



PRIVACY NOTICE – Flagstar Private Bank

FACTS	WHAT DOES FLAGSTAR BANK, N.A., FLAGSTAR ADVISORS, INC. AND FLAGSTAR FINANCIAL & LEASING, LLC (OR OF ANY SUCCESSOR THERETO) TOGETHER KNOWN AS “FLAGSTAR,” DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and credit history • account balances and account transactions • payment history and checking account information <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
HOW?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Flagstar chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Flagstar share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	No	We don’t share
For joint marketing with other financial companies	No	We don’t share
For our affiliates’ everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes —information about your creditworthiness	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

QUESTIONS?	Call 1-866-744-5463 or email us at privacy@flagstar.com .
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WHO ARE WE	
Who is providing this notice?	Flagstar Bank, N.A., Member FDIC, is an Equal Housing Lender. Flagstar Advisors, Inc. (Flagstar Advisors), member of FINRA/SIPC, is a registered broker-dealer, registered investment adviser, and licensed insurance agency. Flagstar Financial & Leasing, LLC (FFL LLC) is a specialty finance company. Flagstar Public Funding Corp. (FPFC) is a municipal leasing and financing corporation. Flagstar Advisors, FFL LLC, and FPFC are wholly owned non-bank subsidiaries of Flagstar Bank, N.A.
WHAT WE DO	
How does Flagstar protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Flagstar collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account • show your driver’s license • deposit money • use your credit or debit card • tell us about your investment or retirement portfolio <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can’t I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates’ everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
DEFINITIONS	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include other companies with “Flagstar” in their name: financial companies such as <i>Flagstar Financial & Leasing, LLC</i> and <i>Flagstar Public Funding Corp.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Flagstar does not share your information with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Flagstar does currently share your information with nonaffiliates for joint marketing.</i>