



TRUTH-IN-SAVINGS DISCLOSURE ADDENDUM

CHECKING ADDENDUM: The following disclosures are provided to supplement the Truth-In-Savings Disclosure for your new Flagstar Checking account.

Refer-A-Friend Checking Account Terms & Conditions:

The person making the referral (Referrer) will earn a \$50 Visa® Reward Card for each individual referred (Referred Person) to Flagstar Bank who registers for the offer using the Referrer's shared referral link, opens a new, eligible Flagstar Bank personal checking account within 180 days of completing the offer registration, and completes the offer requirements within 90 days of account opening. The Referred Person must be a new personal checking account customer of Flagstar Bank. The Flagstar Referral Program is available with Flagstar Ready Checking, Flagstar Elite Checking, Flagstar Student Checking, Flagstar Military Checking, and Flagstar One Checking. Flagstar Bank employees and Flagstar Private Bank clients are not eligible to participate in the Flagstar Referral Program. Offer subject to change or cancellation at any time without notice.

To make a referral, the Referrer must first register for the program and share the offer with their friends, family, or coworkers. A Referrer may receive up to ten (10) Visa® Reward Cards (\$500 value) within a calendar year, but only one Referrer may receive a Visa® Reward Card for each Referred Person who fulfills the requirements. The Referrer must be a current Flagstar customer at time of the Referred Person meeting the offer requirements to receive the Visa® Reward Cards.

The Referred Person will earn a \$200 Visa® Reward Card when the Referred Person first registers using the shared referral link, and then completes all the following:

- Open a new, eligible Flagstar Bank personal checking account; AND
- Maintain an open account status in the eligible account for 90 days; AND
- Within 90 days of account opening:
 - o Complete 10 or more debit card purchases OR make at least 10 payments using Bill Pay or Zelle®; AND
 - o Have one or more direct deposits (ACH credits) totaling at least \$1,000.

If the Referred Person has been paid a cash checking bonus previously or has closed any Flagstar Bank checking account within the last 365 days, the Referred Person is ineligible to receive this offer. This offer is limited to one checking bonus per customer. Early account closure fee and reclamation of bonus may be imposed for accounts closed within 180 days. This offer cannot be combined with any other offers or promotions.

The Referrer authorizes the sending of communications to each Referred Person. The email may not be recovered if the person has “opted out” of marketing material from Flagstar Bank or ReferLive®. Each person who registers at ReferLive® authorizes future communications including emails regarding the program unless they “opt out” by making an election at ReferLive® or within such email. The Referred Person acknowledges that a Visa® Reward Card will be issued to the Referrer after all conditions have been met in the time frames provided.

Please allow 4-6 weeks after completion of all requirements for delivery of the Visa® Reward Card. The Visa® Reward Cards are subject to Terms and Conditions delivered with the card. Rewards Cards may be reported as income to the IRS.

Visa® is a registered trademark of Visa®, Inc. Visa® is not a participant or sponsor of this promotion.

ReferLive® is a registered trademark of CustomerStream, LLC.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

This promotion is in no way sponsored, endorsed, administered by or associated with Early Warning Services, LLC or Zelle®.

For questions about program eligibility, please contact our customer service at 888-248-6423.

Flagstar Bank, N.A. Member FDIC.