

Flagstar@Work

Employee Advantages

With Flagstar@Work, employees can enjoy a valuable financial relationship. Check out everything Flagstar Bank has to offer.

- Free individualized financial planning review
- Financial education — including Q & A sessions and lunch & learn seminars
- SimplyPlus Checking account with added benefits

SimplyPlus Checking Offers

- Interest-bearing checking
- Online Banking and Bill Pay
- Free access to a network of more than 50,000 ATMs worldwide
- Flagstar \$2.50 ATM transaction fee waived when you use other banks' ATMs (two times per statement cycle)
- Free Mobile Banking app²
- 24-hour Telephone Banking at (888) 248-6423
- Unlimited check writing (no per-check fee)
- Free FinanceWorks™ — a suite of online financial tools
- Paper statements are available at no charge
- Purchase Rewards with use of Flagstar Visa® debit card³
- Preferred CD rates⁴
- 0.25% rate reduction on personal loans and Home Equity Lines of Credit⁵

For more information, please contact:

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Open a new SimplyPlus Checking account
and get a **\$100 cash bonus.**¹
See details below.

Get Added Benefits with Flagstar@Work

- There's no monthly balance required, no monthly service fee on SimplyPlus Checking account
- \$100 cash bonus with \$250 Direct Deposit or \$1,000 balance¹
- Up to \$500 off the appraisal on a new mortgage⁶
- Free box of Flagstar custom checks or 50% off any other check style⁷

Other Services Available

- Optional Automatic Savings Plan — transfer money from checking to savings
- Health Savings Account (HSA) available⁸



¹ To be eligible for this \$100 bonus offer, the customer must open a new SimplyPlus Checking account, and establish a monthly automatic direct deposit of \$250 or maintain an average daily balance of \$1,000 within 60 days of account opening. The \$100 cash bonus will be deposited into the customer's new checking account within 30 days after meeting qualifications above. Minimum \$50 deposit to open a checking account. The Annual Percentage Yield (APY) is effective as of 1/11/13. The APY depends on the balance: \$0 - \$9,999.99 0.10%, \$10,000 - \$24,999.99 0.20%, \$25,000 - \$999,999.99 0.25%. Interest rates are variable and subject to change. Fees may reduce earnings on the account. This offer is limited to one per household. New account(s) must remain open and active for a minimum of 180 days or an early account closing fee will be assessed along with the \$100 bonus repayment. For tax purposes, the customer will receive a 1099-INT form from Flagstar. Offer subject to change or cancellation at any time without notice. This cannot be combined with any other checking account offers. ² Not all devices may be supported. ³ HELOC and IOLTA accounts are not eligible. ⁴ Get a higher CD rate by maintaining \$5,000 or more in combined personal checking, savings, and money market accounts. Excludes promotional rates. ⁵ Subject to loan approval. Excludes mortgages. ⁶ To be eligible, qualify for a home purchase or refinance. Must be a new customer and open a Flagstar primary checking account with direct deposit of income. This certificate must be presented at your mortgage application with Flagstar Bank only. Discount will be credited at closing. The borrower is responsible for all other closing costs and prepaid expenses. This offer may not be combined with any other promotional offer or rebate. This offer cannot be used to reduce any other fees. All borrowers subject to qualifications. Rates and programs subject to change without notice. Underwriting terms and conditions apply. One coupon per application. Offer expires June 30, 2013. ⁷ Once per year. ⁸ If balance falls below \$500, there is a monthly service fee of \$5. The annual fee for an HSA is \$5.

We reserve the right to change account benefits at any time without notice.
See disclosures in branch or online at flagstar.com for more details.