.A. is referred to in this notice as the “Bank”. “You” and “your” means you the Client and/or your Authorized Representatives, authorized signers, heirs, executors, legal representatives, successors, and permitted assigns with an Account or Service(s) subject to the Personal Bank Account Agreements and Disclosures (“Account Agreement”), Schedule of Fees and Service Charges for Personal Accounts (“Fee Schedule”), and the Terms and Conditions for Personal Account Products and Services (“Product Terms and Conditions”; and collectively, with the Account Agreement and Fee Schedule, the “Account Documentation”). Capitalized words not defined herein have the same meaning as provided in the Account Documentation.

Why are you receiving this notice now?

As communicated to you under separate notice, your Account and Services have been transferred from Signature Bridge Bank, N.A. to Flagstar Bank, N.A. This notice confirms that Flagstar Bank, N.A. is the successor-in-interest to the rights and obligations of Signature Bridge Bank, N.A. under the Account Documentation. There have not been any other substantive changes in the Account Documentation or the way you have experienced your Account and Services to date.

Do you need to do anything?

This notice is to let you know that the Account Documentation has been updated to reflect the transfer of your Account and Services to Flagstar Bank, N.A. Your continued use of the Account and Services will be your acceptance of the updated terms of the Account Documentation. Further, any ancillary documentation previously executed in connection with your Account, including, but not limited to, signature cards, banking resolutions, and/or enrollment forms for products and services, will continue to be effective upon your continued use of the Account and Services. You do not need to take any action; however, if you no longer wish to use the Account and Services, please contact your Private Client Group.

What has changed?

As noted above, updates to the Account Documentation have been made to reflect Flagstar Bank, N.A. as successor-in-interest to the rights and obligations of Signature Bridge Bank, N.A. under the Account Documentation. There have also been updates made to formatting and style of the way the documentation



is presented to you. **Otherwise, there have been no changes to the way that your Account and Services operate or to the fees currently assessed on your Account or Services.** Please review the Account Documentation carefully.

Where can you see the full text of the updated Account Documentation?

You can view the full text of the updated Account Agreement and Product Terms and Conditions on the Bank's website: <https://www.signatureny.com/about-us/agreements-disclosures>. If you would like the Account Agreement or Product Terms and Conditions in paper format, please contact your Private Client Group.

Please contact your Private Client Group for the most up-to-date Fee Schedule.

When will these changes go into effect?

The changes to the Account Documentation took effect on March 20, 2023, which is the date that your Account and Services were transferred to Flagstar Bank, N.A.

How can you contact the Bank if you have any questions?

Thank you for continuing to be a valued Bank client. Please contact your Private Client Group with any questions relating to this notice or the updated Account Documentation.