



## U.S. Consumer Privacy Notice

Rev July 14, 2025

| FACTS | WHAT DOES FLAGSTAR DO WITH YOUR PERSONAL INFORMATION?  |
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| 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"> <li>■ Social Security number and income</li> <li>■ Credit history and credit scores</li> <li>■ Account balances and payment history</li> </ul> |
| 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? |
|---|----------------------|-----------------------------|
| <b>For our everyday business purposes—</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                  | No                          |
| <b>For our marketing purposes—</b><br>to offer our products and services to you   | Yes                  | No                          |
| <b>For joint marketing with other financial companies</b>   | Yes                  | No                          |
| <b>For our affiliates' everyday business purposes—</b><br>information about your transactions and experiences   | Yes                  | No                          |
| <b>For our affiliates' everyday business purposes—</b><br>information about your creditworthiness   | No                   | We don't share              |
| <b>For our affiliates to market to you</b>  | No                   | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                   | We don't share              |

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| Questions? | Call us at (800)-634-6486 or visit us at <a href="http://www.flagstar.com">www.flagstar.com</a> . |
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| Who we are   |   |
|--|---|
| Who is providing this notice?  | Flagstar Bank N.A. and Flagstar Advisors.   |
| 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"> <li>■ Open an account or apply for a loan</li> <li>■ Deposit money or use your debit card</li> <li>■ Pay your bills</li> </ul> <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"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <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   | Companies related by common ownership or control. They can be financial and nonfinancial companies.   |
| Nonaffiliates  | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include:</p> <ul style="list-style-type: none"> <li>■ Flagstar does not share with nonaffiliates so they can market to you.</li> </ul>   |
| Joint marketing  | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ Our joint marketing partners include categories of companies such as other banks, insurance companies, credit card companies, and financial service providers.</li> </ul>  |
| Other important information  |   |
| <p><b>California Residents</b> – In accordance with California law, we will not share information we collect about California residents with nonaffiliates except as permitted by law, such as with the consent of the customer or to service the customer's accounts. We will also limit the sharing of information about you with our affiliates to the extent required by applicable California law.</p> <p><b>Vermont Residents</b> – In accordance with Vermont law, we will not share information we collect about Vermont residents with nonaffiliates except as permitted by law, such as with the consent of the customer or to service the customer's accounts. We will not share creditworthiness information about Vermont residents among Flagstar's affiliates except with the authorization or consent of the Vermont resident.</p> |   |