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<Month XX, 2024>

Helping you and your business thrive

It's an exciting time! Starting Tuesday, February 20, 2024, we will begin to serve all our Flagstar Bank, Desert Community Bank (DCB), and New York Community Bank (NYCB) clients under one name: Flagstar. At that time, your current treasury management services will transfer to a new platform called **Flagstar Corporate Connect™**.

What you can expect next

- **A smooth transition:** Your account numbers, existing user profiles, and entitlements won't change.
- **Logging in:** To access the new platform from flagstar.com, select Flagstar Corporate Connect™ from the login drop-down and use your existing login credentials. You'll be prompted to change your password when you log in for the first time.
- **Account names:** Although your accounts may be renamed, your account nicknames will remain the same.
- **Staying the same:** Continue to use your current stock of checks and deposit tickets. If you have a lockbox, keep using it as you normally do.
- **Secure File Transfer Protocol (SFTP) and Recon File:** If you currently upload files via SFTP, such as with Postive Pay, be sure to redirect your current SFTP files to the following URL: <https://corporate-connect.flagstar.com>.
- **For your convenience:** You'll be able to view Flagstar Treasury Access® for 30 days after the transition in case you need to look up any information.

Soon, you'll enjoy all the great benefits of Flagstar Corporate Connect™

Please note that online and mobile banking will be temporarily unavailable beginning the evening of Friday, February 16, through Monday, February 19.

You can find more details about the upcoming changes on the back of this letter. Watch your inbox for more updates and any important actions you may need to take.

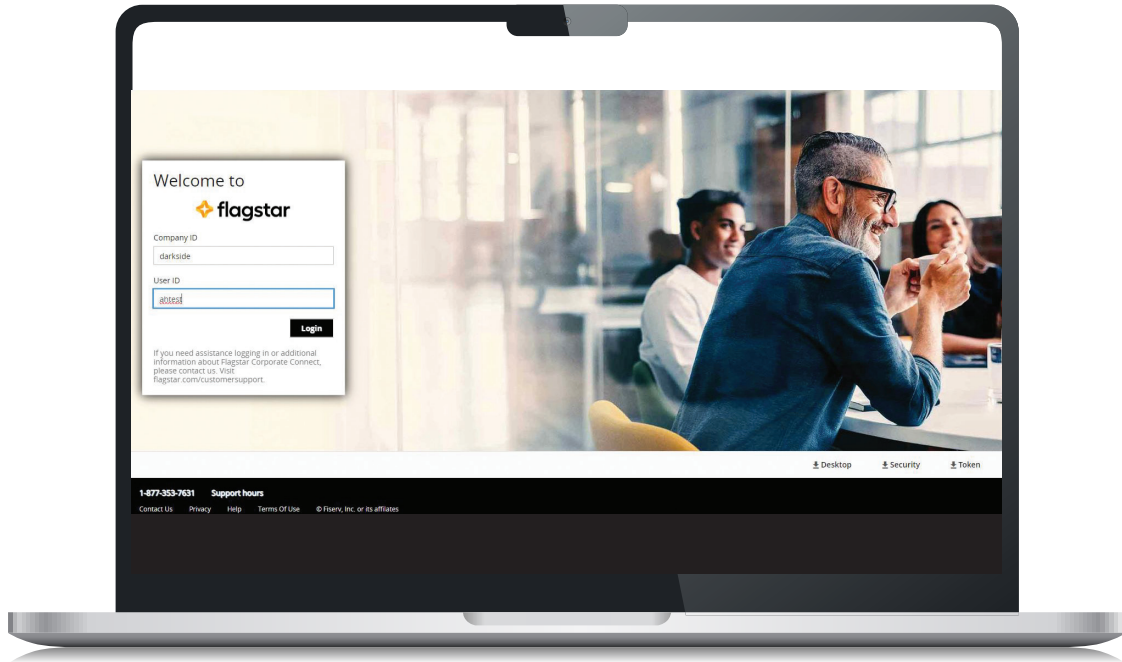
Sincerely,

Heidi Mekjian
Director of Treasury Management

(over please)
7955-08-FTCO



Enjoy new features and an intuitive design when you log in to Flagstar Corporate Connect™



Experience a variety of enhancements and updated services on the new platform:



Customize your view to optimize your online experience.



Send and receive file transmissions using SFTP.



Explore up to seven years of retained historical data going forward.



Use improved tools to facilitate communication.



Create custom reporting and delivery via email or SFTP.



Safeguard your account with added security options.



Access your bank and billing statements through online banking.



You'll have all this and more available starting Tuesday, February 20, 2024. Contact your Relationship Manager for more information. Visit flagstar.com/newbusinessbanking or scan the QR code for more details on what's in store.

