



Online Privacy Statement

Last Updated: February 20, 2024

Information Collected by Flagstar

- If you use Flagstar’s websites, mobile applications, or other banking services, Flagstar may collect information about you, including your personal information, information from your mobile device, and other information.
- We may collect information from a variety of sources, including from you directly, from your use of the Flagstar websites, and from third party sources.
- When you are using our Online Services, you may choose to provide access to your device’s: (1) contact list and images (e.g., to enable you to engage in transactions with your contacts); (2) camera, photos, pictures, and images (e.g., to enable you to engage in mobile deposits); and (3) geolocation if you consent to the collection of this data.
- [Read more](#)

How Flagstar Uses and Shares Collected Information

- We may use information we collect from you to provide you with the banking services, to maintain your account, to communicate with you, to offer you products or services, and for other purposes.
- We may share certain information we collect from you (including personal information) with third parties acting on our behalf, with other financial companies for joint marketing purposes, with credit bureaus, and with other third parties.
- We may share aggregated data with our business partners and other third parties.
- [Read more](#)

Correcting Personal Information and Opting Out

- You may review and update certain personal information by signing in to your account or by contacting us.
- [Read more](#)
- You may opt out of receiving certain communications from Flagstar, such as communications regarding marketing or promotions, by clicking on the email opt out link.
- You may change your text message and push notification preferences on your Flagstar mobile application.
- [Read more](#)

Safeguarding Your Information

- Flagstar is committed to maintaining the security of the data you provide us. However, please note that there is always some risk in transmitting information over the Internet.
- [Read more](#)



Your California Privacy Rights

- If you reside in the State of California, please follow the “read more” link below to review our privacy notice and policy for California residents to learn about additional rights you may have regarding our handling of your personal information.
- [Read more](#)

Tracking and Analytics; Location Information

- Flagstar may obtain information about your online activities to provide you with advertising about products and services that may be tailored to your interests.
- The Flagstar websites currently do not respond to “Do Not Track” signals from browsers.
- We work with third-party analytics service providers, including but not limited to Google Analytics, and other similar providers, such as search engine optimization (SEO) providers, to help us better understand how you use Flagstar websites. These third parties may collect certain information from you about your online activities over time and across different websites when you use the Flagstar Websites.
- If you install or use a Flagstar Mobile Application, we may collect and use information regarding your mobile device, including technical information about your mobile device and geolocation information.
- [Read more](#)

Exclusions

- This Privacy Statement does not apply to websites owned by other companies.
- We do not seek to collect, nor do we knowingly collect, information from children under 13.
- If you are located outside of the United States and are using the financial services, you consent to our transfer, processing, and storage of your information in the United States.
- [Read more](#)

Updates to Privacy Statement

- If we update this Privacy Statement, we will note at the top of this page the date that any changes are made or become effective.
- Your inaction or continued use of the banking services, including access to the Flagstar websites, after any such updates or notices will tell us that you agree to these changes.
- [Read more](#)

I. INTRODUCTION

Flagstar Bank, N.A. and its affiliates and subsidiaries that link to this Privacy Statement (collectively, “**Flagstar**” or “**we**”) is committed to respecting and protecting the privacy of our online visitors and our customers. We recognize that individuals need to understand how their privacy is protected, so we have established this Privacy Statement for our users. This Privacy Statement explains what Personal Information Flagstar will collect about you via the Flagstar Websites and the Flagstar Mobile Applications (both as defined below) (collectively, the “**Online Services**”), as well as from third party sources, and how we will use, protect, and disclose that information to provide you with the Online Services and other banking services (collectively, the “**Banking Services**”). This Privacy Statement should be read in conjunction with the terms of use for the applicable Flagstar Website or Mobile Application, including but not limited to the Flagstar Website Terms of Use.



If you are a consumer that has a financial account with Flagstar (i.e., you are a financial customer), Flagstar uses and shares your Personal Information in accordance with the Flagstar Customer Privacy Notice, available at <https://www.flagstar.com/content/dam/flagstar/pdfs/about-flagstar/PrivacyPolicy.pdf> (the “**Customer Privacy Notice**”).

“**Personal Information**” means personally identifiable information, such as your name, email address, telephone number, and account numbers. Aggregated data, de-identified data, and other information that is related to you but is studied as a group or does not otherwise identify you specifically (such as information collected through cookies, pixel tags and other technologies) is not considered to be Personal Information.

The “**Flagstar Websites**” are our websites that link to this Privacy Statement. The “**Flagstar Mobile Applications**” include our mobile applications and services that link to this Privacy Statement, including the Flagstar Bank App.

II. **INFORMATION COLLECTED BY FLAGSTAR**

In order to provide you with the benefits of the Banking Services, Flagstar collects certain information from you, from your devices and applications that you use to access the Banking Services, and from third party sources.

1. **Information that You Provide to Flagstar**

You may provide Personal Information, including but not limited to your name, address, email address and phone number, directly to Flagstar. You may provide Personal Information to Flagstar online when you complete an online application form on a Flagstar Website. You may also provide information through your use of the MyLoans[®] websites, provide feedback to us through the Flagstar Websites, provide information to Flagstar customer service representatives online, respond to surveys and questionnaires that we send you, subscribe to newsletters or other communications from Flagstar, or provide Personal Information to us through other online means.

In addition, if you are using our Online Services, you may choose to provide access to your device’s: (1) contact list and images (e.g., to enable you to engage in transactions with your contacts) and (2) camera, photos, pictures, and images (e.g., to enable you to engage in mobile deposits). When you sign up for or maintain a financial account with Flagstar, you may provide the types of Personal Information described in the Customer Privacy Notice, including but not limited to your social security number, date of birth, and checking account information.

2. **Information Automatically Collected by Flagstar**

In addition to the information you provide, when you use the Online Services, Flagstar may also automatically collect the following types of information (“**Automatic Data**”) from your devices and applications that you use to access the Online Services. None of the Automatic Data by itself (i.e., when it is not associated with other Personal Information) is deemed to be Personal Information.

- **Flagstar Website:** If you use the Flagstar Websites, Flagstar may collect certain information from your computer or web browser, including but not limited to your IP address, your browser type, your geographic location, date and time of your visit, and the Flagstar Website pages that you visit (the “**Website Data**”). We may collect this information through the use of cookies, pixel tags, web beacons and log files. Visit [our online privacy preference center](#) to review and manage your preferences.



- Flagstar Mobile Application: If you choose to use a Flagstar Mobile Application, Flagstar may collect certain information from your Flagstar mobile application and your mobile device, including but not limited to unique device identifier information, geolocation information if you consent to the collection of this data, and Website Data (as defined above). If the Flagstar Mobile Application collects any sensitive information that is not identified here from your mobile device, then Flagstar will notify you before doing so.

3. **Information Collected from Third Party Sources**

In addition to Personal Information that you provide to Flagstar, Flagstar may also collect information about you, including Personal Information, from third party sources, including but not limited to credit reports from consumer reporting agencies (“**Third Party Data**”). This includes, but is not limited to, instances in which you affirmatively authorize third parties to provide us with information. Third Party Data includes both Personal Information and information that is not personally identifiable to you.

When you sign up for a financial account with Flagstar, Flagstar may also collect information about you, including Personal Information, from third party sources as described in the Customer Privacy Notice, including but not limited to your credit history, payment history and account balances.

4. **Information Collected from Online Tools**

Flagstar may feature certain tools through its Online Services, such as online calculators (“**Online Tools**”). To the extent these Online Tools do not require you to log in or enter your contact information to use the tool, the information you provide as part of the Online Tool is not associated with you or your account and, for purposes of this Privacy Statement, is not considered to be Personal Information.

III. **USE AND SHARING OF COLLECTED INFORMATION**

1. **Collected Information**

Flagstar may use your Personal Information, Automatic Data, Third Party Data, and Website Data (collectively, the “**Collected Information**”) to:

- Provide you with the Banking Services or other products, services, and information that you have requested or in connection with the Banking Services;
- Maintain your account and process your transactions;
- Allow you to apply for products or services and process your applications and transactions;
- Manage our business, including performing accounting, auditing, and other internal functions;
- Verify your identity and/or location and authenticate you (such as when you request access to your account information or when you conduct online transactions);
- Communicate with you, including about your account, in response to your requests, to inform you about important information regarding the Banking Services, and to provide you with other administrative information;



- Provide you with customer service;
- Communicate with you about special offers, ads, events, or new products or services that may be of interest to you;
- Evaluate and improve our websites and other offerings;
- Personalize and tailor our services and otherwise enhance the customer experience;
- Conduct research, perform analysis and identify usage trends in order to measure, maintain, protect, develop, and improve our products and services;
- For risk control and fraud detection and prevention;
- To comply with laws and regulations, legal investigations, contractual obligations, and our own internal policies; and
- For other purposes as permitted by applicable law.

Flagstar may share or disclose Collected Information (including Personal Information) in the following situations:

- With third parties acting on our behalf, such as call center operators, shippers, servicers, marketing providers, people who analyze data for us, and other service providers;
- With other financial companies for joint marketing purposes (i.e., to bring you co-branded services or products);
- If Flagstar is involved in any merger, acquisition, sale of company assets, transition of service to another provider, or insolvency, bankruptcy or receivership, we reserve the right to transfer your Collected Information (including Personal Information) in connection with such transaction;
- If we determine a website or policy violation has occurred, or to enforce the applicable Flagstar Website Terms of Use;
- If we believe such disclosure is necessary to identify, contract or bring legal action regarding injury or interference with the rights and property of Flagstar, including to enforce Flagstar's rights against unauthorized access or attempted unauthorized access to Flagstar's information technology assets or against other inappropriate use of the Banking Services;
- To report to credit bureaus;
- To comply with laws, regulations, court orders and subpoenas or similar requests for information by authorities, or as otherwise required by law;
- To respond to an emergency;
- To protect the rights, property, safety and security of you and others; and
- To assist us in fraud, security or technical issues prevention or investigation or otherwise manage risks

If you are a Flagstar customer, Flagstar may use and share your Personal Information as described in the Customer Privacy Notice. The Customer Privacy Notice also provides information about whether you may limit certain types of sharing.



Flagstar does not share your Personal Information with our affiliates and non-affiliated third parties for their own marketing purposes.

2. **Aggregated Data**

Flagstar may aggregate the Collected Information it collects from its various users (so that it no longer identifies you specifically) and share it with Flagstar’s business partners, marketing partners and other third parties. Flagstar may also store such aggregated data for a reasonable period of time after you terminate your Banking Services account or stop using the Banking Services. The aggregated data may be used by Flagstar or the third parties for analysis and research purposes (including for campaign targeting and generation purposes and to help Flagstar improve its products) or to allow companies to develop better products for Flagstar’s users, among other uses.

3. **Automatic Data**

In addition to the uses described above, Flagstar may use Automatic Data to improve the Banking Services and to help Flagstar understand how users are using the Banking Services. This information is also collected for statistical analysis, to determine what information is of most and least interest to our users, to improve the utility of the material available on the Banking Services, and for other purposes described in this Privacy Statement. Flagstar may share Automatic Data with Flagstar’s business partners and other third parties (including for the reasons listed above).

IV. **REVIEW AND CORRECTION OF PERSONAL INFORMATION**

You may review, correct, and update certain Personal Information (such as your name and contact information) by signing in to your account on the Flagstar Website or the Flagstar Mobile Application and editing your Personal Information in your account.

You may also correct or update your Personal Information by contacting us via the Online Services’ chat functions, through the “Contact Us” section below, or by making the request by postal mail.

V. **OPTING OUT**

1. **Email Communications**

From time to time, you may receive email communications from Flagstar, including communications regarding product or service information, marketing or promotions, research, and/or other topics. To contact you, Flagstar may use the information you provide to us, including email, direct (postal) mail, or phone. You may, at any time, inform us that you do not want Flagstar to contact you with marketing or promotional communications by sending your request using the contact information in the “Contact Us” section below. You may also opt out of promotional email communications from Flagstar by clicking on a link provided in the marketing or promotional email message. Depending on your opt-out method, your opt-out request may apply to your account or to a specific contact method. After opting out, you will no longer receive marketing or promotional communications but will continue to receive other transactional messages, such as notifications and information relating to your account and your Banking Services.



2. **Text Messages and Push Notifications**

You may choose to have text messages or push notifications sent to you regarding your account and your Banking Services. You may change your preferences regarding these notifications, including which notifications to receive or disabling such notifications, by logging in to your account through the Flagstar Website or your Flagstar Mobile Application.

VI. **SAFEGUARDING YOUR INFORMATION**

Flagstar is committed to maintaining the security of the data you provide us. We use security controls that comply with applicable federal laws to protect against unauthorized access and use of your Personal Information in our custody or control. These measures may include computer safeguards and secured files and buildings. While we are focused on the security of your Personal Information, you must remember that the Internet is a global communications vehicle open to threats, viruses, and intrusions from others. For this reason, Flagstar cannot promise, and you should not expect, that we will be able to protect your Personal Information at all times and in all circumstances. Flagstar cannot guarantee the security and privacy of transmissions via the Internet, and we will not be liable for any lack of security relating to the use of the Banking Services by you. You agree that you will not hold Flagstar liable for any damages resulting from any loss of privacy or security occurring in connection with any such communications.

VII. **TRACKING; THIRD PARTY ANALYTICS PROVIDERS; LOCATION INFORMATION**

1. **Interest-Based Advertising**

We may obtain information about your online activities to provide you with advertising about products and services that may be tailored to your interests. This section of our Privacy Statement provides details and explains how to exercise certain choices.

You may see our ads on other websites because we use third-party ad services. Through these ad services, we can target our messaging to users considering demographic data, users' inferred interests and browsing context. These services track your online activities over time and across multiple websites and apps by collecting information through automated means, including through the use of cookies, web server logs, web beacons and other similar technologies. The ad services use this information to show you ads that may be tailored to your individual interests. The information that ad services may collect includes data about your visits to websites that serve Flagstar advertisements, such as the pages or ads you view and the actions you take on the websites or apps. This data collection takes place both on our Online Services and on third-party websites and apps that participate in these ad services. This process also helps us track the effectiveness of our marketing efforts.

To learn how to opt out of interest-based advertising, please visit the [Digital Advertising Alliance](#) and the [Network Advertising Initiative](#).

2. **Do Not Track Disclosure**



Certain web browsers may provide an option by which you may ask your browser to inform websites you visit that you do not wish your activities to be tracked by cookies or other persistent identifiers, commonly called “Do Not Track Signals.” Because there is not yet a common understanding of how to interpret web browser-based DNT signals other than cookies, the Flagstar Websites do not respond to Do Not Track Signals.

3. **Third Party Analytics Providers; Google Analytics**

We work with third party analytics service providers, including but not limited to Google Analytics, and other similar providers, such as search engine optimization (SEO) providers, to help us better understand how you use the Flagstar Websites. As a result, these third parties may collect certain information from you about your online activities over time and across different websites when you use the Flagstar Websites.

For example, we use Google Analytics to learn more about the types of users that visit the Flagstar Websites and to help improve the Flagstar Websites. Google Analytics provides us with certain data regarding the demographics of the users that visit the Flagstar Websites. To provide this service, Google Analytics may collect certain information about you from your computer, including but not limited to: information regarding your visit (such as the pages you visit and the length of your visit), information about your device (such as your IP address), how you got to the website, and other information about you. You can learn more about Google Analytics and how it collects and processes data (including how to control the information sent to Google) by visiting: www.google.com/policies/privacy/partners/. You can opt-out of Google Analytics by using the Google Analytics opt-out browser add-on, available at <https://tools.google.com/dlpage/gaoptout/>.

4. **Flagstar Mobile Applications and Location Information**

If you install or use a Flagstar Mobile Application, we may collect and use information regarding your mobile device, including technical information about your mobile device. In addition, if you allow your device to share location information with our Flagstar Mobile Application, we may be able to collect the location of your mobile device, including GPS location, which is the real-time geographic location of your mobile device. We may use your location information to provide certain features provided through the Flagstar Mobile Application, such as to enable us to provide you with information about branches near you, and to authenticate you. You may choose not to share your location details with us by adjusting or turning off your mobile device’s location services settings, although doing so will prevent certain features in the Flagstar Mobile Application from working properly.

VIII. **EXCLUSIONS**

The Flagstar Website and the Flagstar Mobile Applications may contain links to websites owned by other companies. Because Flagstar has no control over the privacy practices or content of these linked sites, we recommend that you carefully review the privacy statement of each website you visit. Flagstar is not responsible for the content or privacy practices of websites owned by other companies.

Unless otherwise specified, the Flagstar Websites and the Flagstar Mobile Applications, including the information provided therein, are intended for use within the U.S. Accordingly, if you do not



reside in the U.S. and are using the Online Services, if you provide Personal Information to us, it may be transferred to and processed on computers in the U.S. and other countries. The data protection and privacy laws of such other countries, including the U.S., may not afford you the same level of protection as those in your own country. Do not provide your Personal Information to us if you do not want this information to be transferred outside of your country, or if the laws in your country restrict these types of transfers. Your provision of Personal Information to us will be handled in accordance with this Privacy Statement. By doing business or interacting with Flagstar, using the Banking Services, or by otherwise providing Personal Information to us, you agree to the terms of this Privacy Statement and are consenting to the transfer, storage, and processing of your personal information to and within facilities located in the U.S. and other facility locations selected by Flagstar.

This Privacy Statement addresses Flagstar's procedures for handling the Personal Information of customers in the United States who are at least 13 years old. We do not seek to, nor do we knowingly collect, information from children. If a child has provided us with Personal Information, a parent or guardian of that child may contact us to have the information deleted from our records. To do so, contact Flagstar through the information provided below in the "Contact Us" section.

IX. CONTACT US

To contact us or to update or change any of the Personal Information that Flagstar has about you, please visit the [Contact Us page](#).

X. UPDATES TO PRIVACY STATEMENT; CONSENT

From time to time, we may update this Privacy Statement. If we do, we will note near the top of this page the date that any changes are made and/or when they become effective. If the changes being made are material (that is, we make a major change in the important points of this Privacy Statement), we may notify you of the changes in a more prominent way, such as through an email. If you do not accept the terms outlined in this Privacy Statement or the revised Privacy Statement, please do not provide us with Personal Information or use the Banking Services.